

UnitedHealthcare CDHP, Standard PPO and Premium PPO at a Glance

(Only **in-network** coverage is shown. See Your Benefits Resources Web site for out-of-network information.)

	CDHP	Standard PPO	Premium PPO
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Deductible*	<p>\$1,800 employee (HRA pays first \$800; you pay next \$1,000)</p> <p>\$2,700 employee + spouse or employee + children (HRA pays first \$1,200; you pay next \$1,500)</p> <p>\$3,600 family (HRA pays first \$1,600; you pay next \$2,000)</p> <p>(Includes prescriptions)</p>	<p>\$500 employee</p> <p>\$1,000 employee + spouse or employee + children</p> <p>\$1,000 family</p> <p>(Does not include prescription copayments)</p>	<p>\$250 employee</p> <p>\$500 employee + spouse or employee + children</p> <p>\$500 family</p> <p>(Does not include prescription or office visit copayments)</p>
Health Reimbursement Account (HRA)* (Amount Clorox pays toward your deductible)	<p>\$800 employee</p> <p>\$1,200 employee + spouse or employee + children</p> <p>\$1,600 family</p>	Not applicable	Not applicable
Office visit	Plan pays 80% after deductible	Plan pays 80% after deductible	You pay \$20 copayment
Most covered services	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible
Prescription drugs			
Retail: generic/preferred brand/ nonpreferred brand (30-day supply)	Plan pays 80% after deductible	\$10/\$20/\$40	\$10/\$20/\$40
Mail order: generic/preferred brand/ nonpreferred brand (90-day supply)	Plan pays 80% after deductible (Included in deductible and out-of-pocket maximum)	\$20/\$40/\$80 (Not included in deductible or out-of-pocket maximum)	\$20/\$40/\$80 (Not included in deductible or out-of-pocket maximum)
Out-of-pocket maximum (includes your portion of the deductible, but not your monthly contributions)	<p>\$2,500 employee</p> <p>\$3,750 employee + spouse or employee + children</p> <p>\$5,000 family</p> <p>(Includes prescriptions)</p>	<p>\$2,500 employee</p> <p>\$5,000 employee + spouse or employee + children</p> <p>\$5,000 family</p> <p>(Does not include prescriptions)</p>	<p>\$1,250 employee</p> <p>\$2,500 employee + spouse or employee + children</p> <p>\$2,500 family</p> <p>(Does not include prescriptions)</p>

* In the CDHP, the deductible equals the amount Clorox pays through your HRA plus the amount of your responsibility.



Your 2008 Employee Benefits

These are only the Plan Highlights...

This Benefit Summary highlights only some of the many benefits available under the Clorox plans. Benefits are subject to change without notice. A complete description regarding the terms of coverage, including legislated benefits and exclusions and limitations is provided in the Clorox Summary Plan Descriptions.

Employee Benefits

Benefits are available on the first day of employment. Open enrollment is held once a year.

Medical Plans

See the inside of this brochure for further information on the available medical plans. Medical plan options differ from location to location. Not all options are shown.

Vision Plan

Vision benefits are provided through Vision Service Plan (VSP). Network benefits cover: annual exams, with a \$10 co-payment; lenses annually, with a \$25 co-payment; and frames every 24 months with a \$25 co-payment and a \$40 allowance.

Dental Plan

The dental plan pays 100% for preventive care, 80% for basic care, and 50% for major care, up to an annual maximum of \$1,500 per person. Orthodontic expenses are covered at 50% up to a lifetime maximum of \$1,500 per person (combined with TMJ). Deductibles are \$50/person and \$150/family.

Employee Assistance Program (EAP)

Professional and confidential counseling services are available to you and your immediate family through the EAP. The program is intended to provide a resource when you need assistance with areas such as family or marital problems, alcohol or drug dependency, financial or emotional problems, or work stress. There is no fee for the first eight counseling sessions per year for each family member. Additional sessions must be coordinated through your medical plan.

Life Insurance

Basic Life – The company provides coverage at one times annual base pay at no cost to you.

Supplemental Life – You have the option to purchase up to seven times annual base pay, up to \$2 million, combined with Basic Life.

Dependent Life – You have the option to purchase life insurance for your eligible dependents.

Accidental Death and Dismemberment Insurance (AD&D)

Basic AD&D – The company provides coverage of one times annual base pay up to a maximum of \$50,000 at no cost to you.

Supplemental AD&D – You have the option to purchase additional coverage for yourself only (one to four times your annual base pay, up to \$2 million) or yourself and your spouse and/or your children.

Medical Reimbursement Account (MRA)

This account allows you to set aside pre-tax earnings of up to \$5,000 per year to pay for certain IRS-approved health care expenses incurred during the calendar year.



Dependent Care Reimbursement Plan (DCRA)

This plan allows you to set aside pre-tax earnings of up to \$5,000 per year to cover reimbursable dependent care expenses incurred during the calendar year. Due to IRS limits, some employees may only be able to contribute \$1,500. (See Benefits Enrollment Guide for details.)

Adoption Reimbursement

This program reimburses you up to a maximum of \$2,000 per adoption for eligible adoption-related expenses (e.g., court costs, attorney fees, adoption agency and placement fees).

Cash Balance Pension Plan

Each quarter, you receive a credit equal to 3% of your eligible pay. You also earn interest quarterly. You are fully vested after five years. If you are vested when you leave the company, you can take the balance of your account with you, or take it as an annuity at retirement age. (This benefit is available after one year of employment.)

401(k) Plan

The 401(k) plan has two components – a profit sharing component called Value Sharing and a 401(k) component.

Value Sharing Component – Each year, the company may contribute funds, as determined by plan provisions, to a separate account for you. You own 20% of your value sharing account after two years, 40% after three years and 60% after four years. You are fully vested after five years. This is a company-paid benefit. (This benefit is available after one year of employment.)

401(k) Component – The 401(k) plan allows you to set aside a portion of your current income on a pre-tax and/or after-tax basis every month. After one year of service, the company matches your contributions dollar-for-dollar up to a maximum of \$1,000 per fiscal year.

Morningstar Investment Advisor Service

This service provides personalized investment advice to help you manage your 401(k) assets. The service forecasts your chances of reaching your retirement goal, recommends specific funds and monitors each investment every day to help you stay on track.

Disability Pay Plan

Short Term Disability (STD) and Long Term Disability (LTD) benefits replace a portion of your income if you are disabled or injured and unable to perform the duties of your job. STD and LTD benefits are integrated with benefits from other outside sources. A Standard Plan and a Premium Plan are available.

Commuter Program

If you take public transportation, ride in a vanpool or pay to park at work or at public transportation, you can use pre-tax dollars to save on your commuting costs.

Education Assistance Plan

This plan reimburses you for certain expenses related to approved educational courses. This is a company-paid benefit.

Employee Stock Purchase Plan

This plan allows you to purchase Clorox stock by payroll deductions. You may invest up to 10% of your base pay with a minimum of \$10 a month.

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This program provides counseling services, education, personalized research and provider referrals for childcare, dependent care, adult/elder care, prenatal and adoption education and support, summer camps, and schools and services for the physically challenged and the learning-disabled. This is a company-paid benefit.

Domestic Partner Coverage

This benefit provides coverage for your domestic partner and eligible domestic partner dependents under the company-sponsored medical, vision, dental, EAP, Group Life and AD&D plans. To qualify, you and your domestic partner must meet certain requirements.

Voluntary Benefits Program

This program gives you access to a range of legal, financial and insurance benefits at group rates through **YouDecide.com**, a product of The Consumer Financial Network, Inc. These benefits include:

- Legal services
- Financial planning services
- Auto, home and renter's insurance
- Long-term care insurance
- Discounted pet insurance

Medical Benefits

In most locations, Clorox offers a choice of at least three medical plans: a Consumer Driven Health Plan (CDHP), a Standard PPO and a Premium PPO.

In some areas, Clorox also offers regional HMOs, such as Kaiser Permanente in California and Ohio. When you enroll in any of these plans, you will automatically be enrolled in the vision plan. The dental plan is a separate election.

Frequently Asked Questions

Q: What will be the effective date of my benefits coverage when I join the company?

A: Your medical benefits coverage becomes effective on your first day of employment with Clorox. You have 31 days from your date of hire to select and enroll in our benefits plans.

Q: What happens if I need to see a doctor before I sign up for medical coverage?

A: All of the medical plans offered by Clorox cover emergency medical treatment, so please don't hesitate to seek medical care in urgent situations. If you have a non-urgent medical situation before you've signed up for coverage, you may need to pay for services rendered out of your own pocket, but please keep any receipts to request reimbursement from the medical plan you will select.

Q: How do I enroll in benefits at Clorox?

A: Within the first weeks of your employment, you'll be sent a welcome letter and information directing you to the Your Benefits Resources Web site, accessible from the Internet. When you first log in to this site, you'll be prompted for some information to verify your identity, and then you'll be asked to create a personal identification number to access the site in the future. Once this is complete, you will be prompted to make your benefits selections. You must make your selections within 31 days of your date of hire, and your medical benefits coverage will be effective as of your date of hire.

Q: How will my medical coverage work if my family won't be relocating to our new home until after I've already started working for the company?

A: All of our medical plans cover emergency medical care, so your family will always be covered for urgent situations. However, you may want to select a medical plan that has a large network of doctors at your new location and where your family is to make sure the most coverage is available for non-urgent care. Once your family completes the move to your new location, you may be eligible to change your medical plan election.

Q: Do the Clorox health plans have restrictions on "pre-existing conditions"?

A: The Clorox health plans do not have any restrictions on pre-existing conditions.

Q: How can I find the monthly costs of health benefits before joining the company?

A: Talk to your recruiter to find out estimated benefits costs at the work location for which you are applying.

Q: How do I know which physicians I can see under the Clorox medical plans?

A: Nearly all of the medical and dental plans offered by Clorox have Web sites that contain directories of physicians in the plan's network. This information can be provided through each plan's Customer Service phone number as well.

Q: Will I be covered if I need to see a doctor while out of the state or country on business or vacation?

A: All of the medical plans offered by Clorox cover emergency medical treatment, even if it's out of your local area or network of providers. For non-urgent medical treatment outside of your local area, coverage levels vary depending on the medical plan. Some plans do not provide coverage for out-of-network, non-urgent care, and others offer some coverage, but not at the same level as in-network care.

This overview does not constitute a legal commitment to provide benefits or an official summary plan description of any of the Clorox plans. If there is any difference between the information in this summary and the plan documents, the plan documents will govern.

This document is for those employees not covered by a collective bargaining agreement.