



# Your 2006 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 for you 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.





## 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.

## Medical Coverage at a Glance

CDHP AND PPO PLAN COMPARISON						
	Lumenos CDHP		UnitedHealthcare Standard PPO		UnitedHealthcare Premium PPO	
<b>Health Reimbursement Account (HRA)</b>						
Employee Only	\$800		Not applicable		Not applicable	
Employee + Spouse or Employee + Child(ren)	\$1,200					
Employee + Family	\$1,600					
<b>Bridge or Deductible</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>	<b>In network</b>	<b>Out of network</b>
Employee Only	\$1,000		\$500	\$1,000	\$250	\$300
Employee + Spouse or Employee + Child(ren)	\$1,500		\$1,000	\$2,000	\$500	\$600
Employee + Family	\$2,000		\$1,000	\$2,000	\$500	\$600
<b>The percentage you pay (coinsurance) after bridge or deductible</b>	20%	40% plus amount over R&C*	20%	40% plus amount over R&C*	10%	30% plus amount over R&C*
<b>Out-of-pocket maximum (including bridge/deductible)</b>						
Employee Only	\$2,500	\$5,000	\$2,500	\$5,000	\$1,250	\$3,000
Employee + Spouse or Employee + Child(ren)	\$3,750	\$7,500	\$5,000	\$10,000	\$2,500	\$6,000
Employee + Family	\$5,000	\$10,000	\$5,000	\$10,000	\$2,500	\$6,000
<b>Preventive care</b>	Plan pays 100%	Plan pays 100% of R&C*	Plan pays 100%	Not covered	Plan pays 100%	Not covered
<b>Office visit</b>	Plan pays 100% under HRA, then 80% after you pay bridge	Plan pays 100% under HRA, then 60% of R&C* after you pay bridge	Plan pays 80% after you pay deductible	Plan pays 60% of R&C* after you pay deductible	You pay \$20 copayment	Plan pays 70% of R&C* after you pay deductible
<b>Most covered services</b>	Plan pays 100% under HRA, then 80% after you pay bridge	Plan pays 100% under HRA, then 60% of R&C* after you pay bridge	Plan pays 80% after you pay deductible	Plan pays 60% of R&C* after you pay deductible	Plan pays 90% after you pay deductible	Plan pays 70% of R&C* after you pay deductible
<b>Prescription drugs</b>						
<b>Retail</b> (30-day supply)	Plan pays 100% under HRA, then 80% after you pay bridge	Plan pays 100% under HRA, then 60% after you pay bridge	\$10 generic \$20 preferred \$40 nonpreferred	Not covered	\$10 generic \$20 preferred \$40 nonpreferred	Not covered
<b>Mail Order</b> (90-day supply)	Plan pays 100% under HRA, then 80% after you pay bridge	Plan pays 100% under HRA, then 60% after you pay bridge	\$20 generic \$40 preferred \$80 nonpreferred	Not covered	\$20 generic \$40 preferred \$80 nonpreferred	Not covered

\*Coverage is based on "reasonable and customary" charges for services in your area.