

# Your **Benefits** Guide





Our mission:

**We make everyday  
life better, every day.**



## Why Clorox?

You'll work with smart, values-driven people. You'll make a meaningful impact on brands known around the world. And you'll have access to a Total Rewards package designed to enhance your work and your life.

Read on to learn more about our healthcare coverage, wellness program, 401(k) plan, financial planning services and many other competitive benefits programs and resources.



## Physical wellbeing



### Medical benefits

Clorox offers the Partnership in Health medical plan through UnitedHealthcare, which features a company-funded Health Reimbursement Account you use to pay for initial medical expenses.

In California, you also have the option to enroll in a Kaiser medical plan.

Prescription drug coverage is included as part of both medical plans. For more information, request the Summary of Benefits and Coverage from your HR contact at Clorox.



### Healthworks Wellness program

Clorox is dedicated to partnering with you to achieve your wellness goals. By making the healthy decision to participate in the Healthworks Wellness program, you'll have the opportunity to reduce your healthcare premiums by 15 percent, on average, and qualify for a \$350 annual fitness subsidy in the following calendar year.\*



### Vision plan

Vision benefits are provided through the Vision Service Plan and and cover things such as exams, glasses and contact lenses.



### Dental plan

The dental plan is offered through UnitedHealthcare and pays preventive care at 100 percent, basic care at 80 percent and major care at 50 percent, up to an annual maximum benefit of \$2,000 per person.

## Financial wellbeing



### 401(k) plan

Clorox's generous 401(k) plan has two components:

- Biweekly dollar-for-dollar match of up to 4 percent of eligible pay
- Annual company contribution of 6 percent of eligible pay

You receive the company contributions on eligible pay earned after completing one year of service and are then immediately vested in the 4 percent 401(k) matching contributions. The 6 percent annual contribution vests gradually over five years of service.

The plan also includes a Roth 401(k) option.



### Personal financial coaching

Clorox offers unlimited personal financial coaching at no cost to you through Ayco, a division of Goldman Sachs. You can call a coach or use Ayco's web resources for help with budgeting, retirement planning, estate planning and much more.



### Healthcare flexible spending account

Maximize up to \$2,550 of your pre-tax dollars by creating a Healthcare Flexible Spending Account (FSA) to pay for eligible out-of-pocket medical, prescription, dental and vision expenses.\*



### Dependent care reimbursement account

Save on preschool, summer day camp, before/after school programs, and child or elder daycare by enrolling in a Dependent Care Reimbursement Account. You can set aside pre-tax earnings of up to \$5,000 per year.\*\*

\*The fitness subsidy applies to all eligible U.S. employees. The fitness subsidy does not apply to employees covered by a collective bargaining agreement unless the contract provides for it.

\*If you intend to contribute to or access funds from a Health Savings Account (HSA) through your spouse's medical plan in 2017, you may not want to contribute money to a Healthcare Flexible Spending Account through Clorox.  
\*\*The amount you are allowed to contribute may be less due to IRS income limitation rules.

# Safeguarding your future



## Life insurance

**Basic Life:** Clorox provides coverage of one times your annual base pay, at no cost to you.

**Supplemental Life:** If you want to buy extra coverage, you can purchase up to seven times your annual pay, up to \$2 million, at discounted group rates.\*

If you buy supplemental life insurance for yourself, you can also buy coverage for your spouse/domestic partner and/or child(ren):

**Spouse Life Plan:** You may buy coverage for your spouse/domestic partner up to four times your annual base pay, up to \$250,000.\*\*\*

**Child Life Plan:** You may buy coverage for your children or your domestic partner's children in the amount of \$25,000 for each child.\*\*\* You pay one rate for children's coverage, no matter how many children are covered.



## Accidental death & dismemberment insurance (AD&D)

**Basic AD&D:** Clorox provides coverage of one times your 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 or yourself and your dependents.\*\*\*



## Disability pay plan

Clorox provides access to short-term disability and long-term disability benefits that replace a portion of your income if you are disabled or injured and unable to perform the duties of your job.

\*There are limits on how much supplemental insurance you can get without providing evidence of good health. \*\*This coverage may not exceed 50 percent of your combined basic and supplemental life coverage. You may be asked to provide proof of good health for coverage over \$50,000. Spouse/domestic partner coverage terminates at the age 70. \*\*\*This coverage may not exceed 50 percent of your combined basic and supplemental coverage.

# Other benefits



## Employee stock purchase plan

You can purchase Clorox stock through after-tax payroll deductions. (You may invest up to 10 percent of your base with a minimum of \$10 a month.)



## Employee assistance program

Our program is designed to make it easier for employees to manage everyday needs and more serious challenges. The program gives employees and their families access to counseling services, personalized research and referrals for child care and adult/elder care, adoption support, legal and financial services, as well as help finding schools and services for the physically challenged and the learning disabled.



## 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.



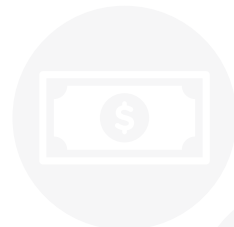
## Education assistance plan

Never stop learning. Clorox will reimburse you for certain expenses related to approved educational courses.



## Adoption assistance

Thinking about adopting a child? Clorox provides up to \$3,000 per adoption for eligible adoption-related expenses.





## Frequently asked questions

### **Can I see what my health benefits will cost before joining Clorox?**

Yes, you can see premium amounts for medical, dental and vision coverage at [MyCloroxHealthcareRates.com](https://www.MyCloroxHealthcareRates.com).

### **When am I eligible to participate in benefits?**

Most benefits are available on the first day of employment. You have 31 days to make your selections and enroll.

### **How can I get more information about a specific benefit if I have a question?**

You can talk with an HR specialist by calling 1-800-CLOROX3.

