



Benefits Guide

2019 Clorox Benefits Overview





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.





Medical benefits



Medical benefits

Clorox offers the Partnership in Health (PIH) medical plan through UnitedHealthcare, which features a company-funded Health Reimbursement Account you use to pay for initial medical and prescription expenses. The PIH Plan is a Consumer Driven Health Plan with a preferred provider organization (PPO) component, so you can choose to see any provider you want. However, you will pay more out-of-pocket if you visit an out-of-network provider.

In California, you also have the option to enroll in a Kaiser medical plan. The Kaiser Plan is a Health Maintenance Organization (HMO) health plan. This means you must use providers in the Kaiser network to receive coverage.

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.



Expert Medical Opinion service

You can seek a second opinion from Advance Medical world-class doctors, who will work closely with your current physician and review your diagnosis and treatment plan at no cost to you.



Healthworks Wellness program

By making the healthy decision to participate in the Healthworks Wellness program, you'll have the opportunity to reduce your healthcare premiums by 15%, 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 covers exams and materials, such as glasses and contacts.



Dental plan

Dental benefits are provided by United Healthcare and covers teeth cleaning at 100%, basic care at 80% and major care at 50% (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% of eligible pay
- Annual company contribution of 6% of eligible pay

You will receive the company contributions on eligible pay earned after completing one year of service and are then immediately vested in the 4% 401(k) matching contributions. The 6% 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. 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 \$2,650 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 flexible spending account

Save on preschool, summer day camp, before/after school programs, and child or elder daycare by enrolling in a Dependent Care Flexible Spending Account. You can set aside pre-tax earnings of up to \$5,000 per year. The amount you are allowed to contribute may be less due to IRS income limitation rules.¹

¹For compliance purposes, if your base salary is more than \$120,000, your contribution will be capped at \$1,500.



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 additional coverage, you can purchase up to seven times your annual pay, up to \$2 million,¹ at discounted group rates.² If you purchase supplemental life insurance for yourself, you can also purchase coverage for your spouse/domestic partner and/or child(ren):

Spouse Life Plan: You may purchase coverage for your spouse/ domestic partner up to four times your annual base pay, or up to \$250,000.³

Child Life Plan: You may purchase coverage for your children or your domestic partner's children in the amount of \$25,000 for each child.⁴ 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 \$2 million at no cost to you.

Supplemental AD&D: You have the option to purchase additional coverage for yourself only or yourself and your dependents.³



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 unable to perform the duties of your job.

¹This limit is a combined total of Basic and Supplemental life coverage. ²There are limits on how much supplemental insurance you can purchase without providing evidence of good health. ³This coverage may not exceed 100% 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 age 70. ⁴This coverage may not exceed 100% 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% of your base with a minimum of \$10 a month.)



Employee assistance program

Our program is designed to make it easier for you to manage everyday needs and more serious challenges. The program gives you and your family's 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.



Vacation Purchase

You can purchase up to three additional days of vacation during the fall annual enrollment period to use in the next calendar year.

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.

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.



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. Throughout this document, the terms "employees" or "eligible employees" apply to active U.S. employees only as defined in the applicable Plan document. Employees covered by a collective bargaining agreement are eligible only for those benefits that were negotiated and included in that collective bargaining agreement. Such employees should consult their Union representative to understand what policies may or may not apply to their situation.

