



Clorox Total Rewards—candidate guide

Why Clorox?

You'll work with smart, value-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.

When it comes to Total Rewards programs, our goal is to support your well-being. Benefit options include choice, flexibility, predictability and affordability to support you and your family on every step of your wellness journey.

Live well—it's your journey



EMPLOYEES HAVE 31 DAYS TO ENROLL IN BENEFITS

If you miss this deadline, you must wait until the fall annual enrollment period to elect coverage for the following year (January 1 effective date). The only other opportunity to make changes to your elections will be if you have a qualified status change (e.g., marriage, divorce, birth or adoption of a child) during the year.

Eligibility and coverage

Healthcare coverage eligibility

Eligibility is U.S. employee regularly scheduled to work more than 20 hours per week. Eligibility excludes employees in Puerto Rico, temporary workers and employees covered by a collective bargaining agreement unless the contract provides for it.

Dependent eligibility

Dependents enrolled in healthcare coverage through Clorox must meet one of the following eligibility requirements by being:

- Your spouse or domestic partner ("partner")
- Your or your spouse or partner's child(ren) under age 26
- A child for whom healthcare coverage is required through a Qualified Medical Child Support Order (QMCSO) or other equivalent court or administrative order
- Your unmarried child(ren) over the age of 26, who if they are dependent upon you for financial support due to a physical or mental disability

Coverage and costs

The cost of your coverage depends on who you cover, the plans you select and (for medical plans) your pay level. You can choose coverage for:

- You only
- You and your spouse or partner
- You and your child(ren)
- You and your family (spouse or partner plus children)

Biweekly healthcare premiums are based on annual base pay at the time of hire, with higher-paid employees sharing more of the cost with Clorox.

Working spouse or partner surcharge

If your spouse or partner is eligible to enroll in other employer-sponsored group medical coverage, you will pay an extra \$150 per month to cover them under a Clorox medical plan. (The surcharge does not apply to dental or vision coverage.) If your spouse or partner does not work or has no other source of employer-sponsored medical coverage available, you do not have to pay the surcharge.

IMPORTANT INFORMATION IF YOU HAVE A DOMESTIC PARTNER

The IRS generally does not consider domestic partners or their children to be eligible dependents, so the cost of their health benefits is considered taxable. If you elect to cover a domestic partner and/or their children, you will have imputed (taxable) income on your biweekly paychecks for the value of the benefits provided. However, if your domestic partner or domestic partner's children are considered tax qualified dependents, you will not be subject to imputed (taxable) income.



Benefits to elect during enrollment

Medical plan options

There are three medical plan options to choose from, so you have a choice in deciding the best plan for you and your family. Each plan has its own coverage, network and associated costs.

Medical plan options include:

- UnitedHealthcare's Navigate copay plan (Navigate)
- UnitedHealthcare's Partnership in Health plan (PIH)
- Kaiser plan (for employees in California)

PREVENTIVE CARE

All plans provide 100% coverage for in-network, qualified preventive care, such as an annual physical, annual well-woman exam and age-related screenings at no cost.

Medical plan overviews

UHC PARTNERSHIP IN HEALTH (PIH) PLAN

The PIH plan provides comprehensive medical coverage and access to in-network and out-of-network providers through UnitedHealthcare (UHC). Here is what you should know about this plan:

- This plan has a Health Reimbursement Account (HRA) funded by Clorox that can be used to pay for eligible medical expenses.
- You are responsible for all medical costs until you meet the annual deductible.
- Once you've met the annual deductible, the plan covers a percentage of your costs through coinsurance until you reach your out-of-pocket maximum. For most in-network services, you pay 20% and the plan pays 80%.
- Once you've reached your annual out-of-pocket maximum, the plan pays 100% of your eligible in-network medical expenses for the remainder of the plan year.
- If you choose to participate in the PIH plan, Clorox will contribute to your HRA at the rates below for 2020.

New hire HRA proration

- If you are hired during the plan year or are enrolling in the plan mid-year during a special enrollment period as a result of a change in status, the amount of the employer contribution allocated to your HRA will be prorated on a monthly basis, effective retroactive to the first day of the month in which you are enrolled in the plan.

UHC NAVIGATE PLAN

The Navigate plan provides comprehensive medical coverage and access to **in-network providers only** through UHC. Here is what you should know about this plan:

- At the time of enrollment, you must choose an in-network Primary Care Provider (PCP). You can change your PCP any time. However, a change in PCP will not be effective until the first of the following month. If you don't select your PCP at the time of enrollment, you will be assigned a PCP by UHC.
- This plan has a smaller provider network than the PIH plan and covers only in-network providers (except for certain medical emergencies).
- Your PCP must provide a referral before you can see a specialist.
- For certain non-preventive services, including primary care visits, you pay a copay for each service. Services without a copay are covered at 100% after you reach your deductible.
- There is no HRA when enrolled in this plan. You have the option to contribute to a Healthcare FSA to pay for eligible qualified expenses.

KAISER PLAN (CALIFORNIA ONLY)

The Kaiser plan provides comprehensive medical coverage and access to in-network providers only through Kaiser. Here is what you should know about this plan:

- You are responsible for all medical costs in this plan until you meet the annual deductible.
- Once you've met the annual deductible, the plan covers a percentage of your costs through coinsurance until you reach your out-of-pocket maximum. For most services, you pay 20% and the plan pays 80%.
- Once you've reached your annual out-of-pocket maximum, the plan pays 100% of your eligible medical expenses for the remainder of the plan year.
- There is no HRA when enrolled in this plan. You have the option to contribute to a Healthcare FSA to pay for eligible qualified expenses.

2020 HRA CONTRIBUTIONS¹

	Clorox annual contribution
Employee only	\$500
Employee + spouse or partner or child(ren)	\$750
Employee + family	\$1,000

¹The PIH plan allows you to roll over unused HRA dollars up to the sum of the company's contributions for the prior two years. The maximum you may have in your HRA is this rollover amount plus the current year's contribution.

Medical plan summary of benefits

Medical plan options				
Plan Design	Partnership in Health (PIH)— UnitedHealthcare		Navigate— UnitedHealthcare	Kaiser (California only)
	In-network	Out-of-network	In-network only	In-network only
Deductible				
Employee only	\$1,400	\$1,400	\$100	\$600
Employee + spouse or partner or child(ren)	\$2,100	\$2,100	\$400	\$1,200
Employee + family	\$2,800	\$2,800	\$400	\$1,200
Out-of-pocket maximum				
Employee only	\$2,750	\$5,500	\$3,000	\$2,750
Employee + spouse or partner or child(ren)	\$4,125	\$8,250	\$6,000	\$5,500
Employee + family	\$5,500	\$11,000	\$6,000	\$5,500

Prescription drug coverage

All medical plans include prescription drug coverage. If you elect a UHC plan, OptumRx will provide drug coverage. If you elect the Kaiser plan, where available, you will have prescription drug coverage through Kaiser.

For the Navigate plan, you will pay a copay based on the prescription. For the PIH and Kaiser plans, you are responsible for the full cost of your prescriptions until you have met your annual deductible (with the exception of certain preventive prescription drugs under Healthcare Reform, which are covered at no cost to you).

Under all three health plans (PIH, Navigate and Kaiser), there is no deductible for certain medications for chronic conditions, as listed on the Preventive Drug List. These medications are available under all three health plans for a \$5 copay for a 30-day supply.



Condition management

UHC

A Diabetes Health program, offered through the UHC plans for eligible participants who have diabetes (Type 1 or Type 2), are pre-diabetic or are at risk of high blood pressure/high cholesterol. The program only covers services by an in-network UHC provider and is available at no cost to eligible participants. This program offers help to stay on top of your diabetes or related symptoms with tools such as a personal health action scorecard and diabetes self-management education resources, available through a secure member website.

KAISER

Kaiser has a Diabetes Chronic Condition Management program that offers eligible participants in-person, web-based and telephonic coaching on nutrition and wellness to help participants with healthier lifestyle habits, behavior change and weight management, at no cost to eligible participants. This is managed through your healthcare provider.



Additional medical plan resources

When you enroll in a medical plan, you and your covered family members have access to the following additional medical plan resources.

EXPERT MEDICAL OPINION SERVICE BY ADVANCE MEDICAL

It's not easy managing chronic conditions, receiving a diagnosis or choosing whether to have surgery. Making confident decisions about your health and the health of your loved ones can be difficult and complex.

Advance Medical provides access to a world-class team of doctors to review your medical records and provide a second opinion on your diagnosis and treatment plan. This confidential, no-obligation service is provided at no cost to eligible employees and dependents.

24/7 VIRTUAL CARE

Virtual visits for UHC

Virtual visits can save you time and money. If you enroll in the PIH or Navigate plans available through UHC you can talk to a doctor by video 24/7. Virtual visits are like in-office visits, and enable your provider to diagnose your symptoms and prescribe medicine, if needed, for common medical conditions such as allergies, eye infections, flu, headaches, rashes, sore throats, stomachaches and more.

Telemedicine for Kaiser

For participants in the Kaiser plan, you can get care by phone and video — wherever you are with just a few simple steps — without the trip to the doctor's office. Phone and video visits are great for minor health conditions.

Other ways to stay healthy

FLU SHOTS

Every fall, employees enrolled in an eligible medical plan may receive a free seasonal flu shot to stay well throughout flu season.

PREVENTIVE CARE

Preventive care – such as shots or screening tests - you receive to prevent illnesses or diseases. These services are provided in-network at no cost to employees and dependents enrolled in one of the Clorox-sponsored medical plans when delivered by a doctor or other provider in the plan's network. For additional information on the types of services considered preventive go to healthcare.gov/coverage/preventive-care-benefits.

Wellness program

Health and wellness is the cornerstone of your Total Rewards program. Because your well-being is so important, you have access to a wellness program through Virgin Pulse that supports your personal wellness goals, helps you create long-lasting healthy habits and achieve improved physical and mental health outcomes.

Virgin Pulse, is mobile-optimized and features personalized wellness activities which will help give you the tools to get active, get healthy and get rewarded.

Wellness resources

Managing stress and your mental health is a critical component of your total well-being. With these resources, you can easily access confidential stress management and mental health support.

You do not need to be enrolled in a Clorox medical plan to participate in Joyable and the Employee Assistance Plan (EAP).

JOYABLE

You have access to an app-based program through Joyable to help you and your dependents with stress, anxiety and depression. This app complements the EAP and provides additional support at no cost to eligible participants through app activities, live coaching, emails and text messages.

The program offers coach-supported digital programs for depression, generalized anxiety disorder and social anxiety. In addition to digital coaching, for individuals who want or would be best served by a licensed healthcare provider, Joyable can help you find a mental health provider who is accepting new clients and is a covered provider under your health insurance plan.

You and your eligible dependents 18 years or older are eligible for this program at no cost.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counselors and trained clinicians administered through Optum are available to help you and your eligible dependents cope with and proactively manage personal, family or work issues.

The EAP offers help for you and your eligible dependents to deal with a wide range of life issues. There's no charge to you for this benefit.

You and your eligible dependents can receive up to a total of eight sessions per calendar year at no cost.



Dental coverage

An overview of dental coverage through UHC is outlined below. You can go to any dentist you choose, however, the cost of services for in-network providers is generally lower.

Coverage	
Annual deductible	<ul style="list-style-type: none">• \$50 per person• \$150 per family
Preventive care	100%
Coverage after meeting annual deductible	<ul style="list-style-type: none">• Basic care: 80% (\$2,000 annual max per person)• Major care: 50% (\$2,000 annual max per person)• Orthodontic care: 50% (\$1,500 lifetime max per person)

SMILEDIRECTCLUB

Available as part of your UHC orthodontic benefit, SmileDirectClub straightens teeth with invisible aligners sent directly to you. SmileDirectClub is now in-network, which means your UHC dental plan will cover part of the cost of your invisible aligners. A new smile might be possible for less than \$1,000 out-of-pocket. This is significant savings and convenience compared to traditional in-office invisible aligners or metal braces.

Vision coverage

An overview of the Vision Service Plan (VSP) coverage is outlined below.

	VSP provider ¹
Exam	Every 12 months Covered after \$10 copay
Lenses	Every 12 months Covered after \$25 copay
Frames	Every 12 months Covered up to \$150 (\$80 at Costco)
Contact lenses (instead of glasses)	Every 12 months Covered up to \$130 Contact lens exam not to exceed a \$60 copay



¹ When using a retail provider (such as Costco), your experience is similar to that of a VSP-preferred provider. Tell the retail provider you have VSP. With Costco specifically, the frame allowance and lens options pricing is different due to how Costco sets its pricing. In addition, value-added discounts such as additional glasses, lens enhancements, etc., do not apply when using a retail provider.

UHC flexible spending accounts

MAXIMIZE PRE-TAX DOLLARS WITH A FLEXIBLE SPENDING ACCOUNT (FSA)

The Healthcare FSA and the Dependent Care FSA are tax-advantaged accounts that enable you to set aside pre-tax money through payroll deductions to pay for eligible healthcare and dependent care expenses for you and your eligible family members. This lowers your taxable income and reduces the income taxes you pay.

Keep in mind:

- The Healthcare FSA and the Dependent Care FSA are two separate accounts. You cannot use funds from one account to pay expenses associated with the other.
- You must enroll in Healthcare FSA and the Dependent Care FSA every year during annual enrollment if you wish to contribute.
- You may change your annual contributions during the year only if you experience a qualified status change such as marriage, divorce, or the addition or loss of a dependent.
- If you plan to access funds from a Health Savings Account (HSA) through your spouse or partner's medical plan, you may or may not want to contribute to a Healthcare FSA offered by Clorox. Please consult your tax advisor.

Disability insurance benefits

Clorox replaces a portion of your income if you must miss work for an extended time due to a non-work-related injury or illness. Clorox provides the benefits below at no cost to you.

Overview of disability insurance coverage

Short-Term Disability benefit	Long-Term Disability benefit	You pay
100% of annual base pay for six weeks, followed by pay at 66.67%	60% of annual base pay	Benefit provided to you at no cost

Life and Accidental Death and Dismemberment (AD&D) insurance

You have a variety of insurance options administered through The Standard Insurance Company, to protect your family's financial future. Clorox provides basic life insurance at no cost to you. You may purchase additional coverage for yourself and your eligible dependents.

- **Basic Life insurance:** Clorox provides coverage of one times your annual base pay up to \$1 million.
- **Basic Accidental Death and Dismemberment (AD&D) insurance:** Clorox provides coverage of one times your annual base pay up to \$1 million.
- **Supplemental coverage:** Employees have the option to purchase supplemental life, spouse or partner, or child coverage.



Additional Clorox-sponsored benefits



Clorox also provides a wide range of other benefits at no cost to you. See below for a brief description of some of these benefits.

Parental Leave program

BIRTHING MOMS:

- You may be able to receive 10 to 15 weeks fully paid at 100% with an additional four weeks partially paid at 60% of your pay. This includes pre-delivery and post-delivery pay.
- The amount of pre-delivery time off and pay will depend on which state you reside and when your doctor takes you off work. Generally, your maternity leave (time off) can begin two to four weeks pre-delivery and continue 18 to 20 weeks post-delivery.
- You can request an alternative work schedule to offer more flexibility as you transition back to work, subject to manager's approval.

NON-BIRTHING MOMS AND DADS:

- All non-birthing moms and dads who welcome home their new child (including adopted child), are eligible for 12 weeks of parental leave. Parental leave will cover four weeks at 100% of your pay, followed by four weeks at 60% of your pay and the last four weeks unpaid.
- You can request an alternative work schedule to offer more flexibility as you transition back to work, subject to your manager's approval.

Vanguard 401(k) plan

Save for retirement, while deferring income taxes with Clorox's market-leading 401(k) plan.

The 401(k) plan lets you save up to 50% of your pay for retirement. You can begin contributing at any time during your employment. After completing one year of service, you're eligible to receive a biweekly company 401(k) matching contribution of up to 4% of pay (which vests immediately) and an annual company 401(k) contribution of 6% of pay (which vests over five years).

Financial planning

Your financial health powers your ability to reach your goals. Ayco financial counseling can help all Clorox employees live their best lives financially. Ayco specializes in helping individuals plan their finances for today, tomorrow and well into the future.

Among other things, you can learn how to:

- Reduce debt
- Get your finances organized
- Build an emergency fund
- Save for a child's education or a major purchase
- Take advantage of an FSA
- Estimate taxes and withholdings
- Save on taxes
- Understand estate planning
- Use wills and trusts
- Maximize your investments in the Clorox retirement plan
- Understand the benefits of a Roth 401(k)
- Plan your retirement budget

Employee Stock Purchase Plan (ESPP)

As an employee of The Clorox Company, you are eligible to participate in the Clorox Employee Stock Purchase Plan (ESPP). The ESPP is a convenient and cost-effective way for you to become a Clorox stockholder. Another benefit is that the fees to purchase stock are paid by The Clorox Company.

You pay for the stock you buy through an after-tax payroll deduction and participation is completely voluntary.



Time off program

Having time away from work to recharge is critical for your total well-being.

All eligible U.S. employees

Vacation time

Annual amount based on years of service and accrued yearly per paid period.

Vacation Purchase Plan (VPP)

You can purchase up to five days of additional days of vacation during the fall annual enrollment to use in the next calendar year, or up to three days for employees covered by a collective bargaining agreement (CBA).

Bereavement leave

Up to 10 days off for the death of a parent, spouse or partner or child. Up to three days off for the death of a relative (based on manager's approval).

Unpaid sabbatical

Up to 30 consecutive days each calendar year, as part of the Unpaid Leave policy gives you flexibility to take some extended time off with your manager's approval.

Nonproduction employees

Between Memorial Day and Labor Day, ½ day summer Fridays and 12:30 p.m. departure before certain holidays.

Periodic ½ days devoted to strategic focus areas will create space for priorities including innovation, learning and development, team building, inclusion and volunteering.



Education assistance program

Obtain reimbursement for eligible education-related expenses up to \$3,000 per fiscal year. The Clorox Education Assistance Program (CEAP) provides reimbursement to employees seeking to continue their education by earning degrees or certificates from regionally and nationally accredited educational institutions.

Real Appeal

A free web-based weight management program, for individuals with a BMI of 20 or greater. Available to employees and dependents over age 18 enrolled in a Clorox-sponsored medical plan, at no cost.

Adoption assistance

Get reimbursed up to \$3,000 per child for eligible adoption-related expenses.

Commuter program

Sign-up at any time through Wage Works to save on public transportation, parking and other commuter costs by using pre-tax dollars.

Business Travel Accident insurance

Enjoy protection 24 hours a day while you're traveling on company business. This coverage is provided at no cost to you while you're employed at Clorox.



This guide is not intended to describe the benefit programs completely. The formal plan documents for each program contain detailed information about your coverage. In the event there is a difference or a conflict between the information in this guide and the formal plan documents, the plan documents will govern in all cases. Clorox reserves the right to amend, change or terminate its employee benefit plans and programs at any time. This includes the right to change eligibility for coverage and the amount of employee contributions.