



Annual Enrollment Is Almost Here!

2024 BENEFITS NEWSLETTER

Make Your Elections: **Nov. 6 - 17, 2023**

Clorox is the place to *be well* and *be you*. We care about your well-being first and foremost, and we take great care to make sure we offer the competitive benefit programs you and your family need to be well and thrive. As you may recall, we asked for your feedback on our offerings in our Total Rewards survey earlier this year. Based on your input, we're making several important updates to our 2024 benefit programs.

Here's a quick overview of **what you need to know for Annual Enrollment**.

When to enroll	<p>Nov. 6 - 17, 2023 by 11:59pm PT</p> <p>This is your once-a-year opportunity to make changes to your benefits, unless you experience a Qualifying Live Event (QLE).</p>
Key changes	<ul style="list-style-type: none"> • We're transitioning the Navigate plan to a new copay medical plan with lower bi-weekly premiums, called the PPO (Surest) plan. Surest is a UnitedHealthcare (UHC) company, so you'll have access to their broad Choice Plus (Select Network in CA) provider network, while also enjoying additional advantages. <p>IMPORTANT: The Partnership in Health (PIH) with HRA plan is also ending, so if you are currently enrolled in the Navigate or PIH with HRA plans, you will be automatically enrolled in the PPO (Surest) plan for 2024 unless you elect a different plan during Annual Enrollment. We encourage you to learn more so you choose the plan that's best for you and your family.</p> • We're introducing a new life insurance partner, MetLife, who offers higher levels of coverage and more protection for you and your family. Enhancements for 2024 include: <ul style="list-style-type: none"> — Supplemental life and Accidental Death & Dismemberment (AD&D) coverage up to 9x your base salary — One-time opportunity during 2024 Annual Enrollment only: Teammates will be automatically approved for an increase of at least 1x their base salary, up to a maximum of the lesser of 3x or \$300,000 without a Statement of Health. • If you enroll in the HSA (Partnership in Health) plan, you'll see increased deductibles and HSA contribution limits for 2024 to meet IRS requirements. • Your medical premiums may change based on your plan and coverage choices. If you switch to the PPO (Surest) plan, you'll pay 10% lower premiums than you did last year for the Navigate plan.

[see more ►](#)

ACCESS YOUR MATERIALS ONLINE!

Remember—all of your Annual Enrollment materials can be found on cloroxbenefitsinfo.com; they won't be mailed to your home.

This newsletter is a great place to start, but please take the time to understand everything available to you and your family. If you'd prefer to print the 2024 Benefits Guide, you may do so at cloroxbenefitsinfo.com.

You can also access our annual compliance information and benefit summaries at cloroxbenefitsinfo.com under the Compliance section. If you'd like to request a hard copy of any Annual Enrollment materials, submit a People& ticket or email people@clorox.com.

What's not changing

- The HSA (Partnership in Health) and Kaiser (CA only) plans continue to be available to teammates.
- Aside from the changes to medical plan options, you'll be able to elect the same benefits as in 2023, including dental, vision, supplemental health benefits and more.
- Dental, vision and supplemental health benefit plan designs and bi-weekly premiums will stay the same.
- All medical plans continue to cover **preventive care screenings at 100%**, so you can prioritize your health by staying on top of routine exams and cancer screenings.



What you must elect to have coverage

- You **must re-elect the following accounts for 2024**, even if you contributed in 2023:
 - Health Savings Account (HSA)¹
 - Healthcare Flexible Spending Account (HCFSA)²
 - Dependent Care Flexible Spending Account (DCFSA)
- If you were previously enrolled in the Navigate or PIH with HRA plans and **do not want to automatically enroll** in the PPO (Surest) plan, you must elect a new medical plan.
- You must elect the **Vacation Purchase Program**, if you are a non-exempt (hourly) production or non-production teammate.
- If you'd like to **add or change your supplemental health benefit elections** – Accident, Hospital Indemnity and/or Critical Illness Insurance – for 2024, you must do so during Annual Enrollment; otherwise, your 2023 coverage will continue into 2024.

1 To contribute to an HSA, you must elect the HSA (Partnership in Health) plan during Annual Enrollment. However, you may change your election amount at any point during the year. Your HSA funds roll over each year and are yours to keep.

2 You may carry over up to \$610 from your 2023 HC FSA into 2024. Due to IRS restrictions, the HCFSA is not available to those enrolled in the HSA (Partnership in Health) plan.

Read on to learn more about what's changing, what you need to do and when to take action.

Want even more information? To see your 2024 rates, head to mycloroxhealthcarerates.com. You can also visit cloroxbenefitsinfo.com for a deeper dive into all programs available to you and your family.



Key Changes for 2024

New medical plan administered by Surest: the PPO (Surest) plan



You told us how you value medical plans with broad networks and lower costs when you seek care. We're excited to introduce the PPO (Surest) plan, which does just that and more:

Lower costs	<ul style="list-style-type: none"> • Your bi-weekly premium is 10% lower than our other medical plan options • No deductible (the amount you're responsible for before your plan begins to pay) • No coinsurance (the portion you're required to pay after you meet your deductible)
Broader network	<ul style="list-style-type: none"> • Surest is a UnitedHealthcare (UHC) company, so you'll have 100% provider network overlap from the Navigate and PIH with HRA plans, plus all providers from the broad UHC Choice Plus (Select Network in CA) network • Includes out-of-network coverage • No referral needed when you have to see a specialist
Easier to understand	<ul style="list-style-type: none"> • More predictable healthcare costs, with up-front pricing that tells you exactly what you will pay before you go to the doctor. • An easy-to-use app that provides transparent copay amounts for the doctors in your area
Focus on better health outcomes	<ul style="list-style-type: none"> • Encourages you to find the best care by rewarding you with the lowest copays when you choose to see the highest ranked doctors

These features will help you and your family take more control of your healthcare costs by getting the coverage you need—with a broad network of providers—at an affordable price. For more information about the PPO (Surest) plan, visit britehr.app/Clorox-2024/1 or cloroxbenefitsinfo.com.

REMEMBER WE OFFER OTHER MEDICAL PLAN OPTIONS TO YOU AND YOUR FAMILY

And, while we're excited to offer the PPO (Surest) plan in 2024, remember there is no "best" plan – each Clorox-sponsored medical plan offers features that make it "best" for different life situations. Other medical plan options include:

The HSA (Partnership in Health) plan	The Kaiser (CA only) plan
<p>Like the PPO (Surest) plan, the HSA (Partnership in Health) plan provides comprehensive medical coverage and access to in-network and out-of-network providers nationwide. You also do not need a referral when you visit a specialist.</p> <p>Unlike the PPO (Surest) plan, however, the HSA (Partnership in Health) plan has a high deductible plan design, which means you're responsible for the cost of your medical care until you reach your deductible; then, you pay a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum.</p> <p>To help you set aside money for these expenses, you have access to a Health Savings Account (HSA). Clorox makes an annual contribution to your HSA and you can also contribute pre-tax dollars from your paycheck, up to IRS limits.</p>	<p>The Kaiser plan is available to our teammates in California and provides comprehensive medical coverage and access to in-network providers only. You must elect a primary care physician (PCP) who is your single point of contact and will coordinate your healthcare, including office visits, prescriptions and referrals to specialists.</p> <p>The Kaiser plan is a deductible plan design. However, the Kaiser plan does not come with an HSA. Rather, you can set aside pre-tax funds to pay for medical expenses through a Healthcare Flexible Spending Account (HCFSAs).</p>

MEDICAL PLAN OPTIONS FOR 2024

- The HSA (Partnership in Health) plan
- The PPO (Surest) plan
- The Kaiser plan (CA only)



IMPORTANT MESSAGE FOR TEAMMATES WHO HAVE THE NAVIGATE OR PIH WITH HRA PLANS IN 2023

If you elected the Navigate or PIH with HRA plans for 2023, you must update your medical coverage for 2024 during Annual Enrollment. **If you do not choose your own plan by Nov. 17, you will be automatically enrolled in the PPO (Surest) plan for 2024.**

We will automatically enroll you to ensure you don't lose medical coverage in 2024 if your plan from 2023 is no longer offered. However, that doesn't mean the PPO (Surest) plan is the plan you would choose for yourself. Make sure you compare it to the HSA (Partnership in Health) and Kaiser (CA only) plans and decide which option best fits your and your family's needs.

Additional Medical Plan Changes for 2024

NEW SECOND OPINION SERVICES: 2ND.MD



Our expert second opinion medical services will switch from Teladoc to [2nd.MD](#). This new partner provides the same expert medical opinions from world-class doctors you had with Teladoc, with a better user experience.

Whether you want a second opinion on a diagnosis or recommended treatment plan, need to make sure you have all the facts or just confirm you've got the right provider, [2nd.MD](#) is here to help and will work seamlessly with your medical carrier.

PAYING FOR MEDICAL COVERAGE

Increases to medical plan premiums for some teammates

As always, Clorox continues to fund, on average, almost 80% of your medical premiums.³ Given the rising cost of healthcare coverage, premiums will increase for some teammates next year – between \$1.50 and \$20 per paycheck for the HSA (Partnership in Health) and Kaiser (CA only) plans, depending on your plan, coverage and salary.

If you choose the PPO (Surest) plan for 2024, your per-paycheck cost will be 10% lower than if you elect the HSA (Partnership in Health) or Kaiser (CA only) plans and will also be lower than what you paid in 2023.

Please visit mycloroxhealthcarerates.com to see your 2024 rates.

³ We are committed to affordability for all teammates, so teammates in higher salary bands contribute more toward the cost of their medical premiums than teammates in lower salary bands. This helps ensure everyone at Clorox can receive affordable, quality medical care.

**PREVENTIVE
CARE IS ALWAYS
100% COVERED**



No matter which medical plan you choose, your in-network preventive care visits are covered at no cost to you.

There's no better time to schedule routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more. They're a great way to identify health issues before they become more serious—and expensive.

Increased deductibles and contribution limits for the HSA (Partnership in Health) plan

The IRS sets requirements for high deductible health plans each year, and for 2024 they've announced changes to deductibles and contribution limits that affect the HSA (Partnership in Health) plan.

- **Deductible amounts** are increasing to:
 - **\$1,600 for individual coverage**
 - **\$3,200 if you cover any family members** (Employee + Spouse, Employee + Children or Employee + Family)
- **HSA contribution limits** are increasing to:
 - **\$4,150 for individual coverage**
 - **\$8,300 if you cover any family members** (Employee + Spouse, Employee + Children or Employee + Family)

2024 HSA CONTRIBUTION LIMITS

	Clorox annual contribution ⁴	2024 IRS annual limit
Employee only	\$500	\$4,150
Employee + Spouse		
Employee + Children	\$1,000	\$8,300
Employee + Family		
Age 55+ catchup	N/A	\$1,000

⁴ Clorox's annual contribution counts toward the IRS limit.

A Note About the HSA and FSAs

If you elect the HSA (Partnership in Health) plan for 2024, you will not be able to participate in a Healthcare Flexible Spending Account (HCFSA) due to IRS restrictions that prohibit participating in multiple tax-advantaged accounts at the same time. However, you may still contribute to a Dependent Care Flexible Spending Account (DCFSA).

If you have an HCFSA with unused money and select the HSA (Partnership in Health) plan for 2024, Clorox will move the funds to a Limited Purpose FSA, which you can use for dental and vision expenses. If this situation applies to you, we'll contact you with more information in December.

ELECT YOUR HSA, HCFSA AND DCFSA CONTRIBUTION AMOUNTS EACH YEAR

Remember—you **must** elect your HCFSA and DCFSA contribution amounts for 2024 during Annual Enrollment, even if you contributed in 2023. If you don't take action, you won't be able to contribute in 2024. To contribute to an HSA, you must elect the HSA (Partnership in Health) plan during Annual Enrollment. However, you can change your elected HSA contribution amount any time during 2024, as long as you don't exceed IRS limits.

Any teammate that participates in the DCFSA and has a base salary of \$125,000 or more will be capped with a maximum contribution of \$1,500.



MEDICARE AND HSA ELIGIBILITY

If you are age 65 or older and enrolled in Medicare coverage (including Medicare Part A), you cannot elect the HSA (Partnership in Health) plan or contribute to an HSA. However, you may continue to use any HSA funds you own for medical expenses.

If you elect to postpone enrollment in Social Security and Medicare past age 65, you can contribute to your HSA until the month prior to your enrollment in Social Security and Medicare. Be sure to consult your tax advisor to receive guidance for your specific situation.



Enhanced Life and AD&D Insurance through MetLife



For 2024, MetLife replaces The Standard for our life and Accidental Death & Dismemberment (AD&D) insurance. We know how much you value financial protection from the unexpected. Our new partnership with MetLife allows us to offer higher levels of life insurance coverage than in prior years.

With this switch to MetLife comes a one-time opportunity for everyone: **During this Annual Enrollment period only**, teammates will be automatically approved for an increase of at least 1x their base salary, up to a maximum of the lesser of 3x or \$300,000 **without a Statement of Health**. After this year's Annual Enrollment, if you choose to elect any amount of coverage in the future, you'll be required to submit a Statement of Health, so be sure to take advantage of this one-time offer.

Additionally, we've **increased the maximum amount of supplemental life and AD&D insurance coverage** you can elect from 7x your base salary **to 9x your base salary**.

As before, you can also elect supplemental life insurance coverage for your spouse/partner and/or your children. New for 2024, you may elect coverage for your spouse/partner even if you have not elected coverage for yourself.

We know how much you care about your loved ones' futures, and we hope this additional financial protection provides some peace of mind if the unthinkable happens.

DISABILITY AND LEAVE PROGRAMS ALSO TRANSITIONING TO METLIFE

MetLife will be replacing TriStar for our leave and disability programs in 2024. Watch for more information coming soon about what this change means for you.

DON'T FORGET ABOUT OUR SUPPLEMENTAL HEALTH BENEFITS FOR 2024



Last year, we introduced three new supplemental health benefits through Securian: Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance. These benefits provide a cash payout you can use any way you like if you experience a covered event – like a serious illness or hospitalization.

Nearly half of our teammates enrolled in at least one of these benefits in 2023, and we received positive feedback about the additional financial support it offers in case of the unexpected.

If you didn't elect these benefits last year but would like to for 2024, be sure to enroll during Annual Enrollment. You decide which plans, if any, make sense for your situation. Like your other benefits, you pay through convenient payroll deductions.

Visit securian.com/clorox-insurance for more information.

WHAT IS A STATEMENT OF HEALTH?

A *Statement of Health*, also known as “evidence of insurability” or “proof of good health,” is the process MetLife uses to determine whether you are healthy enough to be eligible for the amount of life insurance coverage you are seeking. It is not applicable to AD&D insurance.

A Statement of Health includes a series of questions about your overall health –such as whether you smoke or have been treated for a medical condition like cancer or high blood pressure. It may also include checking your vital signs.



Ready to Take Action? Here's Your Annual Enrollment Checklist

Take control of your health care by actively comparing your options to make sure you have the best and most cost-effective coverage for your needs. And remember—if you had the PIH with HRA or Navigate plans in 2023, make sure you review your new medical plan options and choose the one that best fits your personal situation. If you don't, you will be automatically enrolled in the PPO (Surest) plan for 2024.

This is your once-a-year opportunity to make any changes, unless you experience a [Qualifying Life Event \(QLE\)](#) such as getting married, having a child or gaining/losing coverage elsewhere.

Follow these steps to make informed decisions based on your needs and budget for next year.

CAN'T ACCESS CLXHUB?

If you're outside of the Clorox network and would like to review your benefits, visit the site directly at cloroxbenefits.com.

Learn and prepare

<input type="checkbox"/> Explore:	<ul style="list-style-type: none">• The 2024 Benefits Guide and cloroxbenefitsinfo.com for more detailed information about all the 2024 benefits, programs and resources available to you.• Attend upcoming webinars from our U.S. Benefits Team and the vendor partners who administer our benefits. If you can't attend a webinar, a replay will be posted on cloroxbenefitsinfo.com.
<input type="checkbox"/> Consider:	What might be changing for you in 2024: <ul style="list-style-type: none">• Are you planning to get married or expand your family?• Do you have a planned surgery?• Do you or a family member have new medical concerns?• Are you preparing for a major life change?
<input type="checkbox"/> Find:	Your bi-weekly premium rates at mycloroxhealthcarerates.com .
<input type="checkbox"/> Review and update:	<ul style="list-style-type: none">• Your current benefits through single sign-on (SSO): Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Menu > Your Profile > Current Benefits.• Your personal information (home address, contact information, etc.): Workday• Your beneficiaries: Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Menu > Your Profile > Your Beneficiaries (under the "Your Profile" column)

Make your elections

<input type="checkbox"/> Choose your coverage:	Visit Clxhub > U.S. Total Rewards > Health & Welfare Service Center from Nov. 6 - 17 to enroll in the coverage you and your family need – including the PPO (Surest) plan and supplemental life or AD&D insurance, if you'd like them. If you don't have access to SSO, visit cloroxbenefitsinfo.com and select "Enroll Now" in the top right.
<input type="checkbox"/> Re-elect your contributions:	Re-elect the following benefits for 2024, even if you are currently enrolled: <ul style="list-style-type: none">• Healthcare Flexible Spending Account (HCFSA)• Dependent Care Flexible Spending Account (DCFSA)• Vacation Purchase Program (VPP), if eligible• Health Savings Account (HSA), if you've elected the HSA (Partnership in Health) plan⁵

⁵ You can make changes to your HSA contributions at any point during the year.

If you have questions, don't hesitate to contact our Health & Welfare Service Center:

- **Single sign-on (SSO):** [Clxhub > U.S. Total Rewards > Health & Welfare Service Center > Menu > 2024 Benefit Plan Materials](#)
- **Phone:** 833-550-5600 (Monday-Friday, 6am-5pm PT)