

Learn more!

1

Annual Enrollment resources:

Visit [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com) for our interactive newsletter, a 2025 Benefits Guide and many other Annual Enrollment resources.



2

Healthcare rates:

Log on to [mycloroxhealthcarerates.com](https://mycloroxhealthcarerates.com) to see your 2025 rates.



3

Plan documents:

Access our annual compliance information and Summaries of Benefits Coverage (SBCs).



 The Clorox Company  
Clorox Employee Benefits  
4900 Johnson Drive (A2-140)  
Pleasanton, CA 94588

Be Well. Be You.  
Supporting Your Journey to Be Well.

 The Clorox Company

Annual Enrollment is coming!

Nov. 1 – 15, 2024

Clorox is the place to **be well** and **be you**. Annual Enrollment is just around the corner, and we’re excited to share that for 2025, Clorox is maintaining the **same competitive and comprehensive health and welfare benefits** we offered in 2024. Our inclusive benefit offerings are designed to help you and/or your family **be well and thrive**.

Even though our plans aren’t changing, it’s important to **review your benefits** to make sure you and your family are covered and are making the most of the many programs and resources Clorox offers all year long.

Remember, this is your **once-a-year chance** to make changes to your benefits, unless you experience a Qualifying Life Event (QLE) during the year.

Read on to learn more about what to expect in 2025. Then, scan the QR code to find more information, including **important dates**, a schedule of **upcoming webinars**, additional **Annual Enrollment materials** and more details about our **benefits and resources**.

Shown above left:  
Kendall Stout, SC Tech Lead  
Pleasanton, CA

IMPORTANT

Access your benefits materials online.



[cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com)

Learn today so you're prepared for tomorrow.

Our benefits are designed to meet the diverse needs of our teammates and their family members across all stages of life. Here's a snapshot of the many benefits and programs available to you:

- No-cost preventive care and routine screenings for everyone enrolled in a Clorox-sponsored medical plan – and rewards for completing them.
- Access to several convenient and effective care options – including virtual care from the comfort of your own home – to help you manage your healthcare costs (learn more at [cloroxbenefitsinfo.com](https://cloroxbenefitsinfo.com)).
- No-cost mental well-being support through *Calm* and *Spring Health* – including 8 free therapy sessions and 8 free life and personal development coaching sessions through Spring Health, per household family member per year.
- Support for a healthy lifestyle at every life stage, including:
  - *Helpr* for child, elder and personal caregiving (e.g., post-surgery care)
  - *Carrot* for family-forming and hormonal health (e.g., menopause or low-testosterone) support
  - *Ayco* for financial planning
  - *Real Appeal* for weight management

As you think about the upcoming year and beyond, spend a few minutes now so you're ready to use Clorox's comprehensive benefits when you need them!

Shandaleia Shephard  
Plant HR Leader  
Forest Park, GA



What to know about 2025 Annual Enrollment

When to enroll	<p><b>Nov. 1-15, 2024</b></p> <p>This is your once-a-year chance to make changes to your benefits. After Nov. 15, you may only make changes if you experience a Qualifying Life Event (QLE), like getting married, having a child, or gaining/losing coverage elsewhere. If a QLE is in your future, remember to use the resource guides on <a href="https://cloroxbenefitsinfo.com">cloroxbenefitsinfo.com</a> to help you navigate the process.</p>
What's <i>changing</i> for 2025?	<ul style="list-style-type: none"><li>• Expect a small monthly increase to medical premiums of <b>\$1-\$7 for individual coverage</b> and <b>\$3-\$21 for other coverage levels</b> in 2025. Thanks to your use of preventive care and engagement with Clorox's benefits programs, these increases are significantly lower than in previous years and compared to market trend. Clorox will continue to fund approximately 80% of your medical premiums. Plus, paycheck costs for the PPO (Surest) plan will remain <b>10% lower</b> than the HSA (Partnership in Health) plan or Kaiser plan (CA only).</li><li>• Dental rates will have a nominal increase (<b>less than \$1 per paycheck</b>). There won't be any changes to our dental plan's design.</li><li>• If you elect the HSA (Partnership in Health) plan, <b>deductibles are increasing</b> to \$1,650 for individual coverage and \$3,300 for family coverage in 2025 to comply with updated IRS requirements. <b>Contribution limits for the HSA (set by the IRS) are also increasing</b> to \$4,300 for individual coverage and \$8,550 for family coverage.</li><li>• You will have a <b>special opportunity during Annual Enrollment to increase your life insurance coverage</b> (through MetLife) by 1x your base pay, up to a maximum of 3x your base pay or \$300,000 without a Statement of Health.<sup>1</sup></li></ul>
What's <i>not changing</i> ?	<ul style="list-style-type: none"><li>• You'll continue to have the following medical plan options to choose from:<ul style="list-style-type: none"><li>– <i>HSA (Partnership in Health) plan</i>: A high-deductible plan that includes access to a Health Savings Account with an annual Clorox contribution.</li><li>– <i>PPO (Surest) plan</i>: A copay plan (without deductibles or coinsurance) that provides more cost transparency and more predictable expenses.</li><li>– <i>Kaiser plan (CA only)</i>: A deductible plan that includes access to in-network providers and coverage only.</li></ul></li><li>• The vision coverage plan design and rates will <b>stay the same</b> for 2025.</li><li>• Unless you elect changes, you will be enrolled in the <b>same medical, dental, vision, supplemental health and life insurance benefits</b> in 2025 that you have in 2024.</li><li>• <b>Preventive care and routine screenings continue to be covered at 100%</b>, regardless of which medical plan you choose. Prioritize your health and stay on top of routine exams and cancer screenings – like mammograms, colon and cervical cancer screenings and more – at no cost to you.</li></ul>
What <i>must I elect</i> to have coverage?	<p><b>You must make an election if you wish to participate in any of the following for 2025:</b></p> <ul style="list-style-type: none"><li>• <b>Contributions</b> to the following accounts, even if you contributed in 2024:<ul style="list-style-type: none"><li>– Health Savings Account (HSA)<sup>2</sup></li><li>– Healthcare Flexible Spending Account (HCFSA)<sup>3</sup></li><li>– Dependent Care Flexible Spending Account (DCFSA)</li></ul></li><li>• <b>Vacation Purchase Program</b> if you are a non-exempt (hourly) production or non-production teammate.</li></ul>



**REMEMBER:** Take a moment to review your coverage options for 2025! Consider any changes in your life and what might be coming up. Choose the benefits that best fit your personal and/or family situation, and make the most of Clorox's offerings all year long.

1. A Statement of Health is the process MetLife uses to determine whether you are healthy enough to be eligible for the amount of insurance coverage you are seeking.  
2. Applicable if you have elected the HSA (Partnership in Health) plan and would like to add your own contributions to what Clorox contributes to the account.  
3. Due to IRS restrictions, the HCFSAs are not available to those enrolled in the HSA (Partnership in Health) plan.