


Get Ready for 2026 Benefits Annual Enrollment!

Oct. 30–Nov. 14, 2025



Shown bottom left:
Shane Kumar
Sr. Retirement and
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California

Shown top right:
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IMPORTANT

Access your benefits
materials online!



cloroxbenefitsinfo.com

At The Clorox Company, we champion people to **be well and thrive** every single day. Our purpose is reflected in the comprehensive benefits we offer to support your physical, financial, mental and work-life well-being.

From no-cost preventive care, to best-in-class family-forming and hormonal health support, to confidential mental health and work-life programs and so much more, we're proud to provide the support you need.

Annual Enrollment is your once-a-year opportunity to review and update your benefits. There are only a few changes to take note of this year, so we encourage you to review your current benefits, as well as the many programs available to you and your family.

Don't miss out on the opportunity to choose your benefits to meet your personal needs.

Read on to learn more about what to expect for 2026!

Make the most of your healthcare benefits

We know healthcare can be expensive. That's why we offer a variety of ways to help you save – or even get money back – as part of your benefits. Take advantage of these resources:



\$0 for all in-network preventive care through our medical coverage, plus **up to \$100 back per person** for getting an annual physical or preventive screening if you're enrolled in both the Critical Illness and Hospital Indemnity benefits



Up to 8 no-cost therapy and coaching sessions through Spring Health per household family member (age 6+) – that's a value of **over \$2,500 per person**



Up to a **\$20,000 lifetime maximum** for fertility, adoption, surrogacy and hormonal health support



Up to \$400 per year in Personify Health Rewards Cash for building healthy habits



No-cost financial planning and benefits decision support through Goldman Sachs Ayco, to help you develop a plan for long-term financial success



No-cost support finding reliable child or adult care through Helpr, with 60 hours of Clorox-subsidized backup care (you only pay \$5-\$10 per hour), as well as up to \$10 per hour reimbursed for summer camps or tutoring

Scan the QR code to see how Clorox's benefits help you and your family take control of your health and save money.



What to know for 2026

Enhancements to your coverage

- If you're enrolled in the **HSA (Partnership in Health) plan**, you'll only be responsible for paying **20% coinsurance** when you receive **telehealth or virtual care**, even if you haven't hit your deductible. This is often the most convenient and cost-effective way to get the care you need.
- Under the **HSA (Partnership in Health) plan** and **PPO (Surest) plan**, MRIs and ultrasounds will now be included for all **initial screening mammograms**. These can be done every two years, or annually based on your primary care provider's recommendation.
- Our **dental plan** will now cover **implants** as part of major care.
- We're enhancing our **vision coverage** by increasing the annual allowance for frames and/or contact lenses to **\$200**.
- Teammates who currently participate in supplemental life insurance may increase their coverage by **1x their base pay** without a Statement of Health, up to a maximum of **3x their base pay or \$300,000**.

Updates to your rates

- Rates for **medical coverage** will increase across all plans by **8%** (or between \$1.85-\$27.23 per pay period, depending on your plan and who you cover). This is below the 10%+ market average increase, and Clorox continues to pay 79% of teammates' health premiums on average, consistent with market benchmarks.
- Premium costs for the **PPO (Surest) plan** will remain **10% lower** than the HSA (Partnership in Health) plan and Kaiser (CA only) plan.
- Your **dental** and **vision** rates will increase by **less than \$1 per pay period**, even with the enhanced benefits for 2026!



Other changes due to IRS guidelines

- If you're enrolled in the **HSA (Partnership in Health) plan**, deductibles and out-of-pocket maximums are **increasing slightly**.
- HSA contribution limits are increasing to **\$4,400** (individual coverage) and **\$8,750** (other coverage levels).
- **Dependent Care FSA limits** are increasing to **\$7,500** per year, or \$3,750 per year if you are married and file taxes separately.

Please note: Teammates with a salary of \$120,000 and above as of October 1, 2025, are capped at \$1,500 in contributions.

All other benefits will remain the same for 2026.

During Annual Enrollment, review your benefit elections and customize them to meet your personal needs:

- Medical coverage
- Supplemental health benefits
- Dental coverage
- Vision coverage
- Health Savings Account (HSA) contributions
- Healthcare Flexible Spending Account (HCFSA) contributions
- Dependent Care Flexible Spending Account (DCFSA) contributions
- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
- Vacation Purchase Plan (VPP) elections, if eligible

Many of these benefits even provide financial incentives when you prioritize your total well-being!

REMEMBER!

While most benefits roll over year-to-year unless you make changes, **you MUST actively re-elect the following benefits to have them in 2026:**

- Healthcare and/or Dependent Care FSA contributions
- HSA contributions
- VPP elections, if eligible

Blaine Mellor
Director, Digital Supply Network
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Annual Enrollment resources

1 Benefits information & details

Visit cloroxbenefitsinfo.com for comprehensive information about all of the benefits to consider during Annual Enrollment. You'll find our:

- Digital newsletter
- 2026 Benefits Guide
- Other resources to help you make decisions



2 Plan documents

Visit the Additional Resources & Compliance page on cloroxbenefitsinfo.com for:

- Annual compliance information
- Translated materials
- Summaries of Benefits Coverage (SBCs)



3 Healthcare rates

Log on to mycloroxhealthcarerates.com to see your 2026 rates for:

- Medical
- Dental
- Vision
- Supplemental health benefits



4 Enrollment platform

Between **Oct. 30-Nov. 14, 2025**, elect, update or confirm your benefits:

- Log in to cloroxbenefits.com
OR
- Access the **Health & Welfare Service Center** via single sign-on from the The Well > U.S. Total Rewards page



Enroll between Oct. 30–Nov. 14, 2025

This is your once-a-year opportunity to choose your benefits to meet your needs. After Nov. 14, you may only make changes when you experience a Qualifying Life Event, such as getting married, having a child or gaining or losing coverage elsewhere. Take these steps:

1. Visit cloroxbenefits.com or the Health & Welfare Service Center via single sign-on from The Well > U.S. Total Rewards page.
2. Review your current benefits and make the changes you need for 2026.
3. Review your life insurance and 401(k) retirement plan beneficiaries.
4. Confirm and submit! You'll receive a benefits confirmation to review and ensure your changes are correct. Contact the Health & Welfare Service Center at 833-550-5600 immediately if you find a discrepancy.



The Clorox Company

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