



Summary Plan Description

GROUP UNIVERSAL LIFE INSURANCE

2015

your health.
your life.
your future.

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INTRODUCTION

The Plan gives you the opportunity to purchase Group Universal Life Insurance (GUL) protection for you and your Spouse and can provide added financial security through the optional accumulation of personal savings that can grow on a tax-free basis. You also may purchase life insurance for your eligible Dependent child(ren).

Unlike Oxy's Basic Life Insurance Plan, GUL participation is voluntary. You pay the entire cost for your coverage by enrolling in the Plan and authorizing payroll deductions for your elected coverage amounts. Connecticut General Life Insurance Company (CIGNA) administers the Plan and handles all transactions regarding your policy(ies).

Group Universal Life Insurance is underwritten by CIGNA. CIGNA is a registered service mark of CIGNA Intellectual Property, Inc. licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operation subsidiaries and not by CIGNA Corporation.

The Group Universal Life Insurance described in this booklet is offered to Occidental Petroleum Corporation and/or affiliated company employees, as defined in the *Eligibility and Enrollment* section. This information serves as your Summary Plan Description (SPD) and is based on official Plan documents. You should keep and refer to it when you have questions about your Group Universal Life Insurance benefits. In the event that there is a discrepancy between the SPD and the Plan documents, the Plan documents will control. Complete terms and conditions of coverage are set forth in CIGNA's Group Policy N. 01-G500060 on Policy Form No. GM5800 for Group Universal Life. The group policy is subject to the laws of the state in which it is issued.

Capitalized words or phrases used in this SPD are defined in the *Glossary* at the end of this booklet.

Refer to subsequent issues of <i>Benefits News</i> for any material changes to the Plan made after the date of this document.

FOR HELP AND INFORMATION

Contact Information		
Provider:	Address:	Phone:
CIGNA Customer Service Center	P.O. Box 14577 Des Moines, IA 50306	800-828-3485 515-243-1900 (International) TTD: 800-855-2880 Fax: 877-435-7181
OxyLink® Employee Service Center	4500 South 129th East Avenue Tulsa, OK 74134-5870 Email: oxylink@oxy.com Website: <u>oxylink.oxy.com</u>	800-699-6903 918-610-1990 (International)

A CIGNA customer service representative will be able to:

- Provide you with rate information,
- Process your coverage and option change requests,
- Assist you with loan or withdrawal requests from your Cash Accumulation Fund,
- Provide beneficiary designation change forms,
- Make arrangements for continuing your GUL coverage when you leave Oxy,
- Assist beneficiaries with filing GUL death claims, and
- Answer any questions about your GUL benefits.

In addition, a telephonic inquiry system is available to provide access to information on your GUL coverage 24 hours a day, 7 days a week. The CIGNA Customer Service Center is administered by Marsh Global Consumer.

ELIGIBILITY AND ENROLLMENT

Eligibility

You are eligible to participate in the GUL Plan if you are a regular, full-time, nonbargaining hourly or salaried employee of Occidental Petroleum Corporation or an affiliated company (Oxy). For this purpose, “affiliated company” means any company in which 80 percent or more of the equity interest is owned by Occidental Petroleum Corporation. Temporary employees and employees of Tidelands Oil Production Company are not eligible to participate. You are considered a full-time employee under the Plan if you regularly are scheduled to work at least 30 hours per week. Generally, you are eligible to participate if you are paid on a U.S. dollar payroll, are designated as eligible to participate by your employer, and do not participate in a similar type of employer-sponsored plan. If you are part of a collective bargaining group, you are eligible to participate in the GUL Plan only if your negotiated bargaining agreement specifically provides for your participation.

If you and your Spouse are both employees of Oxy, you may not be covered as both an employee and a Spouse under this Plan and only one of you may cover your Dependent children.

Enrollment

To enroll, you must complete and sign an application form to elect the desired amount of insurance coverage, elect coverage for your Spouse and/or Dependents, and designate the additional amount (if any) that you wish to contribute to your or your Spouse’s Cash Accumulation Fund. To enroll your Spouse for coverage, he or she must be under age 70 and not Disabled.

GUL coverage will be effective for you and/or your Spouse upon receipt and approval by CIGNA of a completed application, provided that you enroll within 31 days of when you are first eligible to participate. If you waive participation in the Plan and choose to enroll at a later date, you and/or your Spouse will be required to provide evidence of insurability.

You may purchase a term life insurance rider for your Dependents who are not Disabled* when you enroll in the GUL Plan, as described above. Once you have elected the rider, any new Dependents who are not Disabled* are automatically covered. When your Dependents are no longer eligible, you must notify CIGNA to remove the rider from your policy.

On the coverage effective date, you must be actively at work in order to be eligible. If you or any family member is not performing normal daily activities on the effective date

* A newborn through six months of age may be enrolled in the Plan regardless of his or her health condition.

and/or is confined to any medical facility on that date, the individual's effective date will be delayed until the individual ceases to be confined and/or resumes normal activities.

DESIGNATING A BENEFICIARY

CIGNA maintains the beneficiary information for the GUL Plan. Upon enrollment, you and your Spouse (if participating) will be asked to designate a beneficiary(ies). You may name anyone as your beneficiary(ies), and you may change your beneficiary designation at any time by submitting the proper form directly to CIGNA. Contact the CIGNA Customer Service Center for the necessary form.

You should keep your beneficiary designation current so that if your circumstances change (for example, marriage, divorce or birth of a child), you will have a current beneficiary designation on file with CIGNA.

Under the Plan, you may designate two types of beneficiaries:

- **Primary beneficiary:** An individual or trust you name to receive your GUL benefit in the event of your death.
- **Contingent beneficiary:** An individual or trust you name to receive your benefit in the event of your death if all of your designated primary beneficiaries die before you.

If any of your designated beneficiaries die before you and you do not change your designation, the percentage a deceased primary beneficiary would have received will be divided equally among your surviving primary beneficiaries in the event of your death. If all of your designated primary beneficiaries die before you and you do not change your designation, your GUL benefit will be paid to your designated contingent beneficiaries in the event of your death. In this case, if any of your designated contingent beneficiaries die before you and you do not change your designation, the percentage a deceased contingent beneficiary would have received will be divided equally among your surviving contingent beneficiaries.

If you or your Spouse do not designate a beneficiary or all of your designated beneficiaries die before you, payment will be made in the following order in the event of your or your Spouse's death:

- Surviving spouse
- Surviving children (equally)
- Surviving parents (equally)
- Surviving brothers and sisters (equally)
- The estate

COVERAGE OPTIONS AVAILABLE

Coverage is available for:

- Employee Only
- Spouse Only
- Employee and Spouse
- Employee and Dependent(s)
- Spouse and Dependent(s)
- Employee, Spouse and Dependent(s)

Coverage options for employees are based on multiples of Base Earnings rounded up to the next \$5,000, with a minimum of \$10,000 and a maximum of \$2,000,000.

During the first 31 days after becoming eligible, you may purchase Guaranteed Issue coverage of one-half, one, or two times your Earnings, to a maximum of \$500,000, without providing evidence of insurability. If you elect coverage greater than the Guaranteed Issue amount, evidence of insurability will be required.

You also may purchase Guaranteed Issue coverage for your Spouse of \$10,000 or \$25,000 without providing evidence of insurability. If you elect to purchase \$50,000 or more of Spouse coverage, evidence of insurability will be required.

If you elect coverage in excess of the Guaranteed Issue or apply for coverage beyond 31 days after becoming eligible, any necessary forms will be forwarded to you. A health examination may be necessary, at your own expense. You will be contacted directly by CIGNA with the results of the underwriting evaluation. If the additional coverage is denied, the Guaranteed Issue will not be affected.

Group Universal Life Coverage Options			
	Employee (Salary Multiple)	Spouse	Child
Guaranteed Issue	½, 1 or 2 times Base Earnings, up to \$500,000 coverage	\$10,000 or \$25,000	\$10,000
Evidence of insurability required	3, 4, 5 or 6 times Base Earnings, and coverage over \$500,000	\$50,000, \$75,000, \$100,000, or \$150,000	---

Automatic Increase Option

The insurance coverage on your life and your premiums will automatically increase without medical evidence each January 1 to reflect any increase in your salary as of November 1 of the prior year, unless you decline this “Automatic Increase Option” in writing. The new coverage amount will be based on your elected salary multiple and rounded up to the next \$5,000.

Changing Your Benefits and Options

You or your Spouse may request to enroll, change your current salary multiple, or increase or decrease coverage at any time, but evidence of insurability may be required.

If you experience one of the following “change in status” events, you can choose to elect or increase your GUL coverage by one times your Base Earnings, within 31 days of the event, without providing evidence of insurability. The change in status events include:

- Change in marital status
- Birth/adoption of a child
- Death of a Spouse or child
- Purchase of a primary home

Contact the CIGNA Customer Service Center for assistance with your request. The new coverage level will become effective on the date your request is approved.

Terminating Your Participation

You may terminate your participation in the Plan at any time by surrendering your policy. Should you do so, you will be paid the amount in your Cash Accumulation Fund, less the amounts of any outstanding loan balances.

COST OF COVERAGE

Premiums for you and your Spouse are based on your age(s) and the amount of insurance selected. Current GUL premium rates are available online at oxylink.oxy.com. The child life insurance rider of \$10,000 per child is available for a single monthly premium of one dollar (\$1), regardless of how many Dependents are covered. Once you enroll, premiums are paid through after-tax payroll deductions for the following month's coverage.

CIGNA has the right to change premium rates for insurance coverage. Any such change will be disclosed to participants in advance of the effective date of the change.

Cash Accumulation Fund

In addition to paying premiums for life insurance benefits, you are eligible to make contributions to your or your Spouse's Cash Accumulation Fund. You may select any whole dollar amount to be credited to your Cash Accumulation Fund each month. The Cash Accumulation Fund will also be credited with tax-free interest, compounded on a daily basis, and subject to income taxation only upon withdrawal. You may want to seek advice from your personal legal or tax advisor before exercising this option. The interest rate, which is subject to change quarterly, is available online at oxylink.oxy.com.

Withdrawals (maximum four per year) and loans are available in minimum amounts of \$250, with no administrative charge. The maximum loan amount is the amount in your Cash Accumulation Fund at the time the loan is made less the cost of your insurance coverage for one year. The interest rate charged on loan balances will vary with changes in prevailing interest rates. When you obtain a loan you will be informed of the initial rate applicable to your loan. You will be informed in advance of any increase in your loan's interest rate. Loans can be repaid in full or in part at any time through direct payments to CIGNA.

To obtain additional information and the necessary forms for withdrawals and loans, contact the CIGNA Customer Service Center.

Disability Waiver of Premium Benefit

The Waiver of Premium Benefit is an automatic benefit for employees only. If, before age 60, you experience Total Disability for six continuous months or more, CIGNA will waive future monthly premiums and refund premiums paid during the six-month period to your account. A written notice of claim and proof that Total Disability has continued for at least six months must be provided directly to CIGNA. Deductions will be waived while you have continuous Total Disability, up to your 65th birthday.

CLAIMS AND BENEFIT PAYMENT

In the event of your death or the death of a covered Spouse or Dependent, the designated beneficiary should obtain a certified copy of the death certificate. A CIGNA customer service representative will assist the beneficiary in completing the claim forms and will inform him or her of any additional information that may be required.

The amount of any death benefit is equal to the face amount of life insurance plus the amount in the insured person's Cash Accumulation Fund, less the amount of any outstanding loan balance remaining at the time of payment.

Various methods of life insurance benefit payments are available through CIGNA. For more information on these methods of payment, contact the CIGNA Customer Service Center.

Suicide Exclusion

The death benefit, or an increase in the death benefit, will be limited to a refund of premium if an insured commits suicide within the first two years of the effective date of the GUL coverage or within two years of the effective date of an increase in coverage, unless limited by applicable state law.

Accelerated Payment Benefit

The Accelerated Payment Benefit can allow access to your life insurance benefits when a serious illness poses a threat to your family's financial security. If you or your Spouse become terminally ill with 12 months or less to live, you may request a lump sum payment of up to 75% of your respective GUL coverage amounts, to a maximum of \$500,000.

To qualify to receive this benefit, you must provide medical certification from two unaffiliated, licensed Physicians that your life expectancy, or that of your Spouse, is 12 months or less. To apply, contact the CIGNA Customer Service Center.

Denial of Claim and Benefits Appeal Process

The GUL Plan is covered under Title I of the Employee Retirement Income Security Act of 1974 (ERISA). In accordance with sections 402 and 503 of Title I of ERISA, the Plan sponsor has designated a Named Fiduciary under the Plan, who has complete authority to review all denied claims for benefits under the Plan. The Plan Administrator has discretionary authority to determine who is eligible to apply for coverage under the Plan and the Claims Administrator has discretionary authority to determine eligibility for coverage and for benefit payment under the Plan. In exercising its fiduciary responsibilities, the Named Fiduciary shall have discretionary authority to determine whether and to what extent covered Plan participants and beneficiaries are eligible for benefits, and to construe disputed or doubtful Plan terms. The Named Fiduciary is

deemed to have properly exercised such authority unless it has abused its discretion hereunder by acting arbitrarily and capriciously.

If you or your designated beneficiary(ies) makes a claim for life insurance benefits and that claim is denied, you or your beneficiary will receive notification of the denial within 90 days, including the reason(s) for the denial. This time period may be extended up to an additional 90 days due to special circumstances. In that case you or your designated beneficiary(ies) will be notified of the extension before the end of the initial 90-day period. Notice of the extension will explain the special circumstances requiring the extension and the date by which a decision is expected.

After receiving a written denial of the claim, you or your beneficiary will have 60 days to request a review of the reason for denial. The request must be submitted in writing and include the reasons for requesting the review. Submit the request, along with any additional information or comments relevant to the claim, to the claim office that advised you of the denial. As part of the review procedure, you or your beneficiary may examine any documents pertinent to the claim. The Claims Administrator has full and exclusive responsibility for reviewing denied claims for benefits on appeal.

Within 60 days after the request for review of the claim has been received, you or your designated beneficiary(ies) will be notified in writing of the final decision regarding the claim and the reason for the decision. You or your beneficiary usually will receive an indication of whether the claim will be paid within 60 days after the date of the appeal, unless there are special circumstances, in which case you will be notified within 120 days.

Legal Proceedings

No legal action may be commenced prior to the completion of the benefits claims procedure described in this Summary Plan Description. In addition, no legal action may be commenced after the later of: (i) 180 days after receiving a written response of the Plan Administrator to an appeal, or (ii) 365 days after an applicant's original application for benefits.

WHEN COVERAGE ENDS

When Employee Coverage Ends

Your GUL Insurance will end at the first to occur of the following:

- Your employment terminates;
- The date ending the period for which your last contribution is made; or
- The coverage described in this Summary Plan Description is terminated under the group contract.

Portability and Conversion Options

A major advantage of GUL is that your coverage is portable. Once covered, you, your Spouse and Dependents may continue to participate—without providing evidence of insurability—if you terminate employment, retire or take an unpaid leave of absence from Oxy. Under these circumstances, your contributions toward your life insurance coverage and your Cash Accumulation Fund must be made directly to CIGNA, rather than through payroll deductions. Your rates will be determined by CIGNA which may be higher than those you pay as an active employee. A CIGNA customer service representative can assist you if you want to maintain your participation.

When your children are no longer eligible Dependents, they can apply for conversion coverage as long as the group policy is still in effect. A request for conversion coverage must be made within 90 days of the date the child requesting coverage is no longer an eligible Dependent.

Coverage During Illness or Injury

If you are unable to work because of illness or injury, your GUL coverage will continue while you are eligible to receive benefits under Oxy's Short-Term Disability (STD) Plan, provided you continue to make the required payroll contributions. If you remain disabled beyond your STD period, you may 'port' your coverage by making contributions directly to CIGNA, as described above.

Coverage During a Leave of Absence

In some situations, you may continue some or all of your benefits after your coverage normally would end. Following is a summary of two of those situations—the Family and Medical Leave Act of 1993 (FMLA) and the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

If you are on an approved leave of absence under FMLA or USERRA, you have several options regarding your Plan participation. You can elect to:

- Continue your monthly payroll contributions, if you are on a paid leave of absence;
- Make premium payments directly to the payroll department to be applied to your coverage, if your leave is unpaid;
- Defer premium payment until your return to work; or
- Discontinue your GUL policy upon notification to CIGNA.

Please notify *OxyLink* of your choice in order to keep your benefit coverage up-to-date. If you defer your premiums, Oxy may recover any premiums from you that are made on your behalf.

If you elect to discontinue coverage, you may be required to provide evidence of insurability to reinstate coverage upon returning to work.

GENERAL INFORMATION

Your Rights as a Plan Participant

As a participant in this Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as follows:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, all documents governing the Plan, including insurance contracts and a copy of the latest annual report (Form 5500 Series) that is filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of all documents governing the operation of the Plan, including insurance contracts and the latest annual report (Form 5500 Series), and an updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Action by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries.

No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain documents relating to the decision without charge and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or Federal court.

If it should happen that Plan fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Help With Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance with obtaining documents from the Plan Administrator, you should contact:

- The nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory; or
- Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

No Guarantee of Employment

By adopting and maintaining the Occidental Petroleum Corporation Welfare Plan for certain eligible employees, Oxy has not entered into an employment contract with any employee. Nothing contained in the Plan documents or in this summary gives any employee the right to be employed by Oxy or to interfere with Oxy's right to discharge any employee at any time. Similarly, this Plan does not give Oxy the right to require any employee to remain employed by Oxy or to interfere with the employee's right to terminate employment with Oxy at any time.

Future of the Plan and Plan Amendment

Oxy expects and intends to continue this Plan but does not guarantee any specific level of benefits or the continuation of any benefits during any periods of active employment, inactive employment, disability or retirement. Benefits are provided solely at Oxy's discretion. Oxy reserves the right, at any time or for any reason, through an action of the Executive Vice President of Human Resources of Occidental Petroleum Corporation, to suspend, withdraw, amend, modify, or terminate the Plan (including altering the amount you must pay for any benefit), in whole or in part. In the case of a material change in this

description of the Plan, such action will be evidenced by a written announcement to affected individuals.

Plan Administration

The additional information in this section is provided to you in accordance with the Employee Retirement Income Security Act of 1974 (ERISA) regarding the GUL Plan and the persons who have assumed responsibility for its operation.

Plan Name	Occidental Petroleum Corporation Welfare Plan (Group Universal Life Insurance Component)
Employer Identification Number	95-4035997
Plan Number	591
Plan Administrative Services Provided by	Occidental Petroleum Corporation 10889 Wilshire Boulevard Los Angeles, California 90024 310-208-8800
Plan Administrator	Occidental Petroleum Corporation Employee Benefits Committee
Plan Sponsor and Address for Legal Process for the Plan	Occidental Petroleum Corporation 10889 Wilshire Boulevard Los Angeles, California 90024 310-208-8800
Claims Administrator	Connecticut General Life Insurance Company, a CIGNA Company P.O. Box 22328 Pittsburgh, PA 15222
Address for Legal Process for the Policy	Connecticut General Life Insurance Company, a CIGNA Company 1455 Valley Center Parkway Bethlehem, Pennsylvania 18017-2088
Named Fiduciary	Connecticut General Life Insurance Company, a CIGNA Company
Plan Year Ends	December 31
Plan Type	ERISA Welfare Plan
Source of Contributions	Employee Contributions

GLOSSARY

The capitalized terms that appear throughout this booklet are defined in this section.

Base Earnings or Earnings

Your annual base salary, excluding overtime, bonuses and other additional forms of compensation.

Cash Accumulation Fund

An interest earning account to which any contributions above the cost of your life insurance are deposited automatically and from which loans and withdrawals may be made.

Dependent

Your eligible dependents are your unmarried dependent children from live birth to the day preceding their 19th birthday, or to the day preceding their 25th birthday if a full-time student. Your eligible dependents may include your natural children, lawfully adopted children and children placed with you for adoption. Dependents may also include stepchildren, foster children and other children who depend on you for support and who live with you in a regular parent-child relationship. The term dependent does not include anyone who is eligible for coverage as an employee of Oxy.

Disabled

A person is disabled if he or she is either confined in a hospital or not able to perform all normal tasks of a person's occupation or not able to do all normal tasks for his or her age and family status. A Spouse or Dependent child will not be deemed able to do normal tasks if he or she:

- Is confined at home under the care of a physician for a sickness or injury;
- Has had his or her level of activity at any time significantly reduced due to life-threatening sickness or injury at any time during the two years immediately prior to the date of his or her eligibility; or
- Is receiving any disability benefits from any source due to any sickness or injury.

Guaranteed Issue

The amount of insurance available to you for which you are not required to provide evidence of insurability when you enroll within 31 days of eligibility.

Physician

A licensed medical practitioner who is practicing within the scope of his or her license and who is licensed to prescribe and administer drugs or to perform surgery.

Plan

“Plan” means the Occidental Petroleum Corporation Welfare Plan, and as used in this Summary Plan Description, unless the context otherwise plainly requires, “Plan” further means the group universal life insurance benefits described here. Also, in this Summary Plan Description, “Plan” is used interchangeably with “GUL Plan.”

Spouse

A spouse is the employee’s legal spouse and does not include a spouse who is legally separated from the employee. Spouse does not include any person who is eligible for insurance under the policy as an employee of the employer.

Where required by state law, a domestic partner may be eligible for similar coverage provided to the spouse of an employee.

Total Disability

Total disability means complete inability, because of bodily injury or disease, to engage in any gainful occupation for remuneration or profit which the employee is reasonably fitted by education, training or experience.

The complete and irrevocable loss of the following will also be deemed as total disability:

- Sight of both eyes; or
- Use of both hands or both feet; or
- Use of one hand and one foot.

Total disability will be deemed to have ended if the employee does any work for pay or gain.

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