

# Occidental Petroleum Corporation

## Benefits Information for Employees Receiving Pay Under the Notice and Severance Pay Plan

Effective January 1, 2021

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# Benefits Information Overview

This document provides detailed information about coverage under Oxy's benefit plans when you receive pay under the Notice and Severance Pay Plan (the "Plan" or "NSP Plan"). It is not intended as a separate plan or another separation program.

Generally, your benefits will cease on your last day of Notice, except for medical, dental and vision coverages that may be continued during Severance if you elect Option A under the NSP Plan.

You will be vested in your Oxy Retirement Plan and Supplemental Retirement Plan (SRP) balances, as applicable, at the end of your Notice. Your SRP balance, if applicable, will automatically be paid following the end of your Notice, according to the terms of the plan.

Before the end of your Notice, you will receive correspondence from OxyLink providing information about medical, dental, vision and life insurance continuation options and how to obtain savings and retirement plan distributions after your Notice ends.

## OxyLink Employee Service Center

If you have questions about your Oxy health, life and disability benefits:

- Go to My HR if you are an active employee or if you've left employment, go to [oxylink.oxy.com](https://oxylink.oxy.com) and select Information for Retirees or Information for Former Employees; or
- Call the OxyLink Employee Service Center: **800-699-6903 (918-610-1990** from outside the U.S), Monday through Friday (except holidays) 8:00 a.m. to 4:30 p.m. CT or email [oxylink@oxy.com](mailto:oxylink@oxy.com).

If you have questions about other matters such as severance and vacation, contact your Human Resources representative.

## Managing Your Retirement Accounts on [oxy.voya.com](https://oxy.voya.com)

You can manage your Retirement Plan, 401(k) Plan, Supplemental Retirement Plan (SRP) and Deferred Compensation Plan (DCP) accounts online or by phone:

- Go to [oxy.voya.com](https://oxy.voya.com) and log on with the unique password (PIN) provided by Voya or use the PIN you set up to access your account. You may also access the Voya website through OxyLink > Employee Self Service and select the Voya tile;
- Use the Voya Retire app, available through your iPhone, Kindle or Android devices' app store, and use the password provided by Voya.
- For detailed information about these plans, go to [oxy.voya.com](https://oxy.voya.com) to access the summary plan descriptions for the Retirement and 401(k) Savings plans or the plan highlight guides for the SRP and DCP.
- Call the Oxy Retirement Service Center: **844-OXY-401K** (844-699-4015) Monday through Friday (except New York Stock Exchange (**NYSE**) holidays) 7:00 a.m. to 7:00 p.m. CT.

# General Information

## Definitions

Terms used in this information, such as Notice, Oxy, and Severance, will have the same meanings as used in the *Occidental Petroleum Corporation Notice and Severance Pay Plan* ("Plan" or "NSP Plan").

## Plan Payments

Payments under the NSP Plan will be made according to your regular pay schedule. After you are released from reporting to work, your paychecks for any Notice and/or Severance under the Plan will be mailed to your home address unless you are participating in the automatic payroll deposit program. Any direct deposits will continue unless you complete and submit the appropriate form to the payroll department.

## Payment of PTO and Banked Vacation

Banked vacation and PTO earned but not taken through your Notice will be paid at the end of your Notice or as soon as practical thereafter. Any PTO pay advanced but not earned as of that date will be deducted from that paycheck. No PTO will be earned during any Severance.

## Educational Assistance

Educational expenses will be eligible for reimbursement in accordance with the terms of Oxy's Educational Assistance Policy if you applied for and were approved for reimbursement prior to your Notice (even though your course of study may be completed during or after the end of your NSP Plan payments).

## Medical, Dental and Vision Coverages

During notice, your medical, dental and vision coverages (if enrolled) will continue and your contributions will be taken as a pretax deduction from your NSP Plan payments. Once your notice ends, you may cancel your medical, dental and vision coverage by contacting OxyLink Employee Service Center.

## Coverage If You Elect Option A

### If You and Your Dependents Are Not Eligible for Medicare

Your medical, dental and vision coverages will continue at active employee rates deducted on an after-tax basis from your NSP Plan payments unless you elect to stop your coverage by contacting the OxyLink Employee Service Center before the end of your severance period. Following severance, you may elect Oxy retiree medical and/or dental coverage, if eligible, or you may be eligible to elect COBRA continuation coverage for medical, dental and vision. COBRA is generally available for up to 18 months, at COBRA rates (102% of the total cost), which must be paid directly to PayFlex, the COBRA billing administrator.

### If You or a Covered Dependent Are or Will Become Eligible for Medicare during NSP Plan Payments

Your dental and vision coverage will continue as described in the preceding paragraph; however, if you (or a covered dependent) are or will be eligible for Medicare and you are eligible for Oxy retiree medical coverage as of the end of your NSP Plan payments (see [Eligibility](#) on page 4 under Retiree Medical and Dental Coverage), your medical coverage through payroll deduction will end at the end of the month in which your notice stops. You and your covered dependents will be eligible to enroll in the Oxy Retiree Medical Program starting the first of the month after your notice ends.

You (if eligible for Medicare) and your Medicare-eligible dependents should enroll for Medicare Part B, to be effective immediately following notice (or when you become eligible for Medicare, if later). Under Medicare rules, you will incur an ongoing penalty if you do not enroll for Medicare Part B once you are no longer considered actively employed. The Oxy Medicare Advantage PPO Plan will be your primary coverage during severance and during retirement and requires enrollment in Medicare Part B.

If you are eligible for Medicare, but you are not eligible for the Oxy retiree medical coverage when your NSP Plan payments end, your active coverage may continue through severance at active employee rates. Deductions are on an after-tax basis unless you elect to cancel your Oxy medical coverage.

## Coverage Through Another Employer

If you become covered as an employee under another group medical and/or dental plan while you are receiving NSP Plan payments, that plan will become your primary coverage. If you cancel your Oxy coverage but are otherwise eligible to enroll in Oxy retiree medical and dental coverage as described under [Retiree Medical and Dental Coverage](#), you may delay enrolling in retiree coverage if you enroll within 31 days of your loss of your other employer coverage.

## Retiree Medical and Dental Coverage

Retiree medical coverage is available through the Occidental Petroleum Corporation Retiree Medical Plan which includes the nationwide Aetna Basic medical option including prescription drug coverage through Express Scripts, if you or your dependent(s) are not eligible for Medicare or it is deemed you are not eligible to participate in the Oxy Medicare Advantage PPO Plan even though you are Medicare-eligible.

If you or your dependent(s) are eligible for Medicare, coverage is available through the Oxy Medicare Advantage PPO Plan including prescription drug coverage through Aetna.

The Occidental Petroleum Retiree Dental Plan benefits mirror the dental plan benefits available to employees with the exception of orthodontic coverage (Only children under age 19 are eligible for orthodontic coverage under the retiree plan).

### Eligibility

Ordinarily, you are eligible for retiree coverage if, on the last day of your pay under the NSP Plan, you are:

- At least age 55 with at least 10 years of Oxy service, and
- Enrolled for coverage under the Medical and Dental Plans.

Your retiree medical and dental coverage for yourself and your covered dependents will be effective:

- The first of the month immediately following the last day of your NSP Plan payments, or
- Immediately after notice ends if you or a covered dependent are or will be eligible for Medicare during your NSP Plan payments (only for retiree medical coverage under the Oxy Retiree Medical Program).

Even if you do not meet the above age and service requirements, you may still qualify for retiree medical and dental enrollment **when you reach age 55** if you have elected NSP Plan Option A and if on the last day of your severance you are enrolled in an Oxy-sponsored medical and/or dental plan option (or are covered under another group medical and/or dental plan), and:

- You have at least 30 years of eligible service, or
- You are at least age 50 and have at least five years of eligible service, with combined age and eligible service of 65 years or more. (To determine combined age and service, add your years and months of age and eligible service as of the last day of your severance. Count any partial month of age or service as a whole month.)

If you became an Oxy employee due to Oxy's acquisition, merger or transfer of any unit, operation or business and as a result, your eligibility for coverage under the Oxy Retiree Medical and Dental Plans is subject to a required minimum number of service years directly with Oxy, you must meet that minimum by

the end of severance to qualify for retiree medical coverage.

Coverage provided under Oxy's Retiree Medical and Retiree Dental Plans is:

- Based on the Plans in effect at the time you enroll for coverage, and
- Subject to the terms and conditions covering the Plans, including Oxy's right to change or end the Plans at any time for any reason.

### Contributions

Contributions for retiree medical coverage are normally a multiple (e.g., from 1x to 4x) of a retiree base rate that depends on your coverage level and a combination of your age and service on your last day of NSP Plan payments.

However, if you elect Option A and you are eligible for retiree medical coverage at the end of your severance, you will be considered to have combined age and service of at least 80 years. This qualifies you for the lowest multiple (i.e., 1x the retiree base rate) under the plan.

Retiree dental coverage is not subsidized, so you pay the full cost of coverage. You will also have access to the Vital Savings by Aetna program, a dental discount alternative. For additional information go to OxyLink Online.

	Retiree Only	Retiree + One
<b>Retiree Medical</b>		
Oxy Retiree Medical Plan (not Medicare-Eligible)	\$202	\$404
Oxy Medicare Advantage PPO Plan (Medicare-Eligible)	\$75	\$150
<b>Retiree Dental</b>	\$45	\$90
<b>Dental Vital Savings</b>	<b>\$4</b>	<b>\$7</b>

### Enrolling

To enroll in a Retiree Medical Plan and/or the Retiree Dental Plan, you must complete and return the Retiree Medical and Dental Plan enrollment form to the OxyLink Employee Service Center. If you, your spouse and/or any dependent children are eligible for Medicare, they must be enrolled in Medicare Parts A and B, You must provide their Medicare ID number and physical address on the enrollment form in order to be eligible for coverage under the Oxy Medicare Advantage PPO Plan. You have the right to opt out of either retiree medical plans, however be aware, if **you** opt-out, you, your spouse and any covered dependents will no longer be covered under any Oxy retiree medical plan. You will have the right to re-enroll at a later date, if you have a loss of coverage and re-enroll within 31 days of the status event. You will be required to provide proof of loss of coverage.

If you elect Option A and become eligible for retiree medical and dental coverage at age 55, you should contact OxyLink Employee Service Center within 31 days of the date you turn age 55. If you enroll at age 55, proof of loss of other coverage is not required. Coverage will be effective the first of the month on or after your 55<sup>th</sup> birthday.

If you do not enroll at age 55 because you have other coverage (spouse's medical and/or dental plan or another medical and/or dental plan), you may later enroll in retiree medical and dental coverage if you lose that other coverage. However, you must enroll within 31 days of loss of coverage. You may be required to provide proof of loss of coverage.

As a reminder, the cost, continuation and terms of retiree coverage as provided under the Retiree Medical and Dental Plans are subject to change.

If you will be eligible for retiree medical and dental coverage immediately after your last payment under the NSP Plan, you will receive enrollment information from the OxyLink Employee Service Center approximately four weeks before the end of your NSP Plan payments (or before the end of notice if you are eligible for Medicare).

## Continuation of Coverage (COBRA)

After your NSP Plan payments end, medical, dental and vision continuation of coverage is available for you and/or your covered dependents, generally for up to 18 months. OxyLink Employee Service Center will mail you a notice of your right to elect COBRA coverage and you will have 60 days to elect continuation coverage. COBRA rates and plans are subject to change annually.

COBRA notification is required by law, so you will receive a COBRA notice even if you are eligible for retiree medical and dental coverage. The COBRA rates (102% of the total cost of coverage) are shown below:

2021 Monthly COBRA Medical and Dental Rates					
Plan Option	Location	Employee Only	Employee + Spouse or DP	Employee + Child(ren)	Family
BCBSTX HDHP	All	\$649.53	\$1,299.05	\$1,169.14	\$1,948.58
BCBSTX PPO	All	\$712.00	\$1,424.00	\$1,281.60	\$2,136.00
BCBS of Western New York	Niagara Falls	\$855.34	\$1,753.45	\$2,702.03	\$2,702.03
Independent Health	Niagara Falls	\$712.57	\$1,710.17	\$1,923.94	\$1,923.94
Aetna Dental	All	\$48.55	\$97.10	\$87.41	\$145.66

2021 Monthly COBRA Vision Rates					
Plan Option	Location	Employee Only	Employee + One	Employee + Children	Family
VSP Vision Care	All	\$7.19	\$14.41	\$15.39	\$24.63

Note: You should not elect COBRA medical coverage if you elect to participate in the Retiree Medical Plan. However, since retiree dental rates are more expensive than COBRA dental rates, you may wish to initially continue dental coverage through COBRA. If you elect COBRA dental coverage, you will be eligible to enroll in the Retiree Dental Plan immediately after your COBRA dental coverage ends as long as you notify OxyLink within 31 days from the date your COBRA dental coverage ends.

## Flexible Spending Accounts (FSAs)

If you elected to contribute to a Health Care or Dependent Care Spending Account, or both, your participation will end when your notice ends. You may only submit expenses for reimbursement that you incurred through the last day of your notice. Reimbursement requests must be received by PayFlex by March 31 of the following year. You may submit eligible dependent care expenses up to the balance in your account. You may submit eligible health care expenses up to the amount you elected for the full plan year.

If you have not yet incurred the expenses you expected when you made your current year's Health Care Spending Account election, you may continue your election after your notice by making after-tax Health Care Spending Account contributions under COBRA. Your health care expenses eligible for reimbursement will include those incurred through the period you make Health Care Spending Account COBRA contributions directly to PayFlex (the COBRA administrator), but not beyond the end of the calendar year. You will receive a COBRA notice and election form from OxyLink Employee Service Center.

## Health Savings Account

If you participate in the BCBSTX High Deductible Health Plan (HDHP) medical option and you also elect to contribute to a Health Savings Account (HSA), your pretax HSA contributions and employer matching contributions will stop at the end of your notice, unless you elect to stop your HSA contributions earlier.

You retain ownership of your HSA balance and may continue to pay your eligible health care expenses out of your account. You will be responsible for any administrative expenses for your account after your notice. Administrative expenses will automatically be deducted from your PayFlex HSA account. Alternatively, you can transfer your HSA balance to another banking institution. Forms are available on the PayFlex website at [www.payflex.com](http://www.payflex.com) under *Documents & Forms > Administrative Forms* or you may request this form from OxyLink.

If, after enrolling in an HDHP, you do not remain in any HDHP for a 12-month testing period (as defined by the IRS), a portion of your current year's HSA contribution may be taxable to you. In this case, allowable HSA contributions are prorated based on the number of full months of the year you participated in an HDHP. If your contributions exceed your prorated contribution limit, you will be taxed on the excess unless you withdraw it from your HSA before filing your tax return. Contact PayFlex at **888-678-8242** to initiate a return of excess contributions from your HSA. You should consult your tax adviser for more complete information.

## Maximum HSA Contributions

The maximum allowable HSA contributions for a full calendar year of HDHP participation are as follows:

2021 Maximum HSA Contributions			
Employee Only	Employee + One	Family	Catch-Up Contribution
\$3,600	\$7,200	\$7,200	\$1,000

The maximum amount is based on your coverage level. If you are, or your spouse is, age 55 or older as of December 31, you both are eligible to make an additional HSA catch-up contribution of up to \$1,000. You (and your spouse) must make your HSA contributions by April 15 of the following calendar year. Spousal catch-up contributions may be made to a separate HSA if your spouse has opened his or her account by December 31 of the current year.

## Life and Disability

When your life coverage ends, you may be able to convert to an individual policy. When your disability coverage ends, no conversion is available.

	When Coverage Ends	Conversion to Individual Policy
<b>Basic Life Coverage</b>	Your last day of notice	<ul style="list-style-type: none"> <li>• Conversion is available subject to certain state and other limits.</li> <li>• Request conversion forms from the OxyLink Employee Service Center.</li> <li>• Apply with the insurance company within 31 days after your coverage ends.</li> <li>• No evidence of insurability needed, but conversion rates are typically very expensive.</li> <li>• See Basic Life Plan and Accidental Death and Dismemberment Summary Plan Descriptions for details.</li> </ul>
<b>Accidental Death and Dismemberment Coverage (Basic &amp; Voluntary AD&amp;D)</b>	Your last day of notice unless you earlier notify the OxyLink Employee Service Center to stop deductions.	<ul style="list-style-type: none"> <li>• Continue your individual GUL policy with MetLife (Your individual policy is portable so no conversion is necessary).</li> <li>• If you are not eligible for retirement, the ported rates for former employees are higher than rates for retirees.</li> <li>• Contact MetLife at <b>800-756-0124</b> to notify them of your last day of notice and to discuss your options. Be sure to mention if you are retiree eligible under Oxy's benefit plans.</li> </ul>
<b>Group Universal Life (GUL)</b>	Your last day of notice unless you earlier notify MetLife to stop deductions.	<ul style="list-style-type: none"> <li>• Continue your individual GUL policy with MetLife (Your individual policy is portable so no conversion is necessary).</li> <li>• If you are not eligible for retirement, the ported rates for former employees are higher than rates for retirees.</li> <li>• Contact MetLife at <b>800-756-0124</b> to notify them of your last day of notice and to discuss your options. Be sure to mention if you are retiree eligible under Oxy's benefit plans.</li> </ul>
<b>Short-Term Disability Plan (STD)</b> <b>Long-Term Disability Plan (LTD)</b> <b>Occupational Accidental Death and Dismemberment Plan (OAD&amp;D)</b>	Your last day of notice	No conversion available

## Retirement Plan

The company will continue to credit contributions to your Retirement Plan account through your last day of notice. If you have less than three years of service, you will be fully vested in your Retirement Plan at the end of your notice as a result of your termination of employment and your eligibility to participate in the NSP Plan.

You will be eligible to request distribution of your Retirement Plan account only after the end of your notice. However, if you are age 60 or older you may be able to elect a withdrawal of all or a portion of your Retirement Plan account balance during your notice.

For current tax information and a description of distribution options, log on to [oxy.voya.com](http://oxy.voya.com). To request a withdrawal or distribution, call the Oxy Retirement Service Center at **844-OXY-401K** (844-699-4015).

## Distribution Options

If you are not over age 62 and your vested Retirement Plan account balance equals \$5,000 or less when you separate from service and you do not elect a payment option, your account will be automatically rolled over to an IRA. Before an automatic rollover, you may timely elect to have your vested account balance paid directly to you, or rolled over to an IRA or eligible retirement plan of your choice. If you do not make a timely election, your account balance will automatically be rolled over to an IRA established on your behalf at Millennium Trust Company. Fees and expenses charged for the establishment and maintenance of your IRA will be paid directly from your IRA.

If your vested account balance is greater than \$5,000 when you separate from service you have the following payment options available:

- Request a lump sum cash payment,
- Take a partial cash distribution and defer remaining account balance,
- Rollover to another qualified plan or IRA,
- Set up an annuity (requires minimum vested balance of \$5,000), or
- You may defer payment of your Retirement Plan balance until the end of the year in which you reach age 72, at which time the IRS requires you begin receiving required minimum distributions.

You are eligible to request a distribution after your separation from service has been processed. Call the Oxy Retirement Service Center to begin the process, get answers to any questions and for help throughout the process.

## 401(k) Savings Plan

If you are contributing to your 401(k) Plan account, your contributions and the Company's match will continue during your notice unless you elect to stop your contributions. You are always 100% vested in the company contributions to your 401(k) account.

For current tax information and a description of distribution options, log on to [oxy.voya.com](http://oxy.voya.com). To request a withdrawal or distribution, call the Oxy Retirement Service Center at **844-OXY-401K** (844-699-4015).

## Distribution Options

If you are not over age 62 and your 401(k) account balance is \$5,000 or less when you separate from service and you do not elect a payment option, your account will be automatically rolled over to an IRA. Before this happens, you may timely elect to have your account balance paid directly to you, or rolled over to an IRA or eligible retirement plan of your choice. If you do not make a timely election, your account balance will automatically be rolled over to an IRA established on your behalf at Millennium Trust Company. Fees and expenses charged for the establishment and maintenance of your IRA will be paid directly from your IRA.

If your 401(k) balance is greater than \$5,000, you have the following payment options available:

- Request a Lump sum cash payment. (You may elect to receive the portion of your account invested in the Oxy Stock Fund in cash or in kind (stock),
- Take a partial cash distribution and defer remaining account balance,
- Rollover to another qualified plan or IRA, or
- You may defer payment of your 401(k) Plan balance until the end of the year in which you reach age 72, at which time the IRS requires you begin receiving required minimum payments.

You are eligible to request a distribution after your separation from service has been processed. Call the Oxy Retirement Service Center to begin the process, get answers to any questions and for help throughout the process.

## Outstanding 401(k) Plan Loan

If you have an outstanding 401(k) Plan loan at the beginning of your notice, payroll deductions for loan repayments will continue to be made during your notice. What happens to your loan after the end of your notice will depend upon your account balance.

**If your account balance is \$5,000 or less**, you will have 60 days from the last day of your notice to repay your loan, otherwise, the loan balance will be treated as a distribution.

**If your account balance is greater than \$5,000**, you will have 60 days from the last day of your notice to repay your loan in full or continue making loan payments as long as you don't take a full distribution. Loan payments must be made through direct payment from your checking account by setting up an ACH on **oxy.voya.com** (no other form of continued payment is accepted).

**If within 60 days from the end of your notice**, you do not repay the outstanding loan balance, or you do not establish an ACH and continue making the required loan payments, the loan balance will be considered in default and will become a deemed distribution.

**Please note:** If you request distribution of your entire 401(k) Plan account within 60 days from the last day of your notice, any outstanding loan balance will be treated as a distribution for tax purposes.

## Supplemental Retirement Plan (SRP)

If you are participating in the Supplemental Retirement Plan (SRP), contribution credits to the SRP will continue through your notice.

Because of Internal Revenue Code limits under the qualified retirement plan, some employees participate in the non-qualified SRP. The company credits your retirement contributions to the SRP instead of the Retirement Plan if:

- You are eligible to participate in the Retirement Plan, and
- Your annualized base earnings are \$160,000 or higher

You may also have a balance in the SRP, if you were participating prior to April 1, 2019 or eligible to participate in both the Deferred Compensation Plan (DCP) and the Retirement Plan.

### Vesting

Vesting refers to your ownership of your account balance in the Plan. You are immediately 100% vested in your SRP account at the end of notice.

### Distribution Options

Your SRP distribution will generally be paid according to the distribution elections you have on file with Voya. However, if your SRP balance based on the aggregation of your distribution elections that are the same is **\$50,000 or less** as of the end of the month before your first payment is to be made, you automatically will receive a lump-sum payment of your SRP balance in the first 90 days of the year following the year in which your notice ends. In addition, if you have a specified age election (early payment) on file, and you reach that specified age before the date you leave service, your SRP II Retirement source will be paid to you as a lump-sum. Otherwise, it will be paid according to your SRP II Retirement source election.

Because the SRP is not a tax-qualified plan, all payments you receive will be taxable to you as ordinary income and are not eligible to be rolled over to an Individual Retirement Account (IRA) or to another employer's qualified or nonqualified plan. SRP payments are subject to all applicable federal, state and local income taxes.

### Interest Allocations

Your SRP balance earns interest at the monthly equivalent of the Five-Year U.S. Treasury Bill rate plus 2% determined on the last day of the previous month. Interest is allocated daily.

## Other Retirement Benefits

Other retirement benefits may apply if you joined Oxy through an acquisition that resulted in Oxy sponsorship of your former employer's pension plan (e.g., INDSPEC and Altura). You may also have accrued benefits under other Oxy-sponsored retirement plans if you were formerly a union-represented hourly or field classified employee.

If you have accrued benefits under another Oxy-sponsored retirement plan and you have not been provided the necessary information about that benefit, contact the OxyLink Employee Service Center for assistance.

If you joined Oxy through an acquisition and you have a vested benefit in a **prior employer** pension plan **not sponsored by Oxy**, you should contact your prior employer or the plan administrator regarding the benefit. Contact information should be included on your annual funding notice from that employer.

If you elected to participate in the DCP, your DCP account balance will be paid according to your previous election(s).

## Sources of Additional Information

### OxyLink Employee Service Center:

Visit our website at [OxyLink Online](#)

Send an email to [oxylink@oxy.com](mailto:oxylink@oxy.com)

### OxyLink representatives are available (Central time):

Monday through Friday

(except holidays)

800-699-6903

(from outside the U.S. or Canada 918-610-1990)

8:00 a.m. to 4:30 p.m.

Inquiries about other matters such as severance, PTO and banked vacation should be directed to your Human Resources representative.

## Summary Plan Descriptions

The summary plan descriptions for the applicable plans and subsequent issues of *The Source* provide additional information about Oxy's employee benefit plans and are available at [oxylink.oxy.com](http://oxylink.oxy.com) under Plans, Documents & Information.

*This document contains only a partial summary of Oxy's benefit plans. For more complete descriptions of the plans, please refer to the applicable summary plan descriptions (SPDs). The plans are administered according to plan documents, trust agreements and/or contracts. With the exception of changes announced in subsequent issues of The Source or other publications, if any discrepancy arises between this information, the SPDs and the plan documents, the plan documents, contracts or trust agreements will apply. Benefits are provided at Oxy's discretion and do not create a contract of employment. Oxy reserves the right to revise, amend or discontinue these benefits at any time.*