

**SUMMARY ANNUAL REPORT
FOR
BLUE CROSS-BLUE SHIELD PLAN FOR HOURLY EMPLOYEES OF
OCCIDENTAL CHEMICAL CORPORATION AT NIAGARA FALLS**

This is a summary of the annual report of the Blue Cross-Blue Shield Plan For Hourly Employees of Occidental Chemical Corporation at Niagara Falls, EIN 16-0484732, Plan No. 503, for the period January 1, 2021 through December 31, 2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with BlueCross BlueShield of Western New York to pay medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2021 were \$843,932.

Because they are so called “experience-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2021, the premiums paid under such “experience-rated” contracts were \$843,932 and the total of all benefit claims paid under these contracts during the plan year was \$671,308.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers is included in the report.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator’s office of Occidental Chemical Corporation at 5 Greenway Plaza, Houston, TX 77046-0506, or by telephone at (713) 215-7000. The charge to cover copying costs will be \$1.75 for the full annual report or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan (Occidental Chemical Corporation, 5 Greenway Plaza, Houston, TX 77046-0506) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.