SUMMARY ANNUAL REPORT
FOR
OCCIDENTAL CHEMICAL CORPORATION RETIREE MEDICAL PLAN

This is a summary of the annual report of the Occidental Chemical Corporation Retiree Medical Plan, EIN 39-4681794, Plan No. 600, for the period January 1, 2025 through December 31, 2025. 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).

Environmental Resource Holdings, LLC has committed itself to pay a portion of the medical claims incurred under the terms of the plan.

Insurance Information

For certain participants the plan has contracts with Blue Cross Blue Shield of Michigan and Independence Blue Cross to pay medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2025 were $593,621.

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, 2025, the premiums paid under such “experience-rated” contracts were $593,621 and the total of all benefit claims paid under these contracts during the plan year was $1,327,801.

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 Environmental Resource Holdings, LLC at 5 Greenway Plaza, Houston, TX 77046-0506 or by telephone at (713) 215-7000). The charge to cover copying costs will be $3.75 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 (Environmental Resource Holdings, LLC, 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.