



SUMMARY PLAN DESCRIPTION

OCCUPATIONAL AD&D INSURANCE

Occupational AD&D Insurance Program Benefit Program Summary Plan Description Effective as of July 1, 2020

Accidental death and dismemberment (“AD&D”) insurance provides financial protection for you and your family in the event of a serious accident or death. The Occupational AD&D Insurance Program (“Program”) provides AD&D coverage while you are at work, traveling on company business, and commuting to and from your home and your workplace. This Program is 100% Employer paid.

The Program is fully insured by Gerber Life Insurance Company (“Insurance Company”). The following pages include a Certificate of Insurance issued by the Insurance Company (which may also include riders, endorsements or other related attachments) (together, the “Certificate”). The Certificate describes the terms and provisions of the insured benefits provided.

About the Summary Plan Description:

The Program is a part of the Occidental Petroleum Corporation Welfare Plan (the “Plan”).* The full Summary Plan Description consists of a [wrap-around summary plan description document \(“Wrap-SPD”\)](#) and the Benefit Program Summary Plan Descriptions (“Benefit Program SPDs”) for each benefit program under the Plan.

This document that you are reading is the Benefit Program SPD for the Program. This Benefit Program SPD must be read together with the Wrap-SPD because both documents contain terms and provisions that are applicable to the Program. For additional information regarding the interaction of this Benefit Program SPD (including the Certificate) with the Wrap-SPD, please consult Article II “Interpretation” of the Wrap-SPD.

To view the Wrap-SPD click [here](#). Alternatively, to request a hardcopy or an electronic copy please contact the OxyLink Employee Service Center (OxyLink) by [email](#) or call 1-800-699-6903 (inside US) and 1-918-610-1990 (outside US) and an OxyLink representative will be happy to assist you.

* The Program is provided under the “General Health & Welfare Component” of the Plan. Other benefits unrelated to the Program are provided under a separate component of the Plan. For purposes of this Benefit Program SPD, references to the “Plan” will mean the General Health & Welfare Component unless otherwise specified or appropriate in context.



The full Summary Plan Description includes this Benefit Program SPD and the wrap-around summary plan description ("Wrap SPD). The Wrap-SPD may be accessed [here](#). Alternatively, to request a hardcopy or an electronic copy please contact the OxyLink Employee Service Center (OxyLink) by [email](#) or call 1-800-699-6903 (inside US) and 1-918-610-1990 (outside US).