



# NEW HIRE ENROLLMENT GUIDE

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2026 OXY BENEFITS







# WELCOME TO OXY



## **Oxy is shaping a sustainable future.**

We need bold thinkers to help us get there. Your ideas and innovation make the difference. That's why we offer exceptional benefits — so you can live well, work confidently and plan for the future.

## **Benefits start working for you on day one.**

They're available to all regular, full-time, non-union employees — and extend to your eligible family members.

## **We're committed to supporting every part of your life.**

Explore benefits designed to help you thrive personally and professionally, so you can focus on what matters most. It's just one way we **commit to you**.

## **REVIEW THIS GUIDE**

Take a moment to explore the benefits available to Oxy employees, so you can choose the options that best fit your family's needs and budget. And check out New Hire Benefits on My HR.

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# BENEFITS AT A GLANCE

Here's an overview of your Oxy benefits, including those you must enroll in and those automatically provided at no cost to you. Review the required actions for each benefit.

## ENROLL WITHIN 31 DAYS

### Health Care

*Medical (includes Prescription Drug coverage),  
Dental, Vision*

**ACTION REQUIRED:** Enroll on [Workday](#).

### Flexible Spending Accounts (FSAs)

*Health Care FSA, Dependent Care FSA*

**ACTION REQUIRED:** Enroll on [Workday](#).

**NOTE:** If you enroll in Oxy's High Deductible Health Plan (HDHP) with Health Savings Account (HSA), you are *only* eligible to participate in a Limited Purpose Health Care FSA.

### Long-Term Disability (LTD)

*Buy-up or Tax Choice options*

**ACTION REQUIRED:** Enroll on [Workday](#). You are auto-enrolled in the Core option.

### Life Insurance

*Group Universal Life (GUL)*

**ACTION REQUIRED:** Enroll and designate beneficiaries on [MetLife](#).

**NOTE:** Oxy payroll processes your MetLife GUL premium deductions.

### Voluntary Benefits

*Accident Insurance, Critical Illness Insurance,  
Hospital Indemnity Insurance, Identity Protection*

**ACTION REQUIRED:** Enroll on [Workday](#).





ENROLL ANYTIME

Health Savings Account (HSA)

**ACTION REQUIRED:** Enroll on [Workday](#). You must be enrolled in the BCBSTX HDHP medical option.

**NOTE:** You may change your HSA contribution at anytime during the year. Log into [Workday](#) > *Profile Icon/Photo* > *View Profile* > *Benefits* > *Change Benefits* > *Change Current HSA Contribution*.

Voluntary Accidental Death & Dismemberment (AD&D)

**ACTION REQUIRED:** Enroll and designate beneficiaries on [Workday](#).

Group Legal Insurance

**ACTION REQUIRED:** Enroll on [Workday](#).



## AUTOMATIC BENEFITS (COMPANY-PAID)

Oxy automatically provides the following benefits to eligible employees — no enrollment required. However, some benefits may require your action, as noted below.

### 401(k) Savings Plan

**ACTION REQUIRED:** Go to [Voya](#) within 30 days of your hire date to opt-out of auto-enrollment contribution (5%), change contribution rate, select investment funds and designate beneficiaries.

**NOTE:** You are automatically enrolled, and a 5% contribution will be deducted pre-tax from your base pay. Plus, you are eligible to receive Oxy's matching contribution.

### Retirement Plan

**ACTION REQUIRED:** Go to [Voya](#) to select investment funds and designate beneficiaries.

### Short-Term Disability (STD)

**NO ACTION REQUIRED.**

### Long-Term Disability (LTD)

*Core Option*

**NO ACTION REQUIRED.**

### Basic Life Insurance

**ACTION REQUIRED:** Complete beneficiary designation on [Workday](#).

### Basic Accidental Death & Dismemberment (AD&D)

**ACTION REQUIRED:** Complete beneficiary designation on [Workday](#).

### Occupational Death & Dismemberment

**ACTION REQUIRED:** Complete beneficiary designation on [Workday](#).

### Lyra Health Employee Assistance Program (EAP)

**NO ACTION REQUIRED.** Provides you and your family confidential support and resources to manage life's challenges — helping you stay healthy, balanced and focused at work and home.

### Health Support Programs

*2nd.MD, Wellthy (Hinge Health, Teladoc Health, Maven Clinic if enrolled in an Oxy medical plan)*

**NO ACTION REQUIRED.** Digital resources to manage your health and health care.



# ELIGIBILITY

## EMPLOYEES

Generally, the benefit plans described in this guide are available to salaried and hourly non-represented employees paid on a U.S. dollar payroll and who work a minimum of 20 hours per week. Benefits begin on your date of hire.

- **Temporary employees** such as interns are eligible to participate in the following Oxy plans: Occupational Accidental Death & Dismemberment (OAD&D), 401(k) Savings and the Retirement Plan.
- **Represented union employees** should refer to their bargaining agreement to determine if they are eligible to participate in the benefits included in this guide.

### UPLOAD DOCUMENTS IN WORKDAY

Make sure to upload your eligibility documents:  
Log into [Workday](#) > *Profile Icon* > *View Profile* > *Personal* > *Documents*.

## DEPENDENTS

Generally, eligible dependents for medical, dental and vision coverage include your legal spouse (unless legally separated) or domestic partner and children under age 26 (coverage stops at the end of the month your child turns 26). Dependent children qualify regardless of student, employment, marital status or residence, including:

- Your natural children
- Children legally adopted or placed for adoption with you
- Stepchildren and foster children
- Other children whom you claim as dependents on your federal income tax return, for whom you and/or your spouse have primary legal custody, who live with you in a regular parent-child relationship and for whom you can provide required documentation

### Required Documentation

To enroll a spouse/domestic partner or eligible child as a new dependent, you will need to upload the following information to Workday.

- **Spouse:** Provide proof of eligibility documentation such as a copy of your marriage certificate and, if married six months or longer, you need to submit other [Oxy-acceptable documentation](#).
- **Domestic Partner:** Before enrolling your domestic partner in medical, dental or vision coverage, complete and submit the [Domestic Partner Affidavit](#). We'll review it to confirm eligibility and notify you of approval or denial via a Workday case. If you plan to enroll a domestic partner, contact the OxyLink Employee Benefits Center at **800-699-6903** (Press 2) as soon as possible.
- **Child(ren):** Provide a copy of your child(ren)'s birth certificate or other court document as applicable. (International employees are not required to provide this documentation.)



# HOW TO ENROLL

You have **31 days** from your date of hire to make and submit your benefit elections. For additional details, review [How to Enroll](#) on My HR.

Here's what you need to do to complete the **benefits enrollment process**.

- 1 Select the *Benefit Change — New Hire* task in [Workday](#). This is how you enroll in benefits and add your dependents.
- 2 While you are completing the *Benefit Change — New Hire* task, you will also be prompted to add your [dependent information in Workday](#).
- 3 To enroll in **Group Universal Life (GUL)**, go to the [MetLife website](#). You will be prompted to register then make your election.

**Expats:** Use the paper form included in the materials MetLife will mail to your address on record.



## 401(k) AND RETIREMENT PLANS

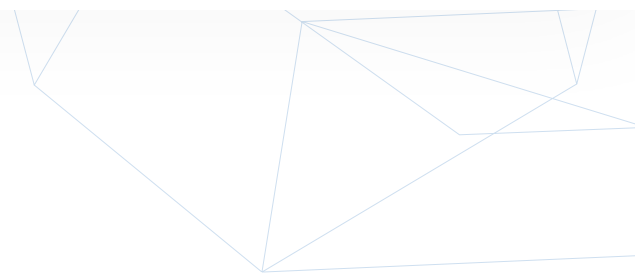
Oxy supports your financial well-being by helping you save for retirement. You are automatically enrolled in the 401(k) and Retirement Plans on your date of hire. **For the 401(k) Plan, 5% of your base pay will be deducted pre-tax from your paycheck.** To change this election, go to [Voya](#).





## ALEX GO

Access personalized benefits support anytime with ALEX Go — a mobile-friendly, text-based app in English and Spanish. It helps you choose the Oxy plans that fit your needs. You can access ALEX Go from your desktop or mobile device. [Watch this short video](#) to learn more.



## CHANGES DURING THE YEAR

**After 31 days from your date of eligibility**, you will not be eligible to **enroll** or **change** coverage until the next annual Open Enrollment period unless you, your spouse/ domestic partner or a dependent, experience a qualifying **life event** including:

- Change in your legal marital status (marriage/divorce)
- Change in the number of your dependents (birth/ adoption/foster child/marriage/divorce/death)
- Employment status change
- Work schedule change
- Change in a dependent's coverage eligibility
- Change in eligibility under Medicaid or the Child Health Insurance Program (CHIP)
- Change in work or residence location
- Compliance with a legal order

Depending on your qualifying life event, you may increase, decrease, stop or start coverage under the medical, dental, vision, FSA or LTD plans **as long as the change you request is consistent with the event.**

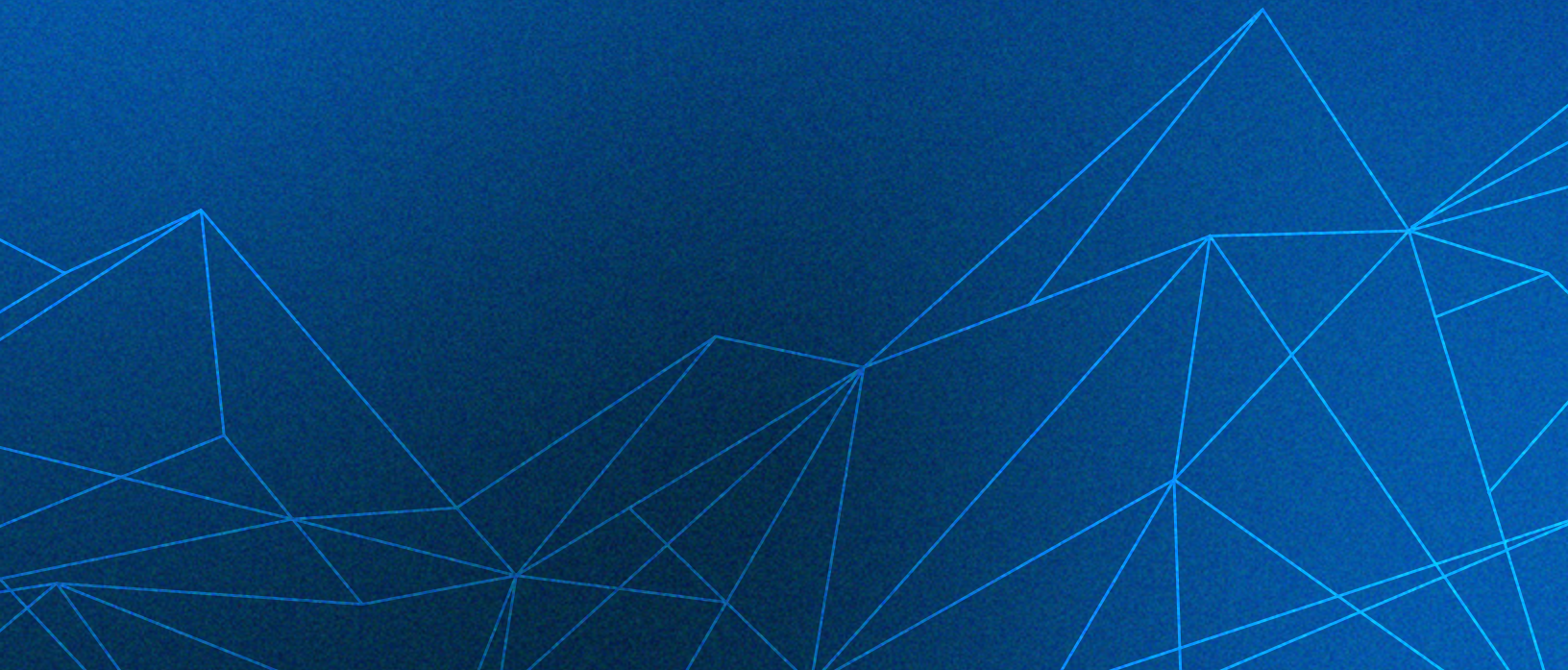
## INITIATE A LIFE EVENT

To make a change, log into [Workday](#). Select *View Profile > Actions > Benefits > Change Benefits*. **You must submit any required documentation within 31 days of the event**, or within 60 days of a Medicaid or Child Health Insurance Program (CHIP) event.



# HEALTH

Take care of the whole you.





# MEDICAL & PRESCRIPTION DRUGS

You can choose from two plans through BlueCross BlueShield of Texas (BCBSTX). Both use the Bluechoice PPO Network of highly qualified physicians, specialists, surgeons and facilities throughout the United States. Both plans include prescription drug coverage through Express Scripts.

To find a network provider, go to the [BCBSTX website](#), log into your account and click *Find Care > Find a doctor or hospital*. If you are not logged into your account, click *Search as Guest*. If you are using the BCBSTX app, log in and click *Find Care In-Network*.

## HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HSA

The HDHP has a higher deductible than the PPO, but lower employee contributions. You pay the full cost of services, including prescription drugs, until you meet the annual deductible. Then you pay coinsurance and the plan pays the balance. Preventive care received from a network provider and preventive prescription drugs are covered 100%, with no deductible.

The HDHP includes a tax-advantaged Health Savings Account (HSA). Use your HSA to save money and help pay for eligible expenses.

### PLAN DETAILS & CLAIM FORMS

The Summary Plan Descriptions (SPDs) include additional information about plan provisions. Go to [Forms/Docs](#) on My HR.

## PREFERRED PROVIDER ORGANIZATION (PPO)

The PPO has a lower deductible than the HDHP, but the employee contributions are generally higher. The PPO includes a copay for office visits and urgent care, and requires you to meet a deductible for other medical services. Preventive care received from a network provider and preventive prescription drugs are covered at 100%.

## MONTHLY CONTRIBUTIONS

Your monthly pre-tax contribution depends on the medical option and coverage level you choose. Contributions are split across pay periods and deducted from your paycheck.

	BCBSTX HDHP	BCBSTX PPO
<b>2026 Monthly Employee Contributions (includes Rx coverage)</b>		
Employee Only	\$79	\$150
Employee + Spouse/Domestic Partner*	\$158	\$300
Employee + Child(ren)	\$142	\$270
Family	\$237	\$450

\* Premiums for Domestic Partners are taxed separately.



## MEDICAL OPTIONS COMPARISON – WHAT YOU PAY

	BCBSTX HDHP		BCBSTX PPO	
	Network	Non-Network	Network	Non-Network
Annual Deductibles				
Individual/Family	\$1,700/\$3,400 <sup>1</sup>	\$3,000/\$6,000 <sup>1</sup>	\$400/\$800	\$800/\$1,600
Out-of-Pocket Maximum				
Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000	\$2,000/\$4,000	\$4,000/\$8,000
Lifetime Maximum				
Per Person	Unlimited		Unlimited	
Covered Services				
<b>Preventive Care</b> Subject to age/frequency guidelines	100% covered, no deductible	30%	100% covered, no deductible	30%
<b>Office Visits</b> Primary or specialist	20%	30%	<b>Primary:</b> \$20 copay <b>Specialist:</b> \$40 copay	30%
<b>Teladoc Health</b> Virtual Primary Care	\$55 copay		\$20 copay	
<b>Hospital/Surgical Center</b> Inpatient and outpatient <sup>2</sup>	20%	30%	20%	30%
<b>Emergency Room</b>	20%	<b>Emergency:</b> 20% <b>Non-Emergency:</b> 30%	20%	<b>Emergency:</b> 20% <b>Non-Emergency:</b> 30%
<b>Urgent Care</b>	20%	30%	\$20 copay	30%
<b>Surgery &amp; Diagnostic X-rays<sup>3</sup></b>	20%	30%	20%	30%

1. If you're enrolled in Family coverage under the HDHP, there is no individual deductible — only the family deductible applies.

2. All inpatient care must be precertified. In most cases, network providers will handle precertification. If you use non-network providers, it is your responsibility to obtain precertification to avoid a noncompliance penalty of up to \$500.

3. Not billed by physician, lab or ambulance.

### HEALTH SUPPORT RESOURCES

The BCBSTX medical plan includes Virtual Primary Care visits, Diabetes and Hypertension Management through Teladoc Health and support for chronic back/joint pain/pelvic floor therapy and menopause support through Hinge Health. To learn more, go to [Health Support](#) on My HR.



## MEDICAL OPTIONS COMPARISON – WHAT YOU PAY

	BCBSTX HDHP		BCBSTX PPO	
	Network	Non-Network	Network	Non-Network
<b>Covered Services (continued)</b>				
<b>Acupuncture Therapy &amp; Chiropractic Care</b> Max 26 visits per year each	20%	30%	\$20 copay	30%
<b>Infertility</b> Medical: \$20,000 Prescription: \$10,000	20% up to lifetime limits	30% up to lifetime limits	20% up to lifetime limits	30% up to lifetime limits
<b>Mental Health &amp; Substance Abuse Treatment</b> Inpatient/outpatient facility, outpatient office visits	20%	30%	<b>Inpatient:</b> 20% <b>Outpatient:</b> \$20 copay	30%
<b>Skilled Nursing Facility</b>	20%; up to 120 days per calendar year	30%; up to 120 days per calendar year	20%; up to 120 days per calendar year	30%; up to 120 days per calendar year
<b>Home Health Care</b>	20%; up to 120 days per calendar year	30%; up to 120 days per calendar year	20%; up to 120 days per calendar year	30%; up to 120 days per calendar year
<b>Hospice Care</b>	20%	30%	20%	30%
<b>Hearing Aids</b> One per ear every 3 years; Maximum benefit: \$2,500 every 3 years	20%	30%	20%	30%
<b>Vision Care</b>				
<b>Routine Vision Exam</b> One per calendar year	100% covered, no deductible	30%	\$0 copay	30%
<b>Materials</b>	N/A			

### IDENTITY THEFT PROTECTION FROM BCBSTX

If you enroll in a BCBSTX medical option, you can access free identity theft protection. This includes credit monitoring, fraud detection and more to protect your personal data.

To enroll, go to [bcbstx.com](https://bcbstx.com) or call the Customer Service Helpline at **877-276-4711**.





## PRESCRIPTION DRUG COVERAGE

Both [BCBSTX medical plans](#) include prescription drug coverage through [Express Scripts, Inc.](#) (a subsidiary of Evernorth Health Services, “Evernorth”). Coverage includes:

- **Retail network pharmacies:** For 30-day prescriptions or less.
- **Mail order home delivery:** For medications you need on a long-term basis.

**NOTE:** You can get up to a 90-day supply for most medications, which saves you money. If you need a maintenance drug, you can initially purchase a 30-day supply at a retail pharmacy and get two refills. Your next refill should be through mail order. Otherwise, you’ll pay a penalty (higher cost) if you continue to purchase the drug through the retail pharmacy. You should start the mail order process with Express Scripts as soon as possible.

### IDENTIFICATION CARDS

Your printed identification (ID) cards for the BCBSTX medical plan and Express Scripts prescription drug program will be mailed to your address on record within two to three weeks after submitting your online enrollment. You can also download a digital ID card to your mobile device from [BCBSTX](#) and [Express Scripts](#).

**In the event you require emergency medical services prior to receiving your ID card,** seek treatment immediately and file a claim for reimbursement, as needed. Reimbursement will be subject to the terms of your elected plan of coverage.

WHAT YOU PAY	HDHP	PPO
<b>Prescription Drugs Covered through Express Scripts</b>		
<b>Deductible</b>	You pay the full cost of drugs until the annual deductible is met	No deductible
<b>Preventive drugs*</b> Go to <a href="#">Express Scripts</a> for a list of preventive drugs	<b>Non-ACA medications:</b> subject to copay or coinsurance; no deductible <b>ACA medications:</b> covered 100%	ACA medications covered 100%
<b>Retail – Up to 30-day supply</b>		
<b>Generic</b>	\$5 copay after deductible	\$5 copay
<b>Preferred</b>	25% after deductible (min \$10/max \$50)	25% (min \$10/max \$50)
<b>Non-Preferred</b>	25% after deductible (min \$25/max \$100)	25% (min \$25/max \$100)
<b>Mail Order - Up to 90-day supply</b>		
<b>Generic</b>	\$10 copay after deductible	\$10 copay
<b>Preferred</b>	25% after deductible (min \$20/max \$100)	25% (min \$20/max \$100)
<b>Non-Preferred</b>	25% after deductible (min \$50/max \$200)	25% (min \$50/max \$200)

\* Certain preventive drugs are covered 100%, no deductible.

# HEALTH SAVINGS ACCOUNT

When you enroll in the BCBSTX HDHP medical plan, you can open a Health Savings Account (HSA) through [Inspira Financial](#). The HSA is a tax-free account you can use to pay for eligible healthcare expenses now or in the future. The money in your HSA is always yours, even if you change jobs or retire.

## OXY'S AUTOMATIC CONTRIBUTION

If you enroll in the BCBSTX HDHP, Oxy will automatically make an annual contribution to your HSA. The company contribution will be funded as soon as administratively possible, based on your coverage level when the contribution is made, as follows:

- **Employee Only:** \$800
- **Other Coverage Levels:** \$1,500

You can also contribute to the HSA on a pre-tax basis up to IRS limits:

	2026 IRS Contribution Limit		Oxy's HSA Contribution		Maximum Employee HSA Contribution*
Employee only coverage	\$4,400	—	\$800	=	\$3,600
Other coverage levels	\$8,750	—	\$1,500	=	\$7,250

\* If you are age 55 or older, you can make an additional \$1,000 catch-up contribution.

**NOTE:** Making contributions to fund your HSA is voluntary — you may enroll in the HDHP without contributing to or establishing an HSA.



### GOOD TO KNOW

If you enroll in the BCBSTX HDHP but do not elect to contribute to the HSA, Oxy will still contribute to an HSA on your behalf.



## Making contributions

Contribute to your HSA through:

- **Pre-tax payroll contributions:** Deductions are made before federal and state (in most states) taxes are taken from your paycheck. Elect an annual HSA contribution of at least \$1 during enrollment and Oxy will pay your monthly Inspira Financial HSA administration fee.
- **After-tax contributions:** You may send periodic or one-time after-tax contributions directly to [Inspira Financial](#) by check or through electronic funds transfer from your bank account. You can contribute anytime during the year, or up until April 15 of the following year, then claim your after-tax contributions as a deduction when you file your tax return. Contact Inspira Financial directly to set up your account (unless you also elect an HSA payroll contribution). Alternatively, you may choose to set up your own HSA at a local bank or credit union, and you will be responsible for any associated fees.

## Catch-up contribution

The IRS allows an additional contribution up to the annual catch-up limit (\$1,000 for 2026) for individuals age 55 or older. To be eligible, you cannot be enrolled in Medicare Part A or Part B or a regular Health Care FSA. Employee catch-up contributions may be made on a pre-tax basis through payroll deductions.

Joint HSAs are not allowed by the IRS, so for spousal catch-up contributions you must establish a separate spousal HSA account. Spousal HSA catch-up contributions must be made by personal check or by electronic funds transfer from a bank account (not by pre-tax deduction), and the spousal account must be established by December 31.

### HSA QUALIFIED EXPENSES

You may use your HSA to pay for qualified, health-related expenses allowed by the IRS, including deductibles, copays and coinsurance. In addition, certain expenses not covered under Oxy's medical plans may be considered a qualified expense by the IRS.

For more examples of HSA qualified expenses, go to [Inspira Financial](#).

## HSA TAX ADVANTAGES

When you contribute to an HSA, you're saving on taxes in three ways.

1

You contribute to your HSA on a pre-tax basis via payroll contributions.

2

Your account can grow through tax-free interest and investment earnings in a selection of mutual funds.

3

You withdraw money tax-free to pay eligible health care expenses.

## HSA FEATURES

- **HSA Card:** You'll receive an Inspira Financial HSA MasterCard to pay for qualified medical expenses (doctor visits, prescriptions, hospital bills).
- **Additional Cards:** Available for family members upon request.
- **Reimburse Yourself Later:** Pay out of pocket and let your HSA grow tax-free; keep receipts for future reimbursement.
- **Direct Deposit:** Set up through Inspira Financial for reimbursements.
- **No Claim Form Needed:** Access funds directly, but keep receipts for IRS purposes.
- **Non-Qualified Expenses:** Taxable and subject to a 20% penalty unless you're 65 or disabled.

### HSA INVESTMENT OPTIONS

Your HSA contributions are deposited in an account with Citibank and invested in an interest-bearing, FDIC-insured cash account. Your account earns interest based on your monthly HSA balance (see chart below).

Once you reach \$1,000, you may open an investment account. Any balance above \$1,000 in your HSA is available for you to invest in a diversified group of mutual funds offered by Citibank. To view investment fund options, log in to [Inspira Financial](#). Select *Manage Investments > View My Investment Journey*. Then go to *Learn More* and click *My investment options*.

Your HSA account balance and transaction history are available on [Inspira Financial](#).

HSA Balance	Interest Rate
FDIC-Insured Cash Account (Tiered interest rate)	
\$0.01 - \$2,000	0.01%
\$2,000.01+	0.05%

### BUILD YOUR NEST EGG

An HSA can be a **powerful tool to help build long-term savings for your retirement**.

You can pay for your current expenses out-of-pocket and let your HSA grow and accumulate earnings tax-free for future expenses like long-term care premiums or health expenses during retirement. When you reach age 65, withdrawals can be made for non-medical purposes but are taxed as ordinary income. **Funds used to pay for qualified medical expenses are never taxed.**

### BENEFICIARY DESIGNATION

In the event of your death, your HSA balance can transfer to your surviving spouse tax-free, but only if you name your spouse as the beneficiary. If you do not name your spouse, or your beneficiary is not your spouse, the funds will be taxed as ordinary income.

Designate your beneficiary on [Inspira Financial](#).

### IMPORTANT !

This tax advantage summary is with respect to federal taxation only. Contributions, investment earnings and distributions may or may not be subject to state taxation. Consult with your tax advisor regarding your personal situation.







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## MORE ABOUT THE HSA

- You may use the HSA to pay qualified medical expenses for any family member who is a tax dependent on your tax return.
- The money in your HSA rolls over every year and is yours to keep even if you change jobs or retire.
- You must have a valid Social Security number and satisfy the federal bank's vetting process required to set up your account.
- You may make changes to your HSA contribution anytime during the plan year. Log into [Workday](#) > *Profile Icon/Photo* > *View Profile* > *Benefits* > *Change Benefits* > *Change Current HSA Contribution*.
- You are not eligible to contribute to an HSA if you:
  - Have other health insurance coverage that is **not** a high deductible health plan, including coverage under your spouse's plan.
  - Are enrolled in Medicare coverage. You are eligible to contribute for the months before you start Medicare Parts A, B, C or D.
  - Reside in non-U.S. locations that require local medical insurance (e.g., United Arab Emirates).
- You cannot be covered by an unlimited Health Care Flexible Savings Account (FSA) established by you, your spouse/domestic partner or any other family member. In this case, you may enroll in the Limited Purpose Health Care FSA.
- You cannot be covered by an unlimited Health Reimbursement Account (HRA) established by you, your spouse/domestic partner or any other family member.

# DENTAL

The [Aetna](#) dental plan covers preventive and essential care. Save by using providers in Aetna's Dental PPO/PDN with the PPO II network. To find network providers, go to [Aetna](#) or use the Aetna mobile app.

## DENTAL PLAN COVERAGE — WHAT YOU PAY

Aetna Dental	
<b>2026 Monthly Employee Contributions</b>	
Employee Only	\$13
Employee + Spouse/Domestic Partner*	\$25
Employee + Child(ren)	\$23
Family	\$37
<b>Benefit Maximums</b>	
Annual maximum	\$2,000 per covered individual per calendar year
Lifetime maximum	Unlimited, except for orthodontic
Lifetime orthodontic maximum	\$2,500 per covered individual
<b>Annual Deductible</b>	
Individual	\$50
Family	\$150

\* Contributions for Domestic Partners are taxed separately.





## DENTAL PLAN COVERAGE — WHAT YOU PAY

Aetna Dental	
Preventive & Diagnostic Services	
Two routine oral exams annually	Covered 100%, no deductible
Three cleanings and scaling of teeth annually	
Bitewing and diagnostic X-rays	
Fluoride application (dependents under age 16)	
Sealants (dependents under age 16)	
Space maintainers	
Problem-based exams	
Restorative Services	
Simple extractions	20% after deductible
Oral surgery for wisdom teeth extraction. Other oral surgery, if not covered by your medical plan	
Fillings, except gold	
Repair or re-cementing of crowns, inlays, bridgework, dentures	
Relining of dentures	
Treatment of diseases of the gums and tissues of the mouth (periodontics)	
Endodontic treatments such as root canals	
General anesthesia, if medically necessary	
Major Services	
Crowns, inlays or gold fillings	50% after deductible
Dentures	
Fixed bridgework (including inlays and crowns as abutments)	
Orthodontic Services	
Braces and other orthodontic treatment	50%, no deductible; Up to lifetime benefit of \$2,500



BCBSTX ROUTINE EYE EXAMS

If you elect BCBSTX medical coverage, you have access to one routine eye exam annually, covered at 100%. **This exam must be filed through BCBSTX as a medical claim.** If you don't need vision correction, you might not need separate vision coverage.

VISION

The vision plan, provided through [VSP](#), is separate from Oxy medical coverage.

ABOUT VSP

VSP has negotiated fees with doctors and optical labs so you receive greater savings when you use VSP network providers. To locate current VSP network providers, go to [VSP](#) or call VSP Member Services at **800-877-7195**.

Additional VSP features

VSP offers discounts on lens enhancements and brand name frames. These discounts also apply at Walmart, Costco and Sam's Club. As a VSP member, you and your family members will also have access to a hearing discount program through TruHearing®.

VISION DISCOUNTS

- If you enroll in Aetna dental plan or the FSA, you are automatically eligible for [Aetna's Discount Program](#) for glasses, contacts and certain eye services.
- If you enroll in BCBSTX medical plan, you can save money on eye exams, eyewear and more through [BCBSTX Blue365 Discount Program](#).

VSP Vision	
2026 Monthly Employee Contributions	
Employee Only	\$7.05
Employee + Spouse/ Domestic Partner*	\$14.13
Employee + Child(ren)	\$15.09
Family	\$24.15

\* Contributions for Domestic Partners are taxed separately.

## VISION COVERAGE — WHAT YOU PAY

VSP Vision	
VSP Covered Services	
<b>WellVision Exam</b> every calendar year	\$10 copay
<b>Prescription Glasses</b>	\$20 copay; see Frames and Lenses
<b>Frames*</b> Every other calendar year	<ul style="list-style-type: none"> <li>• \$200 allowance for a wide selection of frames</li> <li>• \$220 allowance for featured frame brands</li> </ul>
<b>Lenses</b> Every calendar year	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal and lined trifocal lenses</li> <li>• Polycarbonate (Impact-resistant) lenses for dependent children</li> </ul>
<b>Lens Enhancements</b> All progressive lenses, every calendar year	<ul style="list-style-type: none"> <li>• \$50 copay Premium/Custom progressive lenses</li> <li>• Average savings of 30% on other lens enhancements</li> </ul>
<b>Contacts</b> Instead of glasses, every calendar year	<ul style="list-style-type: none"> <li>• \$150 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (evaluation and fitting) up to \$40 copay</li> </ul>
<b>Diabetic Eyecare Plus Program</b> As needed	<ul style="list-style-type: none"> <li>• Retinal screening for members with diabetes included</li> <li>• \$20 copay per exam; Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes.*</li> </ul>
<b>Extra Savings</b>	<p><b>Glasses and Sunglasses</b></p> <ul style="list-style-type: none"> <li>• Extra \$20 for featured frame brands</li> <li>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam</li> </ul> <p><b>Retinal Screening</b></p> <ul style="list-style-type: none"> <li>• Up to a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <p><b>Laser Vision Correction</b></p> <ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>
<b>Out-of-Network Providers</b>	If you choose to see an out-of-network provider, call Member Services at <b>800-877-7195</b> or refer to the <a href="#">Summary Plan Description</a> for more information.

\* Included in prescription glasses copay.



# HEARING DISCOUNT

If you enroll in the [Dental Plan](#) or the [Health Care FSA](#) including Limited Purpose FSA, you are **automatically** eligible for Aetna's hearing discount program. The program is offered at **no cost** and can provide you and your enrolled dependents significant savings when you use participating providers.

Go to [Hearing & Vision Deals](#) to learn about BCBSTX's Blue365 Discount Program and other available cost savings for hearing exams, hearing aids and more.



# HEALTH CARE FSA

The Health Care Flexible Spending Account (FSA), administered by [Inspira Financial](#), lets you set aside pre-tax dollars to pay for eligible health care expenses. When you enroll, you will elect the total amount you wish to contribute for the year.

## ELIGIBLE EXPENSES\*

Use your Health Care FSA to reimburse yourself on a pre-tax basis for:

- Medical and dental deductibles
- Medical, prescription drug, dental and vision copays
- Coinsurance and other out-of-pocket expenses not covered by your Oxy medical, prescription drug, dental or vision plan

## EMPLOYEE CONTRIBUTIONS

Your annual HCFSAs contribution will be divided by the number of pay periods in the year, and that amount is deducted each pay period.

The 2026 minimum annual contribution is **\$100** per year and the maximum is **\$3,400**.

**NOTE:** You generally cannot change your contribution amount or decision to participate until the next Open Enrollment period unless you experience a qualified life event.

## REIMBURSEMENT

Each year you have until March 31 to submit claims for health care expenses incurred during the previous plan year. You can request reimbursement for health care expenses incurred through December 31 of the plan year.

## FORFEIT OF FUNDS

According to IRS rules, money left over after all eligible expenses have been reimbursed cannot be returned to you ("Use it or Lose it"). You will forfeit any unused balance, so calculate your contribution carefully.

## PORTABILITY

If you leave Oxy, you may use your Health Care FSA for eligible expenses incurred up to your last day of employment unless you elect COBRA continuation coverage for a Health Care FSA.

\* Over-the-counter medications are eligible for reimbursement without a prescription; just submit your receipt. To file a claim or view eligible expenses, use [Inspira Financial](#) online or download the app (which includes a barcode scanner). For questions, call **888-678-8242**.

### LIMITED PURPOSE HEALTH CARE FSA

If you enroll in the BCBSTX HDHP and open an HSA, you may only participate in a Limited Purpose Health Care FSA which reimburses you for eligible dental and vision expenses. You can pay for eligible medical and prescription drug expenses through your HSA until you meet the annual deductible. After that, you can use the Limited Purpose Health Care FSA for eligible medical, dental, vision and prescription drug expenses.





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## HEALTH CARE FSA AUTO PAY

Simplify your claims submissions with Auto Pay. Automatically forward your BCBSTX, Aetna and Express Scripts claims for medical, dental and prescription drug expenses to your Health Care FSA for reimbursement.

To get started, log in to [Inspira Financial](#):

- Under the *Health Plan Claims* tab > *View Health Plan Activity Options*.
- Review and update your automatic reimbursement settings, then click *Save* before leaving the website.

Auto Pay is **not** available:

- If you enroll in a Limited Purpose Health Care FSA.
- For VSP vision claims.
- If you coordinate medical or dental claims with another health plan.

**NOTE:** You must re-elect Auto Pay each year.

# HEALTH SUPPORT

Take charge of your health with Oxy programs and resources designed to help you save time, cut costs and stay well. Go to [Health Support](#) on My HR for details.

## AVAILABLE TO ALL EMPLOYEES

### 2nd.MD

Connect with a board-certified doctor or specialist via phone or secure video app for expert medical consultation about a diagnosis or treatment plan in a matter of days. [2nd.MD](#) can also help you find the right specialist, collect medical records and navigate the healthcare system, so you can focus on getting the best care possible.

Employees and their spouse/domestic partner, children, parents and parents-in-law are eligible to use 2nd.MD.

### Wellthy

Contact a Care Coordinator to help you tackle the logistical and administrative tasks of caring for you and your loved ones. Personalized support is available for the following:

- **Childcare:** Guidance and support for parents with childcare needs.
- **Parenting:** Resources to support your parenting journey, from starting a family to life as a new parent.
- **Aging parents and parents-in-law:** Help in finding assisted living, skilled nursing or nursing home facilities. Resources for families dealing with all kinds of life changes.
- **Health Conditions:** Support for individuals and families managing tough diagnoses or ongoing conditions.
- **Mental Health:** Help with depression, anxiety, alcoholism and other mental health challenges.
- **Veterans Support:** Resources for veterans and their families to access the care they deserve.
- **Financial Hardship:** Assistance for families experiencing financial strain.
- **Special Needs:** Support for families with unique or complex needs.
- **Pet Concierge Services:** Help navigating pet insurance and finding a vet, daycare or overnight friendly housing, and support for aging or special needs pets.

Go to [Wellthy](#) or call **877-588-3917** to get started.

Employees and their spouse/domestic partner, children, parents and parents-in-law are eligible to use Wellthy.





## AVAILABLE TO EMPLOYEES IN A BCBSTX PLAN

### Teladoc Health Virtual Primary Care

BCBSTX members and their eligible dependents can access quality care from the comfort of home. Services include Primary Care, Urgent Care, Dermatology and Behavioral Health.

Access Virtual Primary Care via the app or [Teladoc online](#). Primary care visits require members to be 18 and older, and behavioral health visits require members to be 13 and older.

For questions, call Teladoc Health at **800-835-2362**.

#### What you pay:

- **HDHP:** Primary Care/Urgent Care: \$55 copay
- **PPO Plan:** \$20 copay

### Hinge Health

[Hinge Health](#) provides confidential, no-cost support for musculoskeletal issues, including back, neck, shoulder and joint pain, for members enrolled in a BCBSTX medical plan. It also includes pelvic floor therapy and menopause support.

Work with a personal health coach and access digital exercise therapy sessions using a provided tablet and motion sensors. The Clinical Care Team delivers personalized care for over 85 joint movements.

#### MOBILE APP LIBRARY

Quickly and conveniently find benefits, programs and resources to help you live well and work well. Visit the [Mobile App Library](#) on My HR.

### Maven Clinic

Support your parenthood journey with the Maven app. [Maven Clinic](#) offers fertility, family building, maternity and postpartum programs, with dedicated care advocates, one-on-one coaching, virtual specialists and personalized educational content.

### Teladoc Health Hypertension & Diabetes Management

Hypertension and diabetes management programs through Teladoc Health are available to you and your covered family members enrolled in a BCBSTX medical plan at no cost.

#### Hypertension Management

Take advantage of resources to help make living with high blood pressure easy, including:

- A connected blood pressure monitor
- Personalized reports
- One-on-one expert health coaching to help reach your goals
- Access to a mobile app to view and track your readings

To get started, go to the [Teladoc Health - Hypertension Management](#).

#### Diabetes Management

Get help managing your diabetes. When you register for Teladoc Health services, you'll receive:

- A connected meter that provides real-time, personalized tips with each blood glucose check
- Optional family alerts to keep everyone in the loop
- Unlimited strips and lancets delivered to your home
- Support from a diabetes coach

To get started, go to [Teladoc Health - Diabetes Management](#).

# SUPPLEMENTAL HEALTH

Complement your medical coverage with accident, critical illness and hospital indemnity insurance.

## OVERVIEW

Supplemental Health plans are guaranteed issue — no health questions or pre-existing condition exclusions. Benefits are paid directly to you and do not coordinate with your medical plan.

You pay the full cost with after-tax payroll deductions; eligibility may vary by state. You can enroll in any plan regardless of medical coverage. MetLife will mail details after you enroll.

You can cancel coverage at any time, but to re-enroll, you must experience a qualifying life event or wait until the next Open Enrollment period.

For details, review the Supplemental Health plan summaries and certificates. Go to [Forms/Docs](#) on My HR.

**NOTE:** Medical services received outside the U.S., Mexico or Canada are generally not reimbursable.

## Portable Coverage

If you leave Oxy, your Supplemental Health coverage is “portable,” meaning you can keep your coverage through MetLife’s Continuation of Insurance provision.

## ACCIDENT INSURANCE

Accident insurance pays cash benefits for unexpected injuries, such as fractures or dislocations, and treatment for injuries, including ER visits. Payment amounts depend on the nature and severity of the injury.

You may cover yourself only or yourself plus your spouse/ domestic partner and/or child(ren).

Benefits amounts are based on the nature and severity of the injury and the plan you are enrolled in:

- **Low Plan:** Up to \$5,000 or \$10,000
- **High Plan:** Up to \$10,000 or \$20,000

You must provide Notice of a Claim to MetLife in writing or by calling the toll-free number on the Plan Certificate within 30 days of the accident.

## CRITICAL ILLNESS INSURANCE

Critical illness insurance pays a lump sum to you or a covered family member of up to \$15,000 or \$30,000 (based on your election) upon the first verified diagnosis of a serious condition, such as cancer, stroke, kidney failure or heart attack. The payment is yours to use as you choose, in addition to any other insurance you have.

- Spouses/domestic partners and dependent children are eligible for 50% of the employee benefit amount.
- Coverage includes a recurrence benefit, which provides an additional payout if you experience another occurrence of the same covered condition for which MetLife has already paid a benefit.\*
- You must provide Notice of a Claim to MetLife in writing or call them (see the toll-free number on the Plan Certificate) within 30 days of the event or as soon as reasonably possible.
- All family members on your plan who receive preventive screening tests are **eligible for a \$50 check, payable once each year** from MetLife.

\* This benefit is not payable for a covered condition which occurs again within 90 days of the original occurrence. Refer to the plan document for more details.

## FILING CLAIMS

Send your MetLife Supplemental Health Insurance claims to:

**MetLife**  
Attn: Health Support Products  
P.O. Box 80826  
Lincoln, NE 68501-0826

**Questions: 866-626-3705**

## HOSPITAL INDEMNITY INSURANCE

Receive a lump sum payment (based on a schedule of benefits) when you or a covered family member are admitted and confined to a hospital for a covered injury or sickness, including pregnancies.

Choose between two plans — low and high. For details, go to [Hospital Indemnity Insurance](#) on MyHR.

You must provide Notice of a Claim to MetLife in writing or by calling the toll-free number on the Plan Certificate within 30 days of the hospitalization or as soon as reasonably possible.

## METLIFE ADVANTAGES<sup>SM</sup>

If you enroll in any of the Supplemental Health plans, you and your family will have access to the following discounts or services through MetLife Advantages<sup>SM</sup>.\*

### Digital legacy (MetLife Infinity)

Create an account online to upload, store and share digital files, including pictures, videos, audio files and documents. Share your files with family and friends through scheduled releases now or in the future. You can also set up a “trusted” individual who can release collections if you become unable to do so.

### Will preparation services

Access MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will and/or assign a power of attorney.

\* Disclaimer: MetLife Advantages<sup>SM</sup> availability may vary by state.

## IMPORTANT NOTE

Oxy does not endorse MetLife’s Accident, Critical Illness and Hospital Indemnity Insurance plans. Oxy’s role is limited to allowing MetLife to publicize the program to employees and to collect premiums through payroll deductions.





## SUPPLEMENTAL HEALTH PLAN RATES – WHAT YOU PAY

Accident Insurance		Hospital Indemnity Insurance	
Low Plan – 2026 Monthly Employee Contributions		Low Plan – 2026 Monthly Employee Contributions	
Employee Only	\$3.60	Employee Only	\$6.50
Employee + Spouse/ Domestic Partner	\$7.21	Employee + Spouse/ Domestic Partner	\$16.43
Employee + Child(ren)	\$8.50	Employee + Child(ren)	\$10.77
Family	\$10.34	Family	\$20.70
High Plan – 2026 Monthly Employee Contributions		High Plan – 2026 Monthly Employee Contributions	
Employee Only	\$6.68	Employee Only	\$12.86
Employee + Spouse/ Domestic Partner	\$13.37	Employee + Spouse/ Domestic Partner	\$32.51
Employee + Child(ren)	\$15.76	Employee + Child(ren)	\$21.33
Family	\$19.18	Family	\$40.98

Critical Illness Insurance				
Age Band	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
2026 Monthly Employee Contributions – \$15,000 Coverage   \$30,000 Coverage				
<25 - 29	\$4.05   \$8.10	\$6.30   \$12.60	\$6.15   \$12.30	\$8.40   \$16.80
30 - 34	\$5.70   \$11.40	\$9.00   \$18.00	\$7.80   \$15.60	\$11.10   \$22.20
35 - 39	\$8.10   \$16.20	\$12.90   \$25.80	\$10.35   \$20.70	\$15.00   \$30.00
40 - 44	\$10.80   \$21.60	\$16.95   \$33.90	\$12.90   \$25.80	\$19.05   \$38.10
45 - 49	\$15.00   \$30.00	\$22.95   \$45.90	\$17.10   \$34.20	\$25.05   \$50.10
50 - 54	\$21.60   \$43.20	\$32.55   \$65.10	\$24.00   \$48.00	\$34.65   \$69.30
55 - 59	\$29.85   \$59.70	\$43.35   \$86.70	\$31.95   \$63.90	\$45.60   \$91.20
60 - 64	\$41.55   \$83.10	\$59.55   \$119.10	\$43.80   \$87.60	\$61.65   \$123.30
65 - 69	\$51.15   \$102.30	\$72.45   \$144.90	\$53.25   \$106.50	\$74.55   \$149.10
70 - 74	\$64.65   \$129.30	\$92.10   \$184.20	\$66.90   \$133.80	\$94.20   \$188.40
75+	\$94.80   \$189.60	\$137.10   \$274.20	\$97.05   \$194.10	\$139.20   \$278.40

The rates are based on your age as of January 1 of each year.

# WELL-BEING

**OxyHealth**, Oxy's global well-being program, supports your physical, mental, social and financial health.

## LYRA HEALTH EAP

Lyra provides free, confidential mental health support to help manage life's challenges. Whether you're stressed, having trouble sleeping, dealing with relationship conflict or you're just not feeling like yourself, Lyra can get you back on your feet.

You and your eligible dependents have access to **12 free sessions** annually with a Lyra coach or certified therapist.

Lyra professionals are available to provide compassionate and confidential care for the following:

- Anxiety
- Chronic self-criticism
- Crisis (e.g., death of a loved one)
- Decreased motivation
- Difficulty concentrating
- Excessive alcohol & substance use
- Depression
- PTSD
- Feeling hopeless
- Frequent worry
- Relationship conflict
- Stress management
- Sleep problems
- Persistent irritability
- Burnout
- Parenting challenges

## Access Lyra

You can access Lyra online or by phone or by email.

### Online

Go to [Lyra Health](#) to create a free account.

### By phone

Call the Lyra Care Navigator Team at **877-913-0557**, available 24/7.

### By email

Email the Lyra Care Navigator Team at [care@lyrahealth.com](mailto:care@lyrahealth.com).

## Additional Resources

- **Lyra Essentials:** Access a digital library of guided meditations, videos and more to improve your well-being.
  - [Lyra Essentials \(from Lyra\)](#): Company code: **Oxy**.
  - [Lyra Hub \(from ICAS\)](#): Company code: **Oxy**. Select your preferred language.
- **Work/Life Services:** Get expert help with legal, financial, and dependent care needs. Go to [Lyra Health](#) to get started.
- **Learning & Community:** Access on-demand courses and join clinician-led group discussions (Gatherings) to boost well-being. Register at [Lyra Learn](#) with code **@oxy883**.

## WELL-BEING RESOURCES

Your well-being matters at Oxy. Explore resources designed to help you thrive — personally and professionally. Go to [About OxyHealth](#) on My HR to learn more.

### Well-Being Champions

Volunteer to be a Well-Being Champion and inspire your coworkers to live well and work well. You'll be a local advocate for OxyHealth programs and encourage others to get involved in well-being activities.

Learn more about [Well-Being Champions](#) at Oxy. If you're interested, [apply now](#).

### Personify Health

Personify Health, Oxy's digital well-being platform, helps you and your spouse track health goals and habits — like mindfulness, nutrition, activity and sleep — right from your mobile device. Plus, you'll earn rewards along the way!

To start earning points, visit [Personify Health](#) to register or download the app on your mobile device. Call **888-671-9395**, Mon - Fri, 9 am - 10 pm, CT.

Review the [Personify Health Enrollment Instructions](#) for details to help you enroll.

### Virtual Offerings

Boost your well-being with [Brain Breaks](#) — virtual sessions from OxyHealth Fitness Centers to help you move, stretch and recharge during the workday. Schedule a HealthFitness consultation to support your fitness goals.

Visit the [Well-Being Consultations and Coaching site](#) for more information. On-site fitness centers are located in the Woodlands Allison Tower and Midland Century Plaza.

### Fitness Subsidy

Oxy will subsidize up to \$40 of your monthly membership cost for fitness facilities or virtual fitness programs.

The fitness subsidy is not available if you work in a location with an Oxy on-site fitness center. Email [OxyHealth](#) if you have questions about the on-site fitness centers and programs available to you.

### WELL-BEING NEWSLETTERS

Keep an eye out for Well-Being Newsletters from the OxyHealth team! The Newsletters include helpful tips to boost well-being and details about upcoming events.



# FINANCIAL

Grow and protect your money.





# 401(k) PLAN

Oxy offers the 401(k) Plan to help you reach your long-term financial goals. [Voya](#) is the plan record keeper.

## LOG INTO VOYA

Voya will email you a temporary PIN - use this to access your account when you login to [Voya](#).

## AUTO ENROLLMENT

You will automatically be enrolled in the Plan on your date of hire and an account will be set up with a **5% pre-tax payroll contribution**. Here's what you need to know:

- Automatic contributions will be invested in an age-appropriate Target Date Fund based on your birthdate, unless you make changes to your investment fund election(s).
- To opt out, you must immediately change your contribution election to 0% on [Voya](#) to avoid a contribution being deducted from your paycheck. If a contribution is taken, you have 30 days from when your first contribution is made to request a refund.
- To make changes to your contributions, log in to your account, scroll down to *Account List > select Oxy 401(k) Savings Plan > Manage Contributions > Update My Contributions*.
- You are eligible to begin receiving the Company match with your first payroll contribution.

### 2026 IRS CONTRIBUTION LIMIT

If your pre-tax or Roth contributions exceed the 2026 limit of \$24,500, remaining contributions are automatically deducted on a regular after-tax basis unless you update or stop them.

## CONTRIBUTIONS

The Oxy 401(k) Plan is a shared responsibility — both you and Oxy contribute to your future.

### Employee contributions

The 401(k) Plan allows you to save a percentage of the pay you receive each pay period on a pre-tax, Roth after-tax, and/or regular after-tax basis. You may change your contribution election at any time. Your election will take effect as soon as administratively feasible.

- **Pre-tax:** Contribute a percent of your pay before it is taxed, so you save on taxes today.
- **Roth after-tax:** Contribute a percent of your pay after it is taxed for tax-free income in retirement. **All related earnings are not taxable if you have met the Roth 401(k) qualifications.\***
- **Regular after-tax:** Contribute a percent of your pay after it is taxed. You have access to your money before age 59½ with no penalty. Withdrawal of **your contributions are tax-free, however, related earnings are taxable upon withdrawal.**

To determine your maximum contribution percentage, go to [Voya](#).

### Bonus contributions

If you receive an annual incentive bonus, you can choose to contribute up to 5% of it to your 401(k) account. Your elected amount will be deducted when your bonus is processed, and Oxy will match your contribution at the same percentage. Some limitations and restrictions apply.

\* Roth Qualifications: Roth after-tax balances and related earnings are not subject to taxation so long as the initial Roth deposit has been in the plan at least five (5) years and you are at least age 59½ (or become disabled or upon your death).

## Oxy matching contribution

Oxy matches two dollars for every dollar you contribute up to 2% of your eligible pay plus dollar-for-dollar on the next 3% for a total 7% Company match. Oxy matches pre-tax, Roth 401(k) after-tax, and/or regular after-tax contributions. All Company match contributions are considered taxable income upon withdrawal.

**Oxy's match is invested in the Oxy Stock Fund**, which may be exchanged (traded) for any other 401(k) investment funds.

## Catch-up contributions

If you're age 50 or older or will turn 50 in 2026, you can make an additional **\$8,000** "catch-up" contribution. If you are between 60 and 63, the additional "catch-up" contribution amount increases to **\$11,250**. For Ages 64+, you fall into the standard Age 50+ catch-up category, so the \$8,000 applies.

**Catch-up contributions aren't matched**, so maximize Oxy's match by contributing at least 5% before adding the catch-up. You can change your amount at any time; contributions stop when you reach the annual limit and resume the following year unless you stop the contribution.

## Mandatory Roth Catch-Up Contributions

Beginning in 2026, if you earned more than \$150,000 in FICA wages (Box 3 on your W-2) in the prior year, your 401(k) catch-up contributions must be made as Roth after-tax contributions. If your FICA wages in 2025 were \$150,000 or less, you may continue to make pretax catch-up contributions.

## Rollover contributions

If you participated in another employer's qualified savings or retirement plan, the Oxy 401(k) Plan will accept rollover contributions while you are an active Oxy employee. If you are interested in rolling over taxable, Roth 401(k) or after-tax balances from another employer's qualified plan or an IRA, obtain a 401(k) Rollover Contribution form from [Voya](#).

**NOTE:** You may not invest your rollover funds into the Oxy Stock Fund.

## VESTING

You are immediately 100% vested in your employee and Company contributions.

## INVESTMENT OPTIONS

Choose from various investment funds, each offering different levels of risk and return. You can make changes to your investment elections at any time. For investment funds information, go to [Voya](#). Once you log in, scroll down to *Account List*, select *Oxy 401(k) Savings Plan > Investments & Research > Fund Information*.

You can also go to [401\(k\) Investment Options](#) on My HR to review the latest quarterly Fund Fact Sheets.

## TRANSFERRING 401(K) PLAN BALANCES

You may transfer your 401(k) Plan employee account balances among the various 401(k) Plan investment funds on any day the U.S. stock market is open for trading. A transfer request submitted after 3 pm CT or on a weekend or holiday will be processed and valued at the end of the next available trading day. A \$10 fee will be deducted from your 401(k) Plan account for each fund transfer you request in excess of 26 in a calendar year.

### DESIGNATING YOUR 401(K) BENEFICIARIES

Be sure to complete your online 401(k) Plan Beneficiary Designation(s) on [Voya](#). Under your account profile, select *Personal Information* and scroll down to *Beneficiary Information* to add or edit a beneficiary.

**NOTE:** If you are single, you may designate anyone as your beneficiary. If you are married, you may designate someone other than your spouse as your 401(k) Plan beneficiary, **only** if your spouse provides notarized consent.



## ACCESSING YOUR 401(K) ACCOUNT

### In-service withdrawals

Amounts you withdraw in excess of your after-tax contributions will be taxable unless you roll over the taxable portion of your withdrawal to an IRA or to another employer's qualified plan.

- Your pre-tax contributions may not be withdrawn before age 59½ while you are employed at Oxy.
- Oxy's pre-tax matching contributions may be withdrawn if you have completed at least three years of vesting service; however, **you will be suspended** from contributing to your 401(k) Plan and receiving Oxy's match for six months following the withdrawal payment unless you are age 59½.

### Loans

You are eligible to take out a loan from your account and repay it through payroll deductions if you are an active participant. The minimum loan amount is \$1,000 and the maximum is the lesser of \$50,000 (reduced by your highest 401(k) principal loan balance during the past 12 months) or 50% of your balance. You will pay a one-time \$50 loan processing fee. Only one loan is permitted at any time, and your monthly loan payment may not exceed 25% of your monthly base pay. You may request a general purpose loan for 1 - 5 years or a primary residence loan for 6 - 10 years. The interest rate is the U.S. Prime Rate plus 2%. Go to [Voya](#) to model and initiate a loan.

### Distributions

Your 401(k) balance remains tax-deferred, per applicable tax law until you request a distribution.

## MAKING CHANGES

You can manage your employee contribution election on [Voya](#). Once you log in, under *Account List*, select *Accounts > Oxy 401(k) Savings Plan > Go To Account > Contributions and Savings > Manage Contributions > Update My Contributions*.

### 401(K) ESOP

The 401(k)'s Oxy Stock Fund is an employee stock ownership plan (ESOP) that has important advantages.

- **ESOP Fund Transfers:** You may perform exchanges (trades) out of the ESOP fund to diversify your balance in Oxy's Matching Account among the other investment options available under the plan.
- **Dividends:** Oxy's quarterly dividends are allocated to the Oxy Stock Fund for both your Oxy Matching Account and your employee account.
- **Pass-Through Dividend Payment Option:** You may elect to have your Oxy Stock Fund quarterly dividends paid in immediate, taxable cash payments (in excess of \$10) instead of having the dividends automatically invested in the Oxy Stock Fund, tax deferred. Pass-through dividend payments are taxable income and reported on **IRS form 1099DIV** in the year you receive payments.

# RETIREMENT PLAN

The Oxy Retirement Plan, **funded entirely by Oxy**, is an important part of your retirement savings. You automatically become a participant on the first day of the month in which you are hired as an eligible employee.

## OXY CONTRIBUTIONS

Each pay period, Oxy makes pre-tax cash contributions to an account set up in your name. Oxy's contribution equals a percentage of your base pay and annual incentive bonus payment up to and above the Social Security wage base (SSWB) as follows:

Contribution Formula	Company Contribution
Oxy's Contributions to Your Retirement Account	
% of Eligible Pay Up to SSWB*	7%
% of Eligible Pay Over SSWB*	12%

\* The 2026 Social Security wage base is \$184,500.

Your Retirement account balances are tax-deferred until you request payment. The amount of your Retirement benefit depends on your base earnings and investment growth under the Retirement Plan funds in which you elect to invest. You will become vested in (have a nonforfeitable right to) your Retirement Plan account upon completion of **three years** of service.

### DESIGNATING YOUR RETIREMENT PLAN BENEFICIARY

Designate your Retirement Plan beneficiary(ies) on [Voya](#). Under your account profile, select *Personal Information* and scroll down to *Beneficiary Information* to add or edit a beneficiary.

**NOTE:** If you are single, you may designate anyone. However, if you are married and **under** the age of 35, your retirement plan beneficiary **must** be your spouse. If you are married and age 35 or older, you may designate someone other than your spouse as your Retirement Plan beneficiary, **only** if your spouse provides notarized consent.

## Questions?

Contact the Oxy Retirement Service Center when you have questions or need additional information about your 401(k) Plan or Retirement Plan accounts.

- **United States: 844-699-4015**
- **Outside U.S.: 904-791-2397**

Customer Service Associates are available Mon - Fri, 7 am - 7 pm CT (excluding New York Stock Exchange holidays).



## PLAN INVESTMENTS

Choose from various investment funds, each offering different levels of risk and return. You can make changes to your investment elections at any time. For more information, go to [Voya](#). Once you log in, go to *Accounts > Oxy Retirement Plan > Go To Account > Investment and Research*.

If you do not make an investment election, Oxy's contributions will automatically be invested in an age-appropriate Target Date fund based on your birthdate, unless you make a change.

You can also go to [Retirement Plan Investment Options](#) on My HR to review the latest quarterly Fund Fact Sheets.

## Transferring retirement plan balances

Choose from various investment funds, each offering different levels of risk and return. You can make changes to your investment elections at any time. A transfer request submitted after 3 pm CT or on a weekend or holiday, will be processed and valued at the end of the next available trading day. A \$10 fee will be deducted from your Retirement plan account for each fund transfer you request in excess of 26 in a calendar year.

## REPRESENTED UNION EMPLOYEES

Your 401(k) Plan and Retirement Plan benefits may differ from those described here. Refer to your collective bargaining agreement for a description of your benefits.



# LIFE INSURANCE AND AD&D

You automatically receive the following **Company-paid** life insurance benefits.

## BASIC LIFE

Financial security for you and your family in the event of your death. Coverage automatically begins on your date of hire.

### Coverage amount

Two times your annual base pay (\$50,000 minimum) up to \$4 million. In the event of your death during Oxy employment, the full amount is payable to your beneficiaries.

**NOTE:** Life insurance contributions from Oxy will show as imputed income on your W-2.

## BASIC AD&D

Accidental death and dismemberment (AD&D) insurance provides coverage for you – 24-hours per day, 365 days a year in the event of your death or certain disabling injuries resulting from a covered accident. Coverage automatically begins on your date of eligibility.

### Coverage amount

The plan pays a benefit of one times your annual base pay up to \$1.5 million. The full amount of coverage is payable to your designated beneficiary(ies) in the event of a covered accidental death. For accidental dismemberment or loss of use, you receive 25 - 100% of the death benefit amount, based on the nature of the injury. Additional "Loss of Use Benefits" may also apply.

## OCCUPATIONAL AD&D

The OAD&D plan provides coverage while you are at work, traveling on company business, and commuting to and from the Oxy workplace. Coverage automatically begins on your date of eligibility.

### Coverage amount

The plan pays a benefit of two times your annual base pay up to \$4 million to your designated beneficiary(ies) in the event of a covered accidental death. For accidental dismemberment or loss of use, coverage is between 25% and 100% of the death benefit amount, depending on the nature of the occupational injury. Additional financial benefits called "Lose of Use Benefits" may be payable depending on the accident.

For more information about Company-paid life and AD&D insurance benefits go to [Life/AD&D](#) on My HR.

## BENEFICIARY DESIGNATIONS

To submit your benefit elections, you must designate beneficiary(ies) for your life and AD&D plans. Log into [Workday](#) > *Benefits and Pay* > *Benefits* > *Beneficiaries*.

**To validate your online designations, you must** select *submit*. You can view your selected beneficiaries in [Workday](#) at anytime by going to *Your Profile* > *View Profile* > *Benefits* > *My Beneficiaries*.

You may update or elect new beneficiaries at any time on Workday.

### VOLUNTARY AD&D

For additional financial protection, Voluntary AD&D provides 24-hour coverage, 365 days a year, for you, your spouse and eligible dependent children in the event of death, or certain loss of use, resulting from a covered accident. You pay the entire cost for your coverage through after-tax payroll deductions.

#### Coverage amount

You may purchase the following coverage:

- **Yourself:** One to 10 times your annual base pay, up to \$1.5 million.
- **Spouse/Domestic Partner:** 50% or 100% of your elected coverage amount, up to \$1.5 million.
- **Dependent children:** Each dependent child is automatically covered for \$20,000 at no additional cost, if you enroll for employee coverage.

In the event of a covered accidental death, your designated beneficiary receives the full coverage amount. For a spouse, the plan pays the elected amount; for a child, \$20,000. For accidental dismemberment or loss of use, you receive 25 – 100% of the death benefit, depending on the injury. Additional “Loss of Use” benefits may also apply.

Voluntary AD&D	
2026 Monthly Employee Contributions*	
Employee	\$0.019
Spouse/Domestic Partner	\$0.017

\* Per \$1,000 of coverage (after-tax).

### CONVERSION OF COVERAGE

If you leave Oxy, you can convert your Basic Life, Basic AD&D, Voluntary AD&D and Group Universal Life coverage. To do so, submit the completed insurance company’s conversion form within 31 days after your group coverage ends.

Go to [Leaving Oxy](#) on My HR for details.



## GROUP UNIVERSAL LIFE (GUL)

You can purchase additional life insurance protection under the GUL plan. Go to [MetLife](#) to enroll or make changes.

As a new hire, you're eligible for guaranteed coverage of two times your annual base salary (up to \$500,000) and \$25,000 for your spouse/domestic partner. **Any amount above these limits requires proof of good health** using a MetLife Statement of Health form.

**NOTE:** GUL contributions are deducted twice per month vs. bi-weekly.

### Coverage options

The following GUL benefit coverages are available:

- **Yourself:** Elect from ½ to eight times your annual base pay, up to \$2 million.
- **Spouse/Domestic Partner:** Elect \$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000 or \$200,000.
- **Dependent child(ren) (up to age 26):** Elect \$10,000 or \$20,000 per child without proof of good health.

### Cash Value Fund

If you elect GUL coverage for yourself or spouse, you can add contributions to a tax-advantaged savings account earning a guaranteed 3.75%. For details, review the GUL enrollment packet or call MetLife at **800-756-0124**.

**NOTE:** International employees must call MetLife to elect the Cash Value Fund.

### Statement of Health

If you elect GUL coverage above the guaranteed issue amount for yourself, spouse or domestic partner, you must provide proof of good health. MetLife will email you a Statement of Health to complete and return. They will notify you by mail once a decision is made regarding coverage elected above the guaranteed issue amount.

If you waive this coverage during your new hire enrollment and choose to enroll later, coverage is not guaranteed. You will need to provide proof of good health, and approval is not assured.

### GUL perks

By enrolling in GUL coverage, you will have access to MetLife's Will Preparation, Estate Resolution, Grief Counseling and Funeral Discount Planning services at no additional cost.

Age	2026 GUL Monthly Employee Contributions <sup>1</sup>
<b>Employee Only &amp; Spouse/Domestic Partner<sup>2</sup></b>	
<b>Under 30</b>	\$0.020
<b>30-34</b>	\$0.025
<b>35-39</b>	\$0.036
<b>40-44</b>	\$0.051
<b>45-49</b>	\$0.078
<b>50-54</b>	\$0.131
<b>55-59</b>	\$0.244
<b>60-64</b>	\$0.473
<b>65</b>	\$1.036
<b>66</b>	\$1.179
<b>67</b>	\$1.336
<b>68</b>	\$1.507
<b>69</b>	\$1.707
<b>Dependent Child(ren)<sup>2</sup></b>	
<b>N/A</b>	Elect \$10,000 = \$0.714 Elect \$20,000 = \$1.43

1. Per \$1,000 of coverage. If you move from one age range to the next during the year, your coverage cost will increase the following January 1. If you are over age 69, call MetLife for rate information.
2. Cost of coverage after-tax.

### IMPORTANT!

To designate or update your beneficiaries for **GUL**, log in to [MetLife](#). If you reside outside the U.S., complete the [MetLife Beneficiary Designation Form](#) and submit it to MetLife.



## Enrollment information

Your MetLife GUL enrollment packet will be mailed to your home. It will include detailed information about the GUL plan, rates, the Cash Value Fund and additional services.

**To enroll in GUL, you must complete the [online MetLife application](#), or if you are an international employee, complete and submit the paper application in your GUL packet.**

Your coverage will take effect once your application is approved by MetLife. Your after-tax contributions will start the month following approval of your application and will be equally divided and deducted from each paycheck.

When you retire or leave Oxy employment, your GUL coverage is portable as long as you continue to pay the required premiums directly to MetLife.

## HOW TO DECIDE

Life and AD&D insurance helps protect your family's financial future. If you have no dependents, you may not need much insurance. However, if you have a spouse, children or other dependents, you may want more protection. Here are some considerations:

- Would your family need insurance benefits to help pay a mortgage, day-to-day living expenses or a child's college education?
- Do you or your family members have other financial assets such as savings, investments or private insurance that could also provide for your dependents?
- When considering Voluntary AD&D, do you and your spouse have sufficient disability insurance to support your family if either of you are severely injured or die in an accident?



# DISABILITY

If a serious illness or injury prevents you from working at Oxy, disability benefits provide income to help support you and your family.

## SHORT-TERM DISABILITY (STD)

Oxy **automatically provides STD coverage** at no cost to you on your eligibility date. The plan provides financial security for you and your family if you are unable to work because of a short-term disability caused by illness or injury. You'll receive 100% of your base pay **up to the first 26 weeks** that you are unable to work. The first 40 work hours are called the elimination period and are deducted from your PTO hours.

Your STD may be reduced by disability income from other sources such as workers' compensation, Social Security or other government or company disability programs.

If you work in a state with a mandated disability and/or paid family leave program, your Oxy paid leave benefit will be reduced by the maximum amount of state benefits. Your total pay will not exceed 100% of your base pay. If you receive an amount from the state that is different than the maximum amount, provide a copy of the award amount to [Oxy Leave Administration](#) and your benefit will be adjusted accordingly.

STD	
Company Paid	
Benefit	100% of base pay
Elimination Period	40 work hours
Duration	Weeks 2 - 26

For more information, refer to the [STD Program document](#).



## LONG-TERM DISABILITY (LTD)

For illness or injury lasting 26 weeks or more, Oxy's LTD options will replace some of your income if you can't work. You can elect additional coverage without proof of good health if you enroll within 31 days of your hire date. Pre-existing conditions apply to all options.

### No guarantee of late enrollment

You're automatically enrolled in the Core 40% LTD option on your hire date. If you don't elect the Buy-Up or Tax Choice option within 31 days, you must wait until the next Open Enrollment and provide proof of good health. A late enrollment means there is no guarantee you will be approved for coverage.

### Waiting period

Benefits generally begin after a 26-week waiting period (the maximum STD benefit period).

#### HOW TO DECIDE

- Do you have enough personal savings or other income to support yourself and family if you become disabled and cannot work?
- Do you have disability coverage from any other source?
- If you have a working spouse, will their income be enough to support your household if you have no other sources of income?
- If you qualify to receive government benefits, will they replace a sufficient portion of your pre-disability income?
- How important is continued medical, dental and life insurance? Without LTD coverage, you may lose access to these benefits.

## Coverage options

You have three coverage options:

- **Core (Company-paid):** 40% of your base pay up to \$10,000 a month (benefit is taxable).
- **Buy-Up (Company and Employee-paid):** 20% buy-up for a total benefit that provides 60% of your base pay up to \$15,000 a month (benefit is partially taxable).
- **Tax Choice (Employee-paid):** 60% of your base pay up to \$15,000 a month. You pay the entire cost of this coverage with after-tax dollars which means that your disability benefit is not taxed.

Your LTD benefit will be reduced by disability income you may receive from other sources, such as workers' compensation and Social Security.

LTD	
2026 Monthly Employee Contributions*	
Buy-Up Option	\$0.353
Tax Choice Option	\$0.581

\* Per \$100 of your monthly base pay.

## Minimum LTD Benefit

10% of gross monthly benefit or \$100, whichever is greater

## Benefit Duration

If you remain disabled under the terms of the LTD plan, benefits are generally payable until your Social Security normal retirement age. However, if your disability begins at age 65 or older, benefits are payable to age 70, but not less than 12 months.

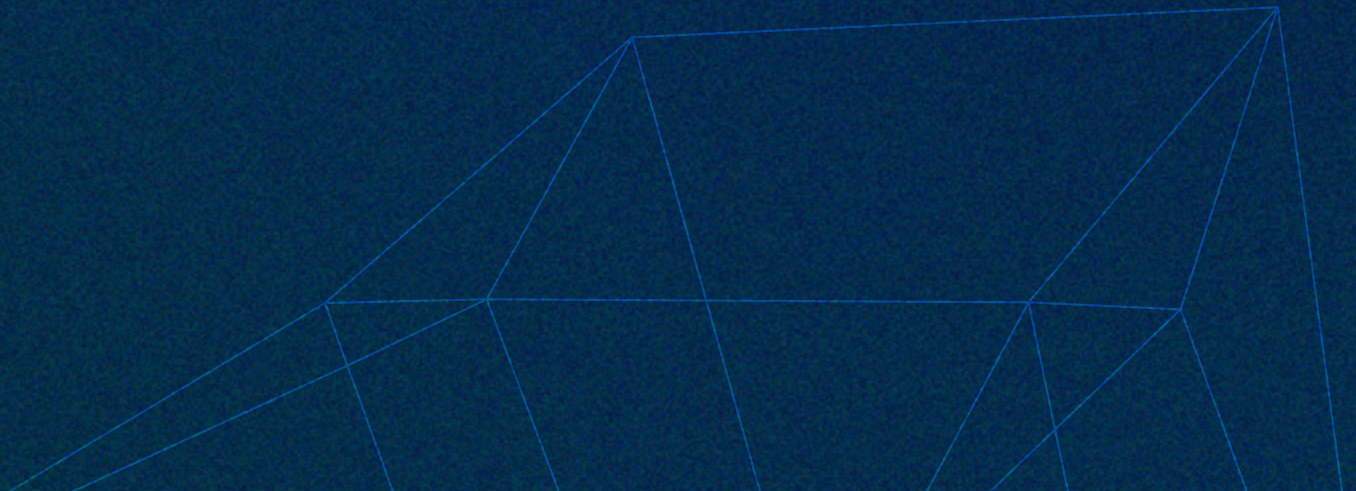
## Continuation of Coverage

Medical, dental and basic life insurance coverage will continue while you are eligible to receive LTD benefits.



# WORK/LIFE

Find your balance with confidence.





# TIME OFF

## BALANCED WORKPLACE PROGRAM (BWP)

Workplace flexibility is one way Oxy helps you with work/life harmony. If you are an office-based, domestic employee, you can divide your work week between home and office. Participation in [BWP](#) must be approved by your direct supervisor or manager.

Keep in mind, sometimes business needs or job duties won't allow for a flexible schedule. Through it all, trust and open communication with your supervisor are key.

### Eligibility

You are eligible to participate in the BWP if you are a U.S. dollar, U.S. based employee and:

- Work in an approved job family (confirm with your manager)
- Can perform your job duties from home
- Continue to have a satisfactory job performance
- Do not work a rotational schedule (e.g., 7 on/7 off, 14 on/14 off, etc.)

### Schedule

Employees eligible for the BWP work three in office days (Tuesday – Thursday) and two at home days (Monday and Friday). The program does not impact the 9/80 Schedule or the modified 9/80 Schedule.

**NOTE:** At times when a project, meeting, travel or other business need requires you to work in the office on a Monday or Friday, or even for specific weeks for an extended period, you should be prepared to work onsite.

**"Missed" at home workdays will not be made up.**

### How to sign up

To sign up for BWP, complete and submit your Pre-Arrival Journey, including your BWP & Work Schedule Elections, by logging into [Workday](#) and selecting *Awaiting Your Action* within two weeks of your start date or eligibility date:

- Elect to opt in or out of a 9/80 Schedule
- Choose a work schedule while in office
- Choose a work schedule while working from home
- Choose a lunch break (half-hour or full hour), if non-exempt

### Your supervisor will:

- Review and approve the election form based on business needs, and/or
- Discuss any changes needed prior to approval

For details, check out [Your Guide to Oxy's Balanced Workplace Program](#).

**NOTE:** If you need to make a change to your BWP elections or request participation at a later date, log into [Workday](#) and select *Workday Employee Profile > Actions > Job Change > Request Balanced Workplace Program*.

## 9/80 WORK SCHEDULE

Juggle the demands of work and home with 9/80 work weeks. The [9/80 Schedule](#) is an alternate work schedule available in certain Oxy locations and work units. Under the 9/80 Schedule, employees work Monday through Friday one week, Monday through Thursday the following week, and have alternate Fridays off.

## PAID TIME OFF (PTO)

PTO combines vacation, personal time, family illness and appointments into one flexible bank of hours. PTO accrues monthly, but with manager approval, you can access your full annual amount at the start of the year if needed.

The number of hours you have available is based on your years of service with Oxy plus any relevant approved prior experience up to 19 years.

Accrual Schedule	PTO
Less than 1 year	Prorated
1 to 4 years	160 hours
5 to 8 years	184 hours
9 to 18 years	200 hours
19 to 28 years	240 hours
29+ years	280 hours
PTO Cap	350 hour cap
Part-time Employees	Prorated benefit based on hours worked as % of full-time hours

PTO accrual increases on the first of the month after completing your 5th, 9th, 19th and 29th service anniversaries. You accrue 1/12th of your annual PTO for each full calendar month of service. To view your PTO accrual and balance, log into [Workday](#) and select *Menu > Absence > Absence Balance > Enter the applicable date > OK*.

### There is an annual PTO cap of 350 hours per year.

Once the 350-hour cap is reached **no further PTO will accrue**. Accrual will resume when PTO hours drop below 350 hours. Your paycheck that includes January 1 of the new year will be used to determine the number of hours remaining in your current PTO bank.

For more information, go to [PTO](#) on My HR.

## HOLIDAYS

Oxy observes the following ten paid [holidays](#) each year plus one personal floating holiday if you are on the 9/80 work schedule or two personal floating holidays for all other work schedules.

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Christmas (2 days)
- Floating Holidays (1 or 2)



# LEAVES OF ABSENCE

## PAID LEAVES

At life's biggest moments, being together with family is what matters most. Having the flexibility to take paid time off when needed — after birth or adoption of a child or to care for a family member — is vitally important. It's one more way Oxy helps you balance work with the rest of your life.

Oxy offers the following **Paid Family Leave**:

### Pregnancy/Bonding Leave

[Pregnancy/Bonding Leave](#) offers paid time off after childbirth to care for yourself and bond with your child.

Receive 100% of your regular salary for up to 14 weeks:

- **Pregnancy Leave:** Eight continuous weeks after the birth of a child, starting on the date your child is born.
- **Bonding Leave:** After Pregnancy Leave ends, up to six weeks (not to exceed 240 hours), after Pregnancy Leave ends or anytime within 12 months of your child's date of birth, taken as continuous time off or in segments of one week or more.

### IMPORTANT

Oxy provides time off in accordance with local, state and federal laws. State-sponsored disability programs coordinate with the Oxy STD plan.

### Bonding Leave

[Bonding Leave](#) offers paid time off for non-birth parents after the birth or adoption of a child.

- Receive 100% of your regular salary for up to six weeks (not to exceed 240 hours), taken as **continuous time off or in segments of one week or more**.
- Bonding Leave may begin on the date your child is born or placed with you and **must be taken within the following 12 months**.

### Family Care Leave

[Family Care Leave](#) offers paid time off to care for a family member with a serious health condition.

- Receive 100% of your regular salary for up to two weeks **for both your immediate and extended family, including spouse/domestic partner, parent, child, grandchild, grandparent or sibling**.
- Family Care Leave may also be used to care for a military service member and to provide support while they're on military leave.

You may take Family Care Leave intermittently in one-day increments for up to two weeks (not to exceed 80 hours) in a calendar year.

**NOTE:** Employees working an international rotation schedule (28 days on, 28 days off) are not eligible for Bonding Leave or Family Care Leave.

## OTHER PAID LEAVES

Oxy offers [additional paid leave benefits](#) when you need time off for unexpected life events.

### Bereavement Leave

100% of base pay up to five days per event at your manager/supervisor's discretion for the death of a family member, including:

- Spouse (opposite sex, same sex or common law)
- Domestic partner (opposite or same sex)
- Parent (biological, in-law, foster, adoptive, step, legal guardian, in loco parentis)
- Child (biological, adopted, foster, step, legal ward, child of domestic partner, in loco parentis, any age)
- Grandchild (biological, step)
- Grandparent (biological, in-law)
- Sibling (biological, step, adoptive, in-law)

### Military Duty

Differential Compensation for involuntary service leave is set for a defined period of time based on your military orders and Oxy's Military Service Leave of Absence Policy.

- **Mandatory Training:** 30 days
- **Active Duty:** Available for one year and limited to a single use during employment at Oxy.

**NOTE:** You must provide a copy of your military orders and all military earnings statements for the period for which Military Leave is requested. If your military pay is less than your Oxy base pay, Oxy will pay you the difference between your Oxy base pay and military pay.

### Jury Duty

100% of base pay for the duration of jury duty.



# DEPENDENT CARE FSA

The Dependent Care FSA (DCFSA), administered by [Inspira Financial](#), lets you set aside pre-tax dollars to pay for eligible child and adult day care expenses.

## EMPLOYEE CONTRIBUTIONS

Your annual DCFSA contribution will be divided by the number of pay periods in the year, and that amount is deducted each pay period.

## ELIGIBLE DEPENDENTS

- Your qualifying child under age 13 who can be claimed as a dependent on your federal tax return.
- A qualifying relative who is physically or mentally incapable of self care and who lives with you more than half the year.

## HOW TO DECIDE

- Compare the advantages of a DCFSA with the federal dependent care tax credit to see which approach provides you with the better tax advantage.
- Use [ALEX](#) virtual benefits counselor for valuable information about tax-advantaged accounts, including the DCFSA, Health Care FSA (HCFSA) and HSA.

## FORFEIT OF FUNDS

According to IRS rules, money left over after all eligible expenses have been reimbursed cannot be returned to you ("Use it or Lose it"). You will forfeit any unused balance, so calculate your contribution carefully.

Features	
Eligible Expenses	Use your DCFSA to reimburse yourself on a pre-tax basis for expenses related to care of eligible dependents, including: <ul style="list-style-type: none"><li>• Day care</li><li>• Before- and after-school programs</li><li>• Summer day camp</li></ul>
Employee Contributions	<ul style="list-style-type: none"><li>• \$100 minimum</li><li>• Up to \$5,000 per year maximum if single or married, filing a joint tax return</li><li>• \$2,500 maximum if married, filing a separate tax return</li></ul>
Reimbursement	Each year you have until March 31 to submit claims for dependent care expenses incurred during the previous plan year equal to your contribution.

### HEADS UP FOR HIGHLY COMPENSATED EMPLOYEES

If you are contributing to the DCFSA and you are classified as a "highly compensated employee" under the Internal Revenue Code, your contribution limit may be adjusted to ensure that your contributions receive favorable tax treatment.



# LEGAL PLAN

The Legal Plan through MetLife provides access to a network of over 13,000 attorneys across the U.S. to help you and your family deal with planned and unplanned legal issues.

## SERVICES

Legal help is available through general phone advice and office consultations, including the following legal services:

- Four hours of miscellaneous attorney services, for non-covered matters that are not otherwise excluded
- Wills and estate planning
- Document review and preparation
- Home and real estate matters
- Identity theft matters
- Defense of civil lawsuits
- Traffic defense
- Juvenile court matters
- Family law
- Elder care

## FOR MORE INFORMATION

Call **800-821-6400** Mon - Fri, 7 am - 7 pm CT or go to [MetLife Group Legal](#).

Use access code:

- **9901584** — Group Legal Insurance for your family
- **9901586** — Group Legal Insurance Plus Parents

**Union employees:** Refer to your collective bargaining agreement to determine if you are eligible to enroll in Group Legal Insurance.

## COST OF COVERAGE

You pay the full cost of legal coverage through after-tax payroll deductions based on the coverage option you choose:

Group Legal	
2026 Monthly Employee Contributions	
<b>Group Legal Insurance</b> Covers you, your spouse and dependents	\$16.50
<b>Group Legal Insurance Plus Parents</b> Add coverage for select services for your parents and parents in-law	\$22.50

### IMPORTANT

You may change or cancel your Legal Plan election at any time during the year.

# IDENTITY PROTECTION

ID Theft Protection from [Allstate](#) protects you and your family's identity and finances.

Services include:

- Credit monitoring
- Social media monitoring
- Dark web monitoring
- Full remediation support in the event of an ID breach
- Student loan activity alerts
- Lost wallet protection
- IP address monitoring
- Credit score tracking
- Unlimited Transunion credit scores
- Tri-bureau credit monitoring
- And more!

Once you enroll, Allstate will send you an email with your Member ID number and a link to activate your online account.

If you have any questions call **800-789-2720** or go to [Allstate Identity Protection](#).

Identity Protection	
2026 Monthly Employee Contributions	
Employee Only	\$7.00
Family Coverage	\$13.50

You may cancel this coverage at any time during the year. However, to re-enroll, you must experience a life event and enroll within 31 days from the event or wait until the next annual Open Enrollment period.





# EDUCATION RESOURCES

Oxy offers financial support for your ongoing education — and for employees' children. Go to [Education Resources](#) on My HR for details.

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## TUITION REIMBURSEMENT

Whether you want to advance your career at Oxy or prepare for a new one, Oxy supports your professional development.

You'll be reimbursed up to **\$50,000** upon the successful completion of pre-approved courses at an accredited university, technical institute or specialized school. Reimbursable expenses include tuition, textbooks, laboratory fees, parking, and admission fees, for a maximum of ten courses per calendar year.

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## COLLEGE SCHOLARSHIPS

The Occidental Petroleum Charitable Foundation, through the National Merit Scholarship Corporation (NMSC), offers college scholarships to eligible high school students who are the children of Oxy employees. NMSC identifies and honors academically talented high school students through an annual merit scholarship competition. All phases of the competition, including the selection of winners, the amount of the scholarship stipend, payment of the stipend and renewal of the awards, are administered by the NMSC.





# MORE WORK/LIFE BENEFITS

## PERKS AT WORK

This **discount and rewards program** is available for you and your family. Go to [Perks at Work](#) to take advantage of exclusive discounts on a wide range of products, including groceries, restaurants, movie tickets, cell phones, computers, travel, cars and more.

## GLOBAL TRAVEL ASSISTANCE

Oxy provides global emergency services, at no cost to you, through Zurich's Travel Assist program when traveling on personal or company business. Go to [Travel Assistance](#) on My HR for an ID card and plan number.

## SERVICE AWARDS

Oxy recognizes your service with awards on milestone anniversaries, starting at five years and every five years thereafter. You'll be contacted before your anniversary to choose a gift in celebration of your achievement.

## MATCHING GIFTS

The Occidental Petroleum Matching Gift Program provides you with the opportunity to double the effectiveness of your gifts to cultural organizations and accredited educational institutions. Oxy's maximum annual matching donation on behalf of each eligible employee is \$7,500. For details, review the [Matching Gift Program Guidelines](#).

## HOME & AUTO INSURANCE

Oxy employees have access to Farmers Insurance Choice, a tool to help you compare personalized auto, home and renters insurance. You can enroll or cancel coverage at any time. To get started, call **866-586-6048**.

**NOTE:** Home and auto contributions are deducted twice per month vs. bi-weekly.



# GETTING STARTED

Resources to help you get started with Oxy benefits.



# NEXT STEPS



## REVIEW YOUR ENROLLMENT MATERIALS

### ENROLL IN YOUR BENEFITS

You have **31 days** from your date of eligibility to submit your benefit elections; otherwise, you must wait until the next Open Enrollment period unless you experience a life event during the year. **Represented employees** should refer to their collective bargaining agreement to determine their date of eligibility.

To enroll, log into [Workday](#) to complete the required Onboarding journey. You will receive a *Benefit Change — New Hire* Task in Workday to complete benefits enrollment.

### COMPLETE YOUR BENEFICIARY DESIGNATIONS

- **401(k) Plan:** Go to [Voya](#).
- **HSA:** Go to [Inspira Financial](#).
- **Basic Life and AD&D:** Log into [Workday](#). Select *Menu > Benefits and Pay > Benefits > Beneficiaries*.
- **GUL:** Go to [MetLife](#). If you live outside the U.S., you must complete the MetLife Beneficiary Designation form (included in the MetLife packet).

### VISIT MY HR

Check out [My HR](#) for information about your Oxy benefits. You'll also find resources to support your health, wellness, financial security, work/life, career and more. Plus, you can access benefit documents and forms.





# BENEFIT RESOURCES

## WORKDAY

Access [Workday](#) 24/7 from work or home to:

- Enter your Paid Time Off (PTO)
- Review your payslips
- Update your address, telephone number and emergency contact information
- Change your payroll withholding, deductions and direct deposit directives
- Review your current benefit summary
- Perform Life Event transactions
- Make, add or change online beneficiary designations for the following Oxy plans: Basic Life, Basic AD&D, Occupational AD&D and Voluntary AD&D, if enrolled

## CLAIM FORMS

Medical, Prescription Drug, Dental, Vision and Flexible Spending Account claim forms are available online. To access health care claim forms, go to [Forms/Docs](#) on My HR.

## EMPLOYEE & HR SUPPORT CENTER

For your HR needs and Workday-related questions.

- **CREATE A CASE:** [Workday Help](#)
- **UNITED STATES:** 800-699-6903 (Press 1)
- **OUTSIDE U.S.:** 918-610-1990

## OXYLINK EMPLOYEE BENEFITS CENTER

For information on benefits, retirement plan or savings options.

- **CREATE A CASE:** [Workday Help](#)
- **UNITED STATES:** 800-699-6903 (Press 2)
- **OUTSIDE U.S.:** 918-610-1990

Available Monday - Friday, 8:00 a.m. - 4:30 p.m. CT

- **FAX:** 918-610-1944
- **MAIL:** 4500 South 129th East Avenue  
Tulsa, OK 74134-5801

## MY HR

[My HR](#) is your one-stop source for information about your Oxy benefits, and resources to support your health, wellness, financial security, work/life, career and more. You can:

- Access new hire and career development information
- Find the latest Oxy Benefits and OxyHealth news announcements
- Get benefit claim forms
- Review Summary Plan Descriptions (SPDs), Certificates of Coverage and Summary of Benefits and Coverage (SBCs)
- Access a library of mobile apps to manage your benefits and resources

## This image shows a full page of blank, lined paper. It features approximately 20 horizontal blue lines spaced evenly across the page, typical of notebook or legal stationery. The paper is otherwise completely empty, with no text, markings, or illustrations.





# NEW HIRE ENROLLMENT GUIDE

## 2026 OXY BENEFITS

This Enrollment Guide contains only a partial summary of Oxy's benefit plans and programs. Please refer to the Summary Plan Descriptions for more complete information. The plans and programs are administered according to plan documents, including trust agreements and contracts with third-party providers, as well as corporate and divisional policies. If any discrepancy arises between this guide and the legal plan documents, the plan documents, contracts or trust agreements will apply. Oxy does not promise that these benefit plans and programs or any level of benefits will continue to be made available. Oxy reserves the right to revise, amend or discontinue any of its benefit plans or programs at any time, with or without notice. Benefits are provided at the sole discretion of Oxy and do not create a contract of employment.

