

**Wellthy Employee Assistance Program
Benefit Program Summary Plan Description
Effective as of January 1, 2022**

The Wellthy Inc. Employee Assistance Program (“**Wellthy EAP**”) can help you deal with personal challenges that might impact your health, well-being, or work performance. In addition, Wellthy can guide you in helping a loved one so that you can be productive.

Wellthy, Inc. (“**Wellthy**”) is the employee assistance program provider and the Claims Administrator and Claims Fiduciary for the Wellthy EAP. Wellthy has discretionary authority to make final determinations regarding claims for benefits under the Wellthy EAP.

The Wellthy EAP is a Benefit Program offered under, and incorporated into, the Occidental Petroleum Corporation Welfare Plan (the “**Plan**”). Capitalized terms used, but not otherwise defined, in this Benefit Program Summary Plan Description (“**Benefit Program SPD**”) will have the same meanings as provided for those terms in the wrap-around summary plan description document (“**Wrap-SPD**”), as applicable. For additional information on the Wrap-SPD, please see the section at the end.

Eligibility

All regular full-time and part-time Employees and their Spouses (“Dependent Spouse(s)”) are eligible to participate in the Wellthy EAP as of the Employee’s date of hire with Occidental Petroleum Corporation or one of its affiliated companies (i.e., referred to as an “Employer in the Wrap-SPD”). However, no individual who meets any one of the following may be eligible to be in the Wellthy EAP:

- an Employee who is employed by a division or operating unit of the Employer for which the Plan or the Wellthy EAP in particular has not been adopted; or
- an individual who is not the Employee of an Employer.

Participation

Eligible Employees and their Dependent Spouses are automatically enrolled as “Participants” in the Wellthy EAP upon meeting the requirements for eligibility to participate.

Wellthy EAP Services

The Wellthy EAP provides confidential, personalized support to help you and your family navigate the logistical and administrative tasks of caring for loved ones, including yourself. Support may be available for obtaining the following assistance from one or more third-party providers:

- Aging
 - Finding the right provider or in-patient/out-patient program
 - Navigating in-network and out-of-network options
 - Exploring alternative therapy options
 - Ongoing check-ins and support
- Health Conditions
 - Finding providers, scheduling appointments, contesting insurance bills
 - Navigating alternative treatment, clinical trials, and top research centers

- Handling the transfer of medical records and tracking down referrals
- Sourcing support groups and therapists
- Mental Health
 - Finding the right provider or in-patient/out-patient program
 - Navigating in-network and out-of-network options
 - Exploring alternative therapy options
 - Ongoing check-ins and support
- Special Needs
 - Managing and sourcing aides and therapists
 - Navigating state and employer-sponsored benefits and coverage
 - Assisting with school decisions and transitions of care
 - Tracking down insurance approvals
- Financial Support
 - Sourcing providers who work on a sliding scale (for those uninsured or underinsured)
 - Securing third party prescription or copay coverage
 - Advocating on appeals, bills, and financial aid applications
 - Vetting affordable housing options
 - Exploring community-based resources and programs
- Veterans Support
 - Helping veterans and caregivers gain access to benefits and providers
 - Navigating benefits and coverage offered through the VA and privately
 - Helping with a veteran's financial benefit application
 - Finding the right emotional support programs
 - Smoothing the transition from the military to private citizenship
- Childcare
 - Finding the right in-home nanny or daycare
 - Evaluating local camps, clinics, day programs, and other activities
 - Sourcing supplemental academic support
 - Referring third-party back-up options
- Teen Support
 - Finding a mental health service for a teen
 - Evaluating post-high school education options
 - Finding academic and tutoring support for teens
 - Finding LGBTQ+ support services for a teen
 - Finding substance use support services for a Teen

No Cost to Participants

There is no cost for participating in the Wellthy EAP or using its services. You may incur costs in retaining the services of a third-party provider recommended to you by Wellthy.

Access to Services

You may access services through visiting Wellthy's website at <http://www.wellthy.com/oxy>.

In order to receive services, you must comply with Wellthy's processes and procedures. These may include providing certain required information and accepting Wellthy's terms and conditions. These requirements will be presented to you when you seek services.

Exclusions and Limitations

The Wellthy EAP will provide assistance in securing services for you or a loved one. However, the Wellthy EAP does not actually provide the services. As a non-exhaustive list of examples, the Wellthy EAP will not be the provider of the following services:

- Counseling services;
- Physician services, including services from a psychiatrist;
- Hospital services (inpatient and outpatient services);
- Diagnostic laboratory and diagnostic and therapeutic radiological services;
- Home health services;
- Emergency health care services;
- Drugs and medications;
- Investment advice or loan financing;
- Legal advice and/or legal representation;
- Review of real estate or trust documents;
- Services that constitute significant benefits in the nature of medical care or treatment; or
- Services related to any legal matter with respect to which the Plan Sponsor (or another Employer or affiliate), the Plan, the Wellthy EAP, the Plan Administrator, another Employee or the Dependent of an Employee is a named party.

Wellthy, the Wellthy EAP, the Plan Sponsor, the Plan Administrator, the Employer, and any employee or representative of any of the foregoing will not provide legal or tax advice to, or legal representation of, any person or entity under, or related to, the Plan or the Wellthy EAP. If there are any communications relating to legal or tax topics, such communications should be considered as only general information on the topic. If advice is required regarding a legal or tax matter, participants should seek advice from a qualified professional.

Additional Information

1. Definitions

Capitalized terms used, but not otherwise defined, in this Benefit Program SPD will have the same meanings as provided for those terms in the wrap-around Plan document ("**Wrap-Plan**") or the wrap-around summary plan description document of the General Health & Welfare Component of the Plan ("**Wrap-SPD**") as applicable.

2. Health Component

As used in this document, "Health Component" means the portion of the Wellthy EAP that constitutes a group health plan for purposes of ERISA, the Code, HIPAA and the Affordable Care Act.

3. Status of the Wellthy EAP

The Plan Sponsor intends that the Wellthy EAP not provide any services that constitute significant benefits in the nature of medical care or treatment. The Health Component of the Wellthy EAP is intended to meet the requirements of (i) IRS Notice 2004-50, Q/A-10 (with respect to whether Wellthy EAP coverage

would disqualify an individual from participating in a health savings account under Section 223 of the Code) and (ii) the final regulations issued by the U.S. Departments of Labor, Treasury, and Health and Human Services at 79 FR 59130 (Oct. 1, 2014) (with respect to whether the Health Component of the Wellthy EAP constitutes an “excepted benefit” for purposes of Title XXVII of the Public Health Services Act, Part 7 of ERISA, and Chapter 100 of the Code), and any subsequent authoritative guidance. The Wellthy EAP will be administered and construed accordingly.

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

4. Benefit Claims and Appeals

A Participant’s request for Wellthy EAP services, submitted by the Participant, or by the Participant’s authorized representative on his behalf, in accordance with Wellthy’s applicable procedures, will constitute a claim for benefits under the Wellthy EAP and ERISA. Casual or general inquiries regarding eligibility or coverage under the Wellthy EAP do not constitute benefit claims under the Wellthy EAP or ERISA. Benefits claims under the Wellthy EAP will be administered in accordance with **ARTICLE VI CLAIMS PROCEDURES** of the Wrap-SPD.

In the event that Wellthy, as Claims Administrator, denies a Participant’s claim for benefits, the Participant is entitled to appeal the claim denial to the Claims Fiduciary in writing as provided in **ARTICLE VI CLAIMS PROCEDURES** of the Wrap-SPD. Any such appeal must be submitted to the Claims Fiduciary using the contact information set out in Appendix C of the Wrap-SPD.

5. Cost

Benefits are provided under the Wellthy EAP based on fees paid to Wellthy by the Employer from its general assets. No benefits under the Wellthy EAP are provided pursuant to a contract of insurance or a trust account. No Participant premiums or contributions toward the cost of Wellthy EAP coverage are required. Benefits under the Health Component of the Wellthy EAP are provided to Participants on a first-dollar basis, *i.e.*, without any requirement for Participant copayments or other cost-sharing.

6. No Coordination with Other Group Health Benefits

Participation in the Health Component of the Wellthy EAP is not contingent upon a Participant’s enrollment in a medical or other group health option under the Plan. To the extent that a Participant is also enrolled in another group health option under the Plan: (a) the Participant is not required to exhaust his benefits under the Health Component of the Wellthy EAP before being eligible for benefits under the other group health option, and (b) benefits between the Health Component of the Wellthy EAP and the other group health option are not coordinated.

7. Termination of Coverage

A Participant will cease to be a Participant on the earliest of (a) the effective date on which the Wellthy EAP is terminated, (b) the effective date on which the Participant's eligibility status terminates, for whatever reason, or (c) with respect to a Participant who is a Spouse or Domestic Partner or a Dependent

Child, the effective date on which the Employee's Wellthy EAP coverage terminates. However, continuation of coverage under COBRA may be available pursuant to **ARTICLE XI COBRA CONTINUATION COVERAGE** of the Wrap-SPD.

The Wellthy EAP may be amended (including to eliminate or reduce any services or benefits provided by the Wellthy EAP) or terminated at any time, as provided in **ARTICLE IX AMENDMENT OR TERMINATION** of the Wrap-SPD.

8. Additional Information about this Wellthy EAP Benefit Program SPD

This Wellthy EAP Benefit Program SPD is incorporated into the [Wrap-SPD](#) and constitutes a part of the "Summary Plan Description" of the General H&W Component of the Plan under ERISA ("**H&W Summary Plan Description**"). The full H&W Summary Plan Description consists of the Wrap-SPD, this Wellthy EAP Benefit Program SPD, and the Benefit Program SPDs for each other Benefit Program of the General H&W Component under the Plan.

This Wellthy EAP Benefit Program SPD must be read in conjunction with the Wrap-SPD because both documents contain terms and provisions that are applicable to the Wellthy EAP. For additional information regarding the interaction of this Wellthy EAP Benefit Program SPD with the Wrap-SPD, please consult ARTICLE II INTERPRETATION of the Wrap-SPD.

Copies of the Wrap-SPD and the Benefit Program SPDs are available [here](#) or at [My HR](#) at <https://oxynet.oxy.com> and on [OxyLink Online](#) at <https://oxylink.oxy.com>. Alternatively, you may contact the OxyLink Employee Service Center, and either hardcopy or electronic copies will be provided to you. OxyLink's telephone numbers are 1-800-699-6903 (inside US) and 1-918-610-1990 (outside US). OxyLink's email is oxylink@oxy.com.