FIRST SUMMARY OF MATERIAL MODIFICATIONS
Oxy Medicare Advantage PPO Plan

The Oxy Medicare Advantage PPO Plan (the "Plan") provides certain benefits to eligible Employees and their Dependents. This Summary of Material Modifications ("SMM") reflects changes to the Plan and its Summary Plan Description (the "SPD").

Unless defined in this SMM document, defined terms in the Plan's SPD shall have the same meaning in this SMM. Any provisions of the SPD that are not specifically modified by this SMM have not been changed and remain in effect. You should keep this SMM with your copies of the SPD.

1. Effective January 1, 2026, the eligibility criteria has been clarified to provide that any legacy Anadarko Petroleum Corporation employees who are eligible for the Anadarko Health Reimbursement Arrangement are not eligible to participate in the Oxy Medicare Advantage PPO Plan. The first paragraph of Page 11 has been removed and replaced with the following:

Generally, you and your covered dependents on record at the time of your Oxy retirement date are eligible to participate if you:

- Were a regular, full-time employee of Occidental Petroleum Corporation (OPC) or an affiliated company (Oxy) or, effective March 1, 2018, a part-time non-represented employee approved for the Phased Retirement Program, on a U.S. dollar payroll (temporary employees and interns are not eligible to participate) and:
  - Were designated as eligible to participate by your employer or through your collective bargaining agreement and did not participate in a similar type of employer-sponsored plan.
  - Were at least age 55 with 10 or more years of regular, full-time Oxy service when you left Oxy employment (other rules may apply to collective bargaining groups, grandfathered groups or sold or closed locations).

  You were considered a full-time employee if you were regularly scheduled to work at least 30 hours per week. For this purpose, "affiliated company" means any company in which 80 percent or more of the equity interest is owned by Occidental Petroleum Corporation.
- Are not eligible for retiree coverage under (i) another group medical plan as a result of credit for Oxy service or (ii) the Anadarko Health Reimbursement Arrangement under the Anadarko Petroleum Corporation Retiree Health Benefits Plan.
- Were enrolled in an Oxy Medical Plan, including regionally available options, e.g., a Health Maintenance Organization (HMO) option, the day before your retirement, except as described below:
  - If you were covered under your spouse's medical plan or any other medical plan immediately before retirement from Oxy, you are eligible for coverage under this Medicare Advantage PPO Plan when you retire or later if you lose coverage under the other plan, as long as you elect coverage within 31 days of the event. Proof of prior medical coverage or loss of creditable coverage is required.

2. Effective as of and contingent upon the closing of the OxyChem Transaction, the eligibility criteria is amended to provide that certain former Oxy employees who would otherwise have met the eligibility criteria to participate in this Plan within 24-month period following the closing date of the OxyChem Transaction had they remained employed by Oxy during such period will be eligible to participate in this Plan, provided that they remain employed by Berkshire Hathaway Inc. or one of its affiliates through the date that they satisfy the eligibility requirements. The following paragraph has been added to Page 11 immediately following the sentence "[i]f you were part of a collective bargaining group, your eligibility to participate is generally described above."

Effective as of and contingent upon the closing of that certain Purchase and Sale Agreement, dated October 1, 2025 (the OxyChem Transaction), by and among Berkshire Hathaway Inc., Occidental Chemical Holding, LLC, and, solely for the limited purposes set forth therein, Environmental Resource Holdings, LLC, certain former Oxy employees (the Grandfathered OxyChem Employees) will be deemed to satisfy the eligibility criteria described above if such Grandfathered OxyChem Employees would have satisfied the age and Oxy service requirements set forth above within the 24-month period following the closing date of the OxyChem Transaction had such Grandfathered OxyChem Employees remained employed by Oxy during the 24-month period following the closing date, provided that such Grandfathered OxyChem Employees remain continuously employed by Berkshire Hathaway Inc. or one of its affiliates through the date on which the Grandfathered OxyChem Employees satisfy such requirements.