



# DISASTER RELIEF

For CITGO Employees

Dear CITGO colleagues:

During the last several days, together we have experienced one of the most catastrophic rain events in our history. My heart is saddened to learn of the direct impact this has had on many of our CITGO family members. From hauling their families miles away during a mandatory evacuation to total loss of their homes, the stories are many and they are heart wrenching.

I want to reiterate that CITGO is committed to stand with you during these hard times. If you have been affected, please take advantage of the interest-free loans that we are offering. Application information is available on the CITGO Intranet. I encourage you to contact your HR representative if you need assistance with this application or any other related matter.

It is my hope that as we pick up the pieces and rebuild our lives and communities, we do anything we can to alleviate your burden.

Sincerely,

*José Pereira*

Acting President & CEO

## Interest-Free Loans

### THE PROGRAM OFFERS INTEREST-FREE LOANS FOR ELIGIBLE CITGO EMPLOYEES.

This program is designed to provide assistance to those CITGO Petroleum Corporation Employees whose primary residence was affected by Hurricane/Tropical Storm Harvey in August 2017.

Eligibility – Those employees of CITGO Petroleum Corporation (CITGO) whose primary residence/property was affected by Hurricane/Tropical Storm Harvey.

CITGO will provide interest-free loans to eligible employees as follows:

- \$2,500 – Available to all eligible employees for emergency cash for the basic needs of the employee and their family.
- Additional loan amounts may be available, up to a maximum of \$15,000 total, for employees who experienced more significant damage from Hurricane/Tropical Storm Harvey (Documentation may be required for verification purposes).
- Employees will be required to sign a promissory note, providing for the repayment of these loans through payroll deduction over a twenty-four (24) month period. This repayment will begin in the first pay period following November 1, 2017.

**TO APPLY: Complete and submit form to [HR@CITGO.com](mailto:HR@CITGO.com).**

Form located at: <https://www.hr.citgo.com/DOC/LifeEvents/FloodReliefLoanForm.doc>

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## Additional Resources

### Grants

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#### Grants in the amount of \$10,000 for employees whose primary dwelling is deemed uninhabitable.

- Employees will be required to provide supporting documentation to qualify.
- CITGO reserves the right to approve or deny awarding of the grants.
- Employees will be required to sign an affidavit.
- No impact to FEMA claims for most employees.
- Grant is not taxable to employees.
- Employees are encouraged to maintain receipts for their own records on how this grant was used.
- Employees may be required to disclose receipt of this grant to FEMA.
- Access this form by [clicking here](#).

### Temporary Housing

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#### Assistance Securing Temporary Apartments at Discounted Rates.

- CITGO will seek to secure temporary housing of 2 bedroom apartments with monthly rent between \$1,800 - \$2,500.
- CITGO will provide the required deposit to secure the apartment.
- The deposit amount cannot be used to pay rent, or for lodging with relatives or friends.
- Employees will be solely responsible to pay the monthly rent and any associated fees.
- Employees will be required to re-pay the deposit to CITGO at the end of the lease, but no later than 6 months from receipt of the payment, whichever occurs first.
- Employees will be required to sign a promissory note.
- Please contact Beverly Maxwell at [bmaxwel@CITGO.com](mailto:bmaxwel@CITGO.com), or 832-486-1462.

### Car Rentals

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#### Assistance Securing Temporary Car Rentals at Corporate Discounted Rates.

- CITGO will negotiate corporate discount rates for rental cars.
- Employees will be responsible to pay the monthly rental fee.
- Employees will be responsible for insuring the rental car and for making payments for that insurance.
- Employees will be solely and personally liable under, and responsible for the terms of any rental agreement signed to acquire a rental vehicle.
- CITGO is not responsible for any terms associated with the vehicle rental agreement.
- CITGO will assume no liability for the car rentals.
- Employees will be required to sign a form acknowledging that they are solely responsible for paying the rental fees, tolls, tickets or other expenses associated with the rental, and for securing and paying for any applicable insurance premiums.
- Access this form by [clicking here](#).

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## Additional Resources

### 401(k) Savings Plans

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Fidelity: [www.401k.com](http://www.401k.com) or 1-800-256-4015

In the event of a hardship such as the recent flooding in the Texas and Louisiana area, the 401(k) savings plans allow you access to your plan account.

- **Loans** – Participants currently in active employment with the Company and on the Company payroll may be eligible for 401(k) plan loans. Loans can be taken for any reason and are repaid via payroll deduction. As long as repayment is made, loans are not subject to taxes or penalties.
- **Non-Hardship Withdrawal** – Under certain circumstances, once per calendar quarter active employees may withdraw amounts attributable to the Regular Company Basic Contributions, the Company Matching Contributions, and any earnings thereon. The withdrawal is taxable, and may be subject to early withdrawal penalties. Therefore, you may wish to consult with a professional tax advisor to determine how a Non-Hardship Withdrawal may impact your individual tax situation.
- **Hardship Withdrawals** – The Internal Revenue Service has announced special provisions applicable to employees impacted by Hurricane Harvey who are requesting a hardship withdrawal from their 401(k) plan. To qualify for this relief, hardship withdrawals must be made by January 31, 2018.

You must exhaust all other reasonably available resources, including a loan or other unrestricted withdrawal(s), from the savings plan before a Harvey-related withdrawal will be permitted.

Further information can be accessed by visiting:

<https://www.hr.citgo.com/DOC/LifeEvents/401KLoanWithdrawals.pdf>

To request a Hardship Withdrawal, contact Fidelity at [www.401k.com](http://www.401k.com) or 1-800-256-4015.

### UnitedHealthcare

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UnitedHealthcare Virtual Visits providers Doctor-on-Demand and AmWell, are offering free medical services to support those affected by Hurricane Harvey in Texas and Louisiana. During significant weather events, patients are often unable to access healthcare due to road closures, flooding, or office closures. The services from AmWell and Doctor-on-Demand will allow patients to access medical care without traveling into severe weather situations.

In order to receive these services members will need to do the following:

#### Doctor-on-Demand:

- Free services will be for anyone affected by Hurricane Harvey including those that have evacuated outside of the area.
- To receive the visit at no cost, patients will need to apply promotion code HARVEY2017 to their account. Valid through September 8, 2017.
- Doctor-on-Demand is covering the cost of the visit, so insurance will not be billed. This is a temporary change in allowing promotion codes to be used by patients with insurance.
- UHC Members can download the Doctor-on-Demand app on a personal mobile device, [here](#). Members can contact Doctor-on-Demand's member support team at 1-800-997-6196.

#### AmWell:

- Free services will be for anyone affected by Hurricane Harvey including those that have evacuated outside of the area.
- To receive a visit at no cost, patients will need to apply coupon code HARVEY. Valid through September 15, 2017.
- UHC members can download the AmWell app on a personal mobile device, by texting AW to 1-617-249-7410.
- Members can contact AmWell member support team at 1-855-818-DOCS (3627).