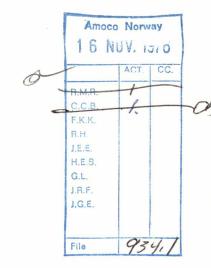


B. B. Reed Manager Employee Relations (Amoco International)

November 12, 1976



Standard Oil Company (Indiana)

200 East Randolph Drive Post Office Box 5910-A Chicago, Illinois 60680 312-856-4766

OVERSEAS MANAGERS:

This is to inform you that an improvement will be made to the maternity and obstetrical care benefits provided by our Comprehensive Medical Expense Plan.

Effective December 1, 1976, the Plan will pay the first \$500 of maternity and obstetrical care charges in full and after a \$100 deductible pay 80 per cent of such charges in excess of \$600. This single \$100 deductible for each pregnancy is separate and apart from the deductible amount that applies to non-maternity cases. As in the past, maternity and obstetrical care benefits are available only to female employees and dependent wives who become pregnant while insured under the Plan.

Prior to December 1, 1976, the reimbursement of medical charges due to a pregnancy could not exceed \$250 for normal delivery, \$375 for Caesarean section or ectopic birth, and \$125 for a miscarriage.

Employee contributions to the Comprehensive Medical Expense Plan remain unchanged.

Attached is a suggested letter to be used to communicate this improvement to expatriate employees at your location. Please let me know if you have any questions concerning this change.

Attachment

BBReek