



# NEW HIRE GUIDE

PART-TIME  
EMPLOYEES

(REGULARLY  
SCHEDULED 20-39  
HOURS PER WEEK)

2023



ONEOK

# Guide to Your 2023 Benefits



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## LEGAL NOTICE

This new hire guide is not a plan, plan amendment, summary plan description (SPD) or contract to provide the benefits described. This guide is intended primarily to be an overview of the benefits in which you may enroll for 2023. Any benefits provided by any of the plans are governed by the formal written plan documents adopted by ONEOK. While every effort is taken to report your benefits accurately, discrepancies or errors are always possible. In the event of any conflict between this information and the written plan document, the written plan document will govern. This information does not constitute tax advice or an employment contract or guarantee to continue employment for any period of time. ONEOK reserves the right to change the plans' provisions, in whole or in part, at any time for any reason.

# Elect Your Benefits

## COVERAGE FOR NEW HIRES

Coverage will be effective the first day of employment. Submit your elections early so your coverage is in effect by your start date.

If you fail to complete the enrollment process during your new hire election period (within 15 days of employment), you will automatically be enrolled in the Preferred Provider Organization (PPO) Plan with employee-only coverage. You will not be allowed to make changes until the next annual Open Enrollment or until you have a qualifying life event. Refer to the ONEOK, Inc. Health Plan and Summary Plan Description found on [www.ONEOK.com](http://www.ONEOK.com) > Careers > Plan Documents.

If you have questions about enrollment, contact HR Solutions at [HRsolutions@oneok.com](mailto:HRsolutions@oneok.com) or 855-ONEOKHR (855-663-6547); in Tulsa, call 918-588-7222.



1



Review your  
New Hire guide.

2






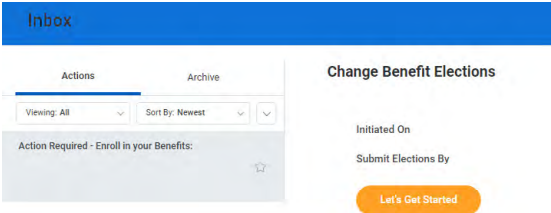


Enroll online in  
Workday and  
upload supporting  
documentation.  
Print/save your  
benefit statement  
after submitting  
your elections.

3



Review  
your payroll  
deductions in  
Workday to  
ensure elections  
are correct.

# How to Enroll Through Workday

Step 1	<p>Download the Workday mobile app using the QR code (Organization ID: oneok).</p> <p>OR, go to <a href="http://www.myworkday.com/oneok/login.html">www.myworkday.com/oneok/login.html</a> on your ONEOK device. If you're connected to the network, you will be logged in automatically. Otherwise, enter your ONEOK network credentials.</p>	 
Step 2	Open your Workday inbox (My Tasks).	
Step 3	Click on the task labeled "Action Required - Enroll in Your Benefits." Click "Let's Get Started."	
Step 4	Click through each benefit to make elections for the current year. <i>NOTE: If you do not enroll now, you must wait until you have a qualifying event or for the next Open Enrollment period to make any new elections.</i>	
Step 5	Click "Review and Sign" once you have made your elections.	
Step 6	Check the box "I Accept" if you are satisfied with your elections. Click "Submit." Print or save your benefit statement for your records.	



# PRIMARY BENEFITS



# Make Your Health Plan Elections

ONEOK offers two options for participants on the medical plan: the Preferred Provider Organization (PPO) plan and the High Deductible Health Plan (HDHP). Employees are encouraged to review each plan to determine which option is best for their family. Both the PPO and HDHP include:

- The same UnitedHealthcare preferred provider network.
- Routine preventive care covered at 100% at in-network providers.
- The same covered services.
- Prescription drug coverage including OptumRX mail-order services.

2023 HEALTH PLAN CONTRIBUTIONS (Per Pay Period)		
	PPO	HDHP
Employee Only	\$135.50	\$119.50
Employee+Spouse/ Domestic Partner	\$336.00	\$301.00
Employee+Child(ren)/ Domestic Partner Child(ren)	\$275.50	\$248.50
Employee+Family	\$501.00	\$422.00

## > PPO



HIGHER MONTHLY  
PREMIUMS



LOWER DEDUCTIBLES AND  
OUT-OF-POCKET MAXIMUMS

- Per person deductible and out-of-pocket maximum.
- Set copays for doctor office visits and prescriptions.
- Free access to CareATC clinics.
- May be paired with an HCFA.

## > HDHP



LOWER MONTHLY  
PREMIUMS



HIGHER DEDUCTIBLES AND  
OUT-OF-POCKET MAXIMUMS

- Family deductible and out-of-pocket maximum.
- No copays. Coverage subject to deductible and coinsurance.
- Access to CareATC clinics for only \$85.
- Automatically enrolled in an HSA including company contribution.

*Other restrictions and exceptions apply. Consult a tax, legal or financial advisor to discuss your personal circumstances. See page 11 for HDHP eligibility requirements.*

# Health Plan Coverage

	PPO		HDHP	
	In Network	Out of Network <sup>3</sup>	In Network	Out of Network <sup>3</sup>
Calendar Year Deductible				
Per Person	\$500 <sup>6</sup>	\$1,500 <sup>6</sup>	N/A	N/A
Employee+Spouse/Domestic Partner or Employee+Child(ren)	\$1,000 <sup>6</sup>	\$3,000 <sup>6</sup>	N/A	N/A
Employee+Family	\$1,500 <sup>6</sup>	\$4,500 <sup>6</sup>	N/A	N/A
Single Coverage	N/A	N/A	\$1,600 <sup>6</sup>	\$3,300 <sup>6</sup>
Family Coverage	N/A	N/A	\$3,200 <sup>6,10</sup>	\$6,600 <sup>6,10</sup>
ONEOK Contribution to HSA				
	N/A		\$500 Single Coverage \$1,000 Family Coverage	
Member Coinsurance				
	20%	40%	15%	40%
Out-of-Pocket Maximum				
Per Person	\$2,750	\$6,000 <sup>3</sup>	N/A	N/A
Employee+Spouse/Domestic Partner or Employee+Child(ren)	\$5,500	\$12,000 <sup>3</sup>	N/A	N/A
Employee+Family	\$8,250	\$18,000 <sup>3</sup>	N/A	N/A
Single Coverage	N/A	N/A	\$4,000	\$9,000 <sup>3</sup>
Family Coverage	N/A	N/A	\$8,000 <sup>11</sup>	\$18,000 <sup>3,11</sup>
Preventive Care (Nondiagnostic)				
Immunizations/Well-child Care, Routine Physical, Prostate Cancer Screening, Mammogram Screening, Colonoscopy/Cologuard, Annual Wellness Exams	Plan Pays 100% <sup>1,7</sup>	Not Covered	Plan Pays 100% <sup>1,7</sup>	Not Covered
Common Services				
CareATC Health Clinic	Plan Pays 100% <sup>9</sup>	Not Covered	\$50 Fair Market Fee	Not Covered
Virtual Visit	\$5 Copay <sup>6,9</sup>	Not Covered	15% <sup>2,6</sup>	Not Covered
Primary Care Office Visit	\$30 Copay <sup>6,8,9</sup>	40% <sup>2,6</sup>	15% <sup>2,6</sup>	40% <sup>2,6</sup>
Specialist Office Visit	\$50 Copay <sup>6,9</sup>	40% <sup>2,6</sup>	15% <sup>2,6</sup>	40% <sup>2,6</sup>
Urgent Care Visit	\$65 Copay <sup>6,9</sup>	40% <sup>2,6</sup>	15% <sup>2,6</sup>	40% <sup>2,6</sup>
Diagnostic X-ray/Lab	20% <sup>2,6</sup>	40% <sup>2,6</sup>	15% <sup>2,6</sup>	40% <sup>2,6</sup>
Emergency Room	\$300 Copay <sup>9</sup> , Waived if Admitted, Deductible + 20% <sup>6</sup>	\$300 Copay <sup>9</sup> , Waived if Admitted, Deductible + 20% <sup>6</sup>	15% <sup>2,6</sup>	15% <sup>2,6</sup>
Inpatient Hospital	20% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>	15% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>
All Other Covered Services	20% <sup>2,6</sup>	40% <sup>2,6</sup>	15% <sup>2,6</sup>	40% <sup>2,6</sup>

# Health Plan Coverage *Continued*

	PPO		HDHP	
	In Network	Out of Network <sup>3</sup>	In Network	Out of Network <sup>3</sup>
<b>Maternity Services – Employee, Spouse/Domestic Partner</b>				
Routine Preventive Prenatal Care	Plan Pays 100% <sup>1,7</sup>	Not Covered	Plan Pays 100% <sup>1,7</sup>	Not Covered
Other Prenatal Care	20% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>	15% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>
Fertility	Benefits only available through Progyny	Benefits only available through Progyny	Benefits only available through Progyny	Benefits only available through Progyny
Delivery and Newborn Charges	20% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>	15% <sup>2,4,5,6</sup>	40% <sup>2,4,5,6</sup>
<b>Maternity Services – Childbearing Dependent(s)</b>				
Routine Preventive Prenatal Care	Plan Pays 100% <sup>1,7</sup>	Not Covered	Plan Pays 100% <sup>1,7</sup>	Not Covered
Other Prenatal Care	Not Covered	Not Covered	Not Covered	Not Covered
Delivery and Newborn Charges	Not Covered	Not Covered	Not Covered	Not Covered
<b>Prescription Drugs</b>				
Select Preventive Drugs	Plan Pays 100% <sup>1</sup>		Plan Pays 100% <sup>1</sup>	
Tier 1 Drugs	The Lesser of the Cost of the Drug or \$7.50 <sup>6,9</sup>		15% <sup>2,6</sup>	
Tier 2 Drugs	The Greater of 30% or \$25.00 <sup>6,9</sup>		15% <sup>2,6</sup>	
Tier 3 Drugs	The Greater of 40% or \$50.00 <sup>6,9</sup>		15% <sup>2,6</sup>	

1 Does not apply to annual deductible or out-of-pocket maximum.

2 After annual deductible.

3 If provider is not contracted with UnitedHealthcare (UHC), the patient is responsible for the amounts in excess of eligible expenses, which will not apply to the annual deductible or out-of-pocket maximum.

4 Requires preauthorization: in-network: provider responsibility, out-of-network: patient responsibility. \$300 reduction in benefits for failure to precertify.

5 Precertification required within 48 hours of admission.

6 Applies to out-of-pocket maximum.

7 100% coverage is based on age and health condition with respect to health care reform guidelines.

8 Family practitioner, general practitioner, internal medicine, pediatrician and mental health office visits.

9 Does not apply to annual deductible.

10 The entire family deductible must be met before coinsurance will be applied, regardless of how many individuals are covered.

11 The entire family out-of-pocket maximum must be met before the out-of-pocket maximum has been satisfied, even if only one family member is using the plan; provided, however, that the out-of-pocket maximum for any individual shall not exceed the limit established by the IRS for the year under applicable Health Care Reform guidance.



## LEARN MORE

VISIT [www.myuhc.com](http://www.myuhc.com).  
CALL 800-232-8943.





# Dental

## 2023 DENTAL CONTRIBUTIONS

Coverage	Per Pay Period
Employee Only	\$10.50
Employee+Spouse/Domestic Partner	\$22.50
Employee+Child(ren)	\$20.50
Family	\$32.50



## Dental Benefits Summary

	In Network	Premier	Out of Network
	<i>Choose a dentist in the PPO network for the greatest benefit.</i>	<i>Choose a dentist in the Premier network for network savings. Your out-of-pocket costs will be higher than with a PPO dentist.</i>	<i>Out-of-network dentists are reimbursed based on Delta Dental's maximum allowable fee schedule. Any difference between the dentist charges and the schedule may be billed to you.</i>
Deductible	\$50 per person or \$150 per family		
Preventive Care and Diagnostic Care (Exams, X-rays, Cleanings Deductible Waived for Preventive Care)	Paid at 100%	Paid at 90%	Paid at 90%
Basic Care (Fillings, Extractions, Root Canals)	Paid at 80%	Paid at 70%	Paid at 70%
Major Care (Crowns, Bridges, Dentures)	Paid at 50%	Paid at 40%	Paid at 40%
Annual Maximum Benefit	\$1,500 per person per calendar year. Oral evaluations and routine cleanings do not reduce the annual maximum benefit.		
Orthodontia (Adult and Children)	Paid at 50%	Paid at 40%	Paid at 40%
Orthodontia (Lifetime Maximum)	\$1,500 per person		



## LEARN MORE

VISIT [www.deltadentalok.org](http://www.deltadentalok.org).  
CALL 800-522-0188.



# Vision

## 2023 VISION CONTRIBUTIONS

Coverage	Per Pay Period
Employee Only	\$6.07
Employee+Spouse/Domestic Partner	\$9.71
Employee+Child(ren)	\$9.89
Family	\$15.96



## Vision Benefits Summary

	In Network	Out of Network
Vision Examination (One Exam per Participant per Calendar Year)	\$15 copay	Reimbursed up to \$45
Standard Corrective Lenses, Single, Lined Bifocal, Lined Trifocal, Lenticular (Once per Calendar Year)	Covered in full	Reimbursed \$30 to \$100
Frames (Once per Calendar Year)	100% up to \$150, then 20% savings	Reimbursed up to \$70
Contact Lenses Instead of Eyeglass Lenses (Once per Calendar Year)	Contact fitting and evaluation: \$60 copay Elective lenses: \$130 allowance	Reimbursed up to \$105



## LEARN MORE

VISIT [www.metlife.com](http://www.metlife.com).  
CALL 855-MET-EYE1 (855-638-3931).



# Health Savings Account (HSA)

## WHY HAVE AN HSA?

- You own it. The money is yours until you spend it — even deposits made by others, such as an employer or family member. You keep it, even if you change health plans, jobs or retire.
- The money you deposit is tax advantaged. Contributions, earnings and withdrawals for qualified medical expenses are income tax free.
- Once your account reaches \$2,000, you may invest in mutual funds through Optum Bank. Savings grow income tax free.
- There's no “use it or lose it” at the end of the year. You keep your money even if you change jobs or retire.
- After age 65, use your money without a penalty. Qualified medical expenses are tax-free.

**Once you've contributed to your account, use the funds in your HSA to pay for qualified medical expenses, such as:**

- Dental care, including extractions, crowns and braces.
- Vision care, including contact lenses, prescription sunglasses and LASIK surgery.
- Doctor visits.
- Prescription medications.
- Certain over-the-counter drugs and medications.
- Chiropractic services.
- Acupuncture.

**HSA Eligibility Rules** To qualify for an HSA, you must:

- Be enrolled in ONEOK's HDHP.
- Not be claimed as a dependent on someone else's tax return.
- Not have any other non-high deductible medical coverage, e.g., coverage through your spouse's employer.
- Not contribute to or receive reimbursement from a regular HCFSAs. This applies to spouses as well.
- Special rules apply if you or your dependent(s) are 65 and/or are eligible for Medicare, veteran's benefits or TRICARE. Consult a tax, legal or financial advisor to discuss your personal circumstances.
- HSA dollars cannot be used for domestic partner expenses unless they are your qualified tax dependent.



# Health Savings Account (HSA) *Continued*

## 2023 HSA CONTRIBUTION MAXIMUMS

<b>Single Coverage</b>	<b>\$3,850</b>
Maximum Employee Contribution	\$3,350
ONEOK Contribution	\$500
<b>Family Coverage</b>	<b>\$7,750</b>
Maximum Employee Contribution	\$6,750
ONEOK Contribution	\$1,000

### Catch-up Contribution

Employees who are age 55 as of December 31, 2023, are eligible to participate in the catch-up contribution.

**\$1,000**



## ➤ How it Works

Elections are deducted over the remaining 2023 pay periods. Employee contributions to the HSA are not preloaded. Money will be added to your Optum account after each paycheck.

- You will receive a health savings Mastercard in the mail.
- Use your health savings Mastercard at doctors' offices, pharmacies and stores that accept cards for qualified medical expenses.
- Any unused funds will carry over for future use.
- Change your contribution any time throughout the year.

**NOTE: HSA contributions must be reelected every year. They may be changed at any time.**



**LEARN MORE**

VISIT [www.optumbank.com](http://www.optumbank.com).





# Health Care Flexible Spending Account (HCFSA)

## ➤ Take advantage of an FSA in 2023.

The HCFSA allows you to reimburse yourself for certain health, dental and vision expenses with pretax dollars. The full amount of your election will be available to you on your start date.

To use your HCFSA, the health care item or service must be eligible. IRS guidelines determine which expenses are eligible and qualify for reimbursement. Typically, an eligible expense must be a service or product that is purchased to help treat a medical condition or prevent a disease. Refer to IRS Publication 502 for guidance on eligible expenses.

Note: If your spouse contributes to a health savings account (HSA) at their employer, you are not eligible to participate in HCFSA, per IRS rules.

### 2023 HCFSA CONTRIBUTIONS

Minimum Employee Contribution	\$120
Maximum Employee Contribution	\$3,050

### IMPORTANT DATES:

- Your HCFSA dollars may be used on expenses incurred between your date of hire and March 15, 2024.
- Claims must be filed by March 31, 2024. **Use it or lose it!**



### How it Works:

- ✓ Choose an amount to elect for 2023. Make your election in Workday during enrollment.
- ✓ Elections will be deducted pretax over the remaining 2023 pay periods.
- ✓ You will receive a health care spending Mastercard in the mail with preloaded funds that are available on your hire date.
- ✓ Use your health care spending card at doctors' offices, pharmacies and stores that accept FSA cards for qualified medical expenses.
- ✓ Spend your funds by March 15, 2024. Any unused funds will be forfeited.
- ✓ Make a new election each year.

# Dependent Care Flexible Spending Account (DCFSA)

The DCFSA lets you use pretax dollars to pay day care expenses for children age 12 and under or adults who are unable to care for themselves. The care must be necessary for you and your spouse/domestic partner to remain gainfully employed. Care may be provided through live-in care, babysitters or licensed day care centers.

## 2023 DCFSA CONTRIBUTIONS

Minimum Employee Contribution	\$120
Maximum Employee Contribution	\$5,000
Maximum employee contribution if filing separate tax return from those who also contribute to DCFSA	\$2,500

## IMPORTANT DATES:

- Your DCFSA dollars may be used on expenses incurred between your date of hire and March 15, 2024.
- Claims must be filed by March 31, 2024. **Use it or lose it!**



## How it Works:

- ✓ Choose an amount to elect for 2023. Make your election in Workday during enrollment.
- ✓ Elections will be deducted pretax over the remaining 2023 pay periods.
- ✓ Use a dependent care service.
- ✓ Pay expenses out of pocket and obtain a copy of the receipt for reimbursement.
- ✓ Complete the claim form or file an electronic claim at [www.myuhc.com](http://www.myuhc.com).
- ✓ UnitedHealthcare will mail you a check or deposit your reimbursement into your bank account up to the amount available in your account. DCFSA accounts are not prefunded.
- ✓ Make a new election each year.

# Life and Accidental Death and Dismemberment (AD&D) Insurance

ONEOK provides life and AD&D insurance to employees through Securian. Enrollment is automatic. Optional, supplemental life and AD&D insurance also are available.

## ➤ Know the Difference Between Life and AD&D

AD&D only applies if the cause of death is an accident without any other contributing factors. Life insurance covers any cause of death. See the plan document for exclusions.

### BENEFICIARY DESIGNATIONS

Choose your person(s). Elect your beneficiary(ies) in Workday for each life insurance election you are enrolled in. Current address will be required for your beneficiary(ies) designation.

**IMPORTANT!** Take advantage of the guarantee issue during your new hire status! If you waive coverage now and wish to enroll at a later date, the full amount will be subject to approval by Securian.

TYPE	BENEFIT AMOUNT	ENROLLMENT	MONTHLY PREMIUM
Basic Life	\$50,000	Employees automatically enrolled	Paid by ONEOK
Basic AD&D	\$50,000	Employees automatically enrolled	Paid by ONEOK
Supplemental Life Insurance	\$50,000	Guaranteed issue (max. \$50,000)*	Varies by age
Supplemental AD&D Single or Family Coverage	\$50,000	Guaranteed issue (max. \$50,000)*	Varies by age
Spouse/Domestic Partner Life Insurance	\$25,000	Guaranteed issue (max. \$25,000)*	Varies by age
Child Life Insurance	\$10,000 or \$25,000	Guaranteed issue	\$0.89 or \$2.23

\* If you previously waived coverage and now wish to enroll, the entire amount will be subject to approval of a health statement by Securian.



### LEARN MORE

VISIT [www.lifebenefits.com](http://www.lifebenefits.com).  
CALL 877-282-1752.



# Benefits Coverage Eligibility

See pages 39-41 for a list of eligible dependents and required documentation.

## ➤ Changing Your Elections

Once you have made your initial benefit elections, you may not make any changes until Open Enrollment unless you experience a qualifying life event. Examples of qualifying events are listed below. Please refer to the plan document for a complete listing. To make changes, you must submit a family status change in Workday. The change must be consistent with the life event (e.g., birth of a child is consistent with adding a newborn to the plan).

### **You have 30 days from the event date to make changes if your qualifying event is:**

- Marriage, divorce, legal separation, annulment declaration or termination of domestic partnership.
- Loss or gain of other coverage for yourself or a dependent.
- Significant change in health care coverage provided through your spouse's/domestic partner's employment.
- Death of dependent.

### **You have 90 days to make changes if your qualifying event is:**

- Birth or adoption of a child.

## ➤ Documentation

In order to complete your family status change in Workday, you must upload documentation for qualifying events. See pages 40-41 for a more detailed list.

- Marriage: Marriage certificate.
- Divorce, legal separation or annulment: Divorce decree or decree stating the separation.
- Loss of other coverage: Letter from other coverage stating when you lost coverage within the last 30 days.
- Birth or adoption of a child: Birth certificate, Social Security card, adoption paperwork.

**IMPORTANT!** Do not wait for government-issued documents, such as birth or marriage certificates, to submit your benefit change in Workday.

## SPECIAL NOTE ABOUT NEWBORN CHILDREN

Newborn children are not automatically added to the ONEOK Health Plan, even if both parents are enrolled. You must complete a family status change in Workday if you want coverage for your newborn.



## HR SOLUTIONS

## LEARN MORE

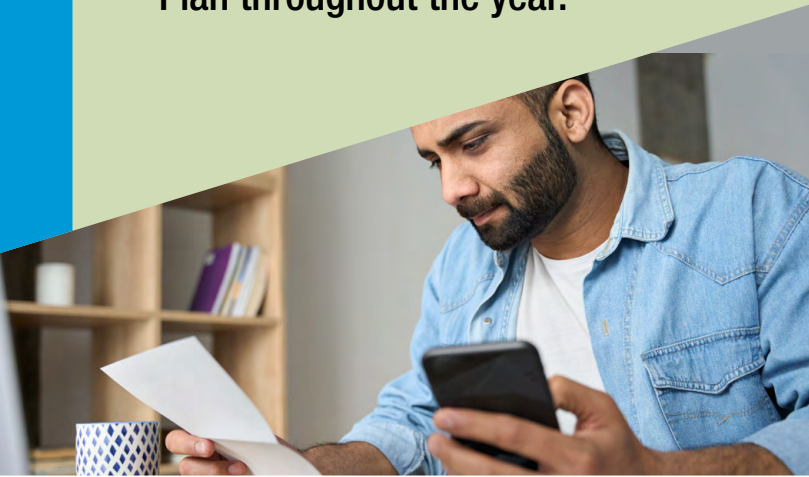
EMAIL [HRsolutions@oneok.com](mailto:HRsolutions@oneok.com).

CALL 855-ONEOKHR (855-663-6547).



# ADDITIONAL BENEFITS

ONEOK offers additional benefits as part of the ONEOK Health Plan throughout the year.



Programs that require participants to be enrolled in the ONEOK Health Plan are designated with the red Live Smart Health Plan brand.



Programs available to all employees are labeled with the green Live Smart Wellness Plan brand.

# IN-THE-MOMENT HEALTH CARE GUIDANCE TO SAVE YOU TIME AND MONEY

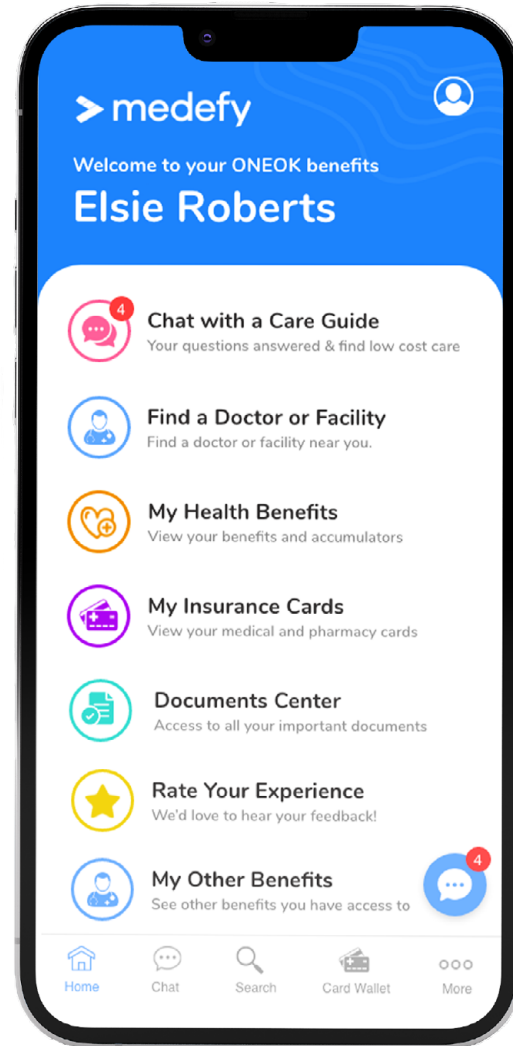
➤ Download the app to get help in less than 60 seconds.

## BENEFITS SIMPLIFIED

Experience the difference — download the Medefy app and Care Guides are available 24/7 to help you save time and money on your health care. From MRIs to CT scans, surgeries, and much more — Medefy provides the in-the-moment guidance when you need it most.

## CONCIERGE SERVICE AT YOUR FINGERTIPS

- Schedule appointments with low-cost, high-quality and in-network providers.
- Get answers to benefits, claims and bill questions from live, benefits experts.
- Access digital insurance cards and much more.



## LEARN MORE

Scan code or Search for Medefy in your app store to get started.



## WHAT TO KNOW. WHAT TO EXPECT.

When it comes to your health, you need the best care — fast. Your CareATC health and wellness clinics offer just that. From annual physicals to an unexpected illness, your wellness clinic is available at little to no cost to you. Participation is 100% confidential.

CareATC is available to all employees, spouses/domestic partners and dependents enrolled in the ONEOK Health Plan.



- No copay on the PPO. A \$50 fee applies for diagnostic visits on the HDHP.
- Primary care, illness or injury and chronic disease management.
- Quick and easy appointments via the CareATC app, online or by phone.
- Less wait time, more face time with your medical provider.
- Personal health assessment.
- X-rays by appointment at select locations.

### What may be treated:

Adult immunizations.	Fever/infections.	Sick visits.
Annual wellness exams.	High blood pressure.	Skin irritations.
Asthma.	High cholesterol.	Sprains/strains.
COVID-19 symptoms.	Lab work/test.	Tobacco cessation.
Cold and flu.	Minor injuries.	
Diabetes.	Personal health assessment.	

Locations are subject to change. To find CareATC locations, visit <https://www.careatc.com/clinic-locations>.



### SCHEDULE TODAY

Download the CareATC app.  
**VISIT** [www.careatc.com/patients](https://www.careatc.com/patients).  
**CALL** 918-948-6360 (Tulsa-area clinics).  
 918-863-2992 (ONEOK Plaza).  
 800-993-8244 (all other locations).



### OKLAHOMA

#### ONEOK Plaza

100 W. Fifth St.  
Tulsa, OK

#### 15th Street (X-rays)

1810 E. 15 St., Suite C  
Tulsa, OK

#### South Garnett Health Center

4716 W Urbana St., Ste 200  
Broken Arrow, OK

#### First Place Tower (ONE Gas Building)

15 E. Fifth St., Suite 1600  
Tulsa, OK

#### Jackson

Corporate Woods Center  
4500 S. 129th E. Ave.  
Tulsa, OK

#### Muskogee

300 Chandler Road, Suite 107  
Muskogee, OK

#### OKC HealthPlex South

13500 S. Tulsa Drive  
Oklahoma City, OK

#### Owasso

8751 N. 117th E. Ave.  
Owasso, OK

#### Sand Springs

302 W. Second St., Suite 600  
Sand Springs, OK

### MONTANA

#### Sidney, MT Clinic

216 E. Main St. Suite #4  
Sidney, MT

### NORTH DAKOTA

#### Watford City, ND Clinic

1005 S. Main St., Suite #202  
Watford City, ND

### TEXAS

#### Spring – Cypress Station

110 Cypress Station Dr.  
Houston, TX

#### Spring – Kuykendahl

21301 Kuykendahl Rd., Suite F  
Spring, TX

#### Odessa – Odessa Health Center

221 N. Sam Houston Ave.  
Odessa, TX

# SupportLinc Employee Assistance Program (EAP)



## THE SUPPORT YOU NEED, WHEN YOU NEED IT.

SupportLinc is the EAP for you and your household dependents. Seek help for anxiety, depression, marriage and relationship problems, grief and loss, substance use, anger management, work-related pressures, stress and more.

### SUPPORT FOR EVERYDAY ISSUES. EVERY DAY.

SupportLinc is available 24/7, 365 days a year at no cost to employees, spouses/domestic partners, dependents and anyone in the direct household.

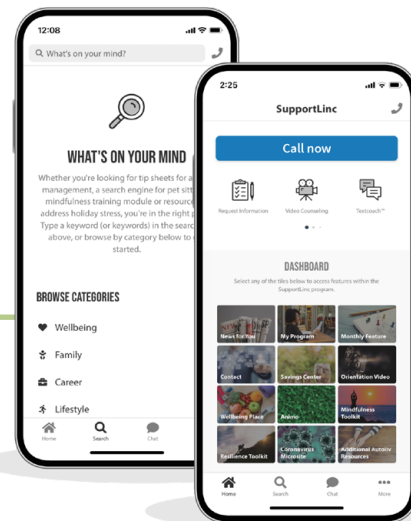
#### Confidentiality

SupportLinc upholds strict confidentiality standards. Nobody, including ONEOK, will know you have accessed the program unless you specifically grant permission or express a concern that presents a legal obligation to release information.

#### Expert Referrals and Consultation

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources.

- **Legal assist:** Free telephonic or face-to-face legal consultation.
- **Financial assist:** Expert financial planning and consultation.
- **Family assist:** Consultation and referrals for everyday issues, such as dependent care, auto repair, pet care, home improvement, gym discounts and more.



### ➤ Access SupportLinc via Mobile App or Online:

- Connect with a licensed counselor via phone, chat, text or email.
- Request an assessment, appointment or callback.
- Access toolkits for resiliency, mindfulness, mental health, first aid and meditation.
- Discover thousands of audio and video lessons, articles, resource links and self-assessment tools.
- Find bilingual content (English and Spanish).



#### LEARN MORE

VISIT [www.supportlinc.com](http://www.supportlinc.com) with code: oneok.  
CALL 888-881-LINC (888-881-5462).  
EMAIL [support@curalinc.com](mailto:support@curalinc.com).





## THE ROAD TO PARENTHOOD MAY BE CHALLENGING.

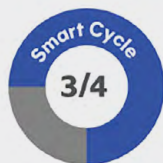
No matter your path to parenthood, Progyny brings you a smarter approach with better care, more successful outcomes and more available options. Specialists work with the ONEOK Health Plan to create a custom treatment plan for you based on clinical criteria, not cost.

Progyny is available to ONEOK Health Plan participants, including employees and spouses/domestic partners. Coverage is subject to deductible and coinsurance. Participation is 100% confidential.

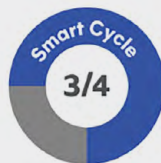
### ➤ Key Program Benefits

- **Comprehensive coverage:** All individual services, tests and treatments are bundled into a Progyny Smart Cycle. This helps you never run out of coverage mid-treatment. If you have previously exhausted the infertility benefit and/or are currently seeking treatment, contact Progyny for information on this benefit.
- **Personalized support:** Receive unlimited clinical and emotional support from a dedicated patient care advocate. Counseling is available for those looking into surrogacy and tissue preservation.
- **High-quality care:** Access a premier network of fertility specialists across the U.S.

### COMMON WAYS TO USE A SMART CYCLE:



IVF Fresh Cycle



IVF Freeze-All Cycle



Frozen Embryo Transfer (FET)



Intrauterine Insemination (IUI)



Pre-Transfer Embryology Services



Egg Freezing



Sperm Freezing



### LEARN MORE

VISIT <https://member.progyny.com/s/login/>.  
CALL 844-930-3390.



## CONQUER BACK AND JOINT PAIN WITHOUT DRUGS OR SURGERY.

Hinge Health provides all the tools you need to get moving again from the comfort of your home. A personal coach and physical therapist help navigate exercise therapy tailored for your condition with wearable sensors for live feedback. Hinge Health goes above and beyond traditional physical therapy to help you take control of your back, knee, hip, neck or shoulder pain. On average, participants reduce pain by nearly 70%.

Hinge Health is available at no cost to ONEOK Health Plan participants, including employees, spouses/domestic partners and dependents age 18 and older. Participation is 100% confidential.



### ➤ Key Program Benefits

- App-guided, personalized exercise therapy to improve strength and mobility in short, 15-minute sessions.
- Wearable sensors to give live feedback in the Hinge Health app.
- Personal care team to provide virtual care, motivation and support.
- Interactive education on how to manage specific conditions and explore treatment options.

#### Why Enroll?

- Conquer pain and limited movement.
- Recover from a past injury.
- Reduce stiffness in achy joints.



### LEARN MORE

VISIT <https://www.hingehealth.com/ONEOK>.  
CALL 855-902-2777.



## GOOD DOCTORS SUPPORT YOUR CHOICE TO GET A SECOND OPINION.

Nothing matters more than the health of you and your family members. That's why ONEOK offers Teladoc Medical Experts to health plan members and their eligible dependents\* at no cost. Participation is 100% confidential.

Teladoc Medical Experts is a second-opinion service that brings access to medical advice from leading physicians. They may provide guidance for all injuries and illnesses, big or small, chronic or acute. Make sure you have the information and peace of mind needed to make the best decisions for an individual circumstance.

### How it Works

- Reach out to Teladoc to open a case and sign a release form.
- A Teladoc physician gathers your medical records and notes from the treating physician's office.
- Experts review the case and medical records.
- You receive a full report of the information and recommendations from the expert. They discuss all additional options and questions.

### Who is Eligible?

- Employees on the ONEOK Health Plan.
- Spouses/domestic partners.\*
- Children to age 26.\*
- Parents/Parents-in-law.\*

*\*Dependents and parents do not have to be enrolled in the ONEOK Health Plan to be eligible.*



### EXAMPLES OF WHEN TO USE MEDICAL EXPERTS

- Help your parent fully understand the treatment options the doctor recommended.
- Have your spouse/domestic partner's case and medical records reviewed by experts who specialize in their condition.
- Determine if there are other innovative, alternative diagnoses and/or options to consider.
- Have an objective doctor advocating for you and your family members in doctor-to-doctor conversations with the treating physician.



### LEARN MORE

VISIT <https://teladoc.com/medical-experts>.

CALL 855-380-7828.

EMAIL [help@teladoc.com](mailto:help@teladoc.com).



Livongo offers diabetes and hypertension management programs at no cost to ONEOK Health Plan participants, including employees, spouses/domestic partners and dependents.\* Participation is 100% confidential.

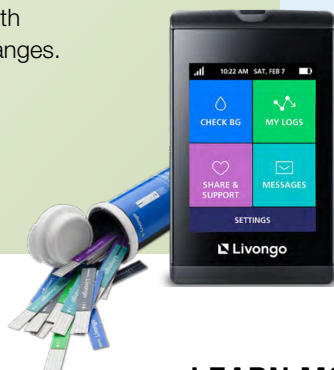
**Livongo for Diabetes** is a diabetes management program that combines the latest technology with coaching – all with a goal of better monitoring and regulating blood sugar levels. After all, reducing the occurrence of high blood sugar helps prevent long-term complications of diabetes.

**Livongo for Hypertension** is designed to help you better understand and manage your blood pressure. Participants may use the free Livongo blood pressure cuff to track readings. Readings are compiled in a personalized blood pressure report you may discuss with a coach or share with a doctor.

## ➤ Key Program Benefits

- **More than a standard meter:** The Livongo meter provides real-time tips and uploads readings, making logbooks a thing of the past.
- **Unlimited strips at no cost to you:** Get as many strips and lancets as you need to test your blood sugar with no hidden costs or copays. When you are about to run out, Livongo ships more supplies right to your door, for free.
- **Coaching anytime, anywhere:** Your Livongo coach provides one-on-one support by phone, email, text or mobile app to help you with questions about nutrition or lifestyle changes.
- **Create a support network:** Create optional high and low reading notifications for your loved ones to let them know your blood glucose levels.

*\*Livongo for Diabetes is available for dependents age 13 to 26. Livongo for Hypertension is available to dependents age 18 to 26.*



## ➤ Key Program Benefits

- **Standard blood pressure meter:** Easy-to-use blood pressure monitor that connects to your mobile device.
- **Coaching anytime, anywhere:** Personalized health coach that offers one-on-one coaching by phone, email, text or mobile app to help with questions you may have.
- **Helpful reminder:** Set reminders to take your blood pressure daily.
- **Create a support network:** Share your readings with your doctor or loved ones by exporting your Health Summary Report from the app.



## LEARN MORE AND JOIN TODAY

TEXT "GO ONEOK" to 85420.

LIVONGO FOR DIABETES <https://welcome.livongo.com/ONEOK>.

LIVONGO FOR HYPERTENSION <https://ready.livongo.com/ONEOK/register>.

CALL 800-945-4355 and use registration code: ONEOK.





# Omada Weight Management, Diabetes and Heart Disease Prevention



Omada is a digital lifestyle change program that provides the support and tools you need to live a happier, healthier life – one habit at a time. By combining real human support and the latest technology, Omada helps improve overall health. Omada is a 52-week program and continues throughout your life.

Omada is available at no cost to ONEOK Health Plan participants, including employees and spouses/domestic partners. Participation is 100% confidential.



## EVERYONE DESERVES JUDGMENT-FREE SUPPORT FOR BETTER HEALTH.

Omada's easy-to-follow program helps you take control of your health and lose weight with simple changes and a health coach on your side.

### ➤ Key Program Benefits

- **Professional health coach:** Highly trained coaches are empowered with data about a participant to help you manage food, activity, sleep and stress with personalized support.
- **Connected device:** Receive a digital scale that is connected to your account for precise dynamic measurements.
- **Online community:** Participants are matched with a peer group with similar interests and/or challenges for ongoing motivation.
- **Weekly interactive lessons:** From eating better to moving more, Omada's content is designed to have an immediate and lasting impact.
- **Insight-driven health goals:** Real-time data and personalized coach feedback empower participants to make meaningful progress each day.



LEARN MORE

VISIT [www.omadahealth.com/ONEOK](http://www.omadahealth.com/ONEOK).



# Ovia Health for Fertility and Parenting Support



## BUILDING A HEALTHY, HAPPY FAMILY STARTS BEFORE CHILDBIRTH.



### KEY PROGRAM BENEFITS

- Unlimited in-app messaging with a registered nurse health coach.
- Instant analysis and feedback on health data.
- Information about ONEOK's fertility, maternity and family benefits.
- Daily personalized articles and tips.

Ovia Health is a free, confidential fertility, pregnancy and parenting benefit. From preconception to parenthood, Ovia Health offers concierge services and health coaching spanning the full spectrum of family health. Virtual services and unlimited one-on-one coaching are offered 24/7, 365 days a year to bring you peace of mind.

From figuring out life as a working parent to concerns about breastfeeding, preterm delivery or birth planning, Ovia Health has your back. Prevent gaps in care and improve parental well-being by participating in this program.

Ovia is provided at no cost to employees and spouses/domestic partners. Participants do not have to be enrolled in the health plan to be eligible.



- Prenatal health.
- Postnatal health and recovery.
- Lactation.
- Birth control, plans and spacing.
- Managing menopause and symptoms.
- Mental wellbeing through menopause.

Support for reproductive health, fertility and menopause



- Infant sleep and parent fatigue.
- Working parents support:
  - » Return to work programs.
  - » Parent-work balance.
- Parenting alone.
- Co-parenting.
- LGBTQ+ support.
- Child care decision support.

Support for your healthiest, happiest pregnancy



- One-on-one virtual health services.
- Unlimited support via app-based messaging.
- Developmental milestones and growth tracking.
- Fostering healthy eating habits.
- Potty services and accident log.
- Specialists available for lactation, sleep, mental health and more.

Support for family and working parents



## oviahealth™

### GET STARTED

Download the app that's right for you. Indicate you have Ovia Health as a benefit and enter ONEOK as the employer for access.

Helping today's families by supporting work-life needs is at the heart of Bright Horizons. This family support\* resource is offered at no cost to all employees. Participants do not have to be enrolled in the health plan to be eligible. Participation is 100% confidential.

## ➤ Bright Horizons Enhanced Family Support







**Access family care and school support  
when you need to work:**

- Waitlist preference at select Bright Horizons child care centers.
- A waived membership fee to Sittercity's premium database of sitters.
- Tutoring discounts with Sylvan Learning, Varsity Tutors and Revolution Prep.
- Enrichment programs through Brooklyn Robot Foundry, Code Ninjas and MarcoPolo — all with cost-saving discounts.
- Additional benefits, including pet care and housekeeping.

## ➤ Bright Horizons Elder Care

**Access resources to help you:**

- **Assess your family member's needs:** The online assessment tool helps identify the right care for your family.
- **Learn about your options:** From home care to senior housing, get help understanding care choices.
- **Find and evaluate care providers:** Read detailed profile and reviews of senior care providers in your area.
- **Monitor the experience:** Get the tools you need to monitor care after you've made your care decision.

 <p><b>CARE CONSULTANTS</b></p> <p>Scheduled appointments Family meetings Ongoing check-ins</p>	 <p><b>IN-HOME ASSESSMENTS</b></p> <p>Safety assessments Comprehensive care plan Local recommendations</p>	 <p><b>RESEARCH AND REFERRALS</b></p> <p>Long-term care Temporary services Financial assistance referrals</p>	 <p><b>LEGAL ADVICE AND REFERRALS</b></p> <p>Advance directives Wills Entitlement applications</p>	 <p><b>IN-HOME SUPPORT</b></p> <p>Sitters Nannies Dog walkers Housekeepers</p>	
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*\*Referrals made by Bright Horizons have not been vetted, selected or monitored by ONEOK. ONEOK assumes no liability for Bright Horizons as a provider under a referral arrangement. Any costs associated with hiring child care, pet care, tutors, etc. are not paid by ONEOK or Bright Horizons.*

### GET STARTED

VISIT <https://clients.brighthorizons.com/ONEOK>.  
For backup care, use employer username: ONEOK  
and password: Benefits4You.  
No employer credentials are required for the elder care platform.



## READY TO TAKE CONTROL OF YOUR FINANCES?

### SmartPath is here to help.

SmartPath is a free financial wellness benefit offered at no cost to employees and spouses/domestic partners. Participants do not have to be enrolled in the health plan to be eligible.

SmartPath provides unbiased education and unlimited one-on-one coaching to help reduce financial stress and address everyday topics to help you win with your money. Participation is 100% confidential.

### Take advantage of SmartPath's coaching and advising to:

- Reduce financial stress.
- Boost financial confidence.
- Learn steps to take for financial progress.

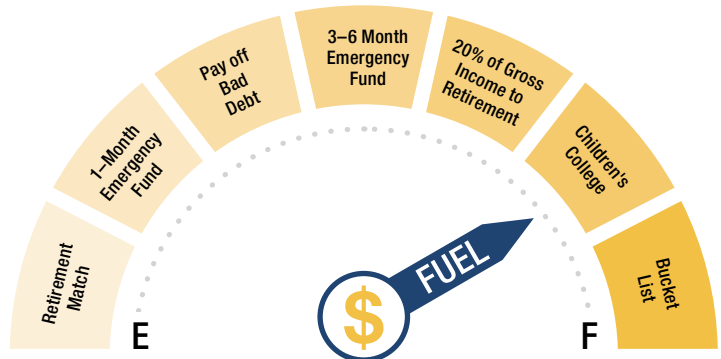
### KEY PROGRAM BENEFITS

- One-on-one coaching.
- Guides for key financial needs (home ownership, student loans, debt, retirement, etc.) with recommendations for existing company benefits to support your needs.
- More than 350 videos, blog posts and articles across an array of financial topics.
- Weekly webinars to keep you updated on the latest financial knowledge.

All coaching and classes are built on the foundational philosophy of spending less than you make.

The 7 tank system, developed from that philosophy, is used as a guide for employees as they become financially healthy.

$$\begin{aligned} &\text{INCOME} \\ &- \text{EXPENSES} \\ &= \text{FINANCIAL FUEL} \end{aligned}$$



# Active Release Techniques (ART)



ART is a patented soft-tissue management approach for treating aches, pains or discomforts without medications or surgery. It is a hands-on technique that targets and breaks up scar tissue to correct muscle function and free nerve entrapments in muscles.

ART is available at no cost to employees on the ONEOK Health Plan.

**Services available at  
select locations.**

## › What May Be Treated

- Foot, joint or back pain.
- Sprains and strains.
- Numbness or tingling.
- Carpal tunnel syndrome.
- Repetitive stress.
- Lock jaw or temporomandibular joint (TMJ) syndrome.
- Migraines.



### **Medford, Oklahoma**

8 a.m. to noon  
Tuesdays

### **Tulsa, Oklahoma**

8 a.m. to noon  
12:30 to 4:30 p.m.  
Tuesdays and Thursdays

### **Mont Belvieu, Texas**

10 a.m. to 2 p.m.  
Thursdays



## **SCHEDULE AN APPOINTMENT**

**EMAIL** [LiveSmart@oneok.com](mailto:LiveSmart@oneok.com) for questions, availability and initial scheduling needs. Days, times and locations are subject to change.



# Quit For Life Tobacco-Cessation Program



WHEN YOU QUIT TOBACCO,  
GOOD THINGS START  
TO HAPPEN.



Your lungs begin to heal and you regain your sense of taste and smell. Best of all, your risk for heart disease, stroke and lung cancer may be dramatically reduced, leading to an average 10-year increase in life expectancy.

Quit For Life is a clinically proven program that offers a customized quit plan, 24/7 personal support and strategic tools to help you manage cravings.

Quit For Life is available at no cost to employees, spouses/domestic partners and household dependents age 18 and older. Participants do not have to be enrolled in the health plan to be eligible. Participation is 100% confidential.

## > How it Works:

1. Join Quit For Life over the phone or online (code: ONEOK).
2. Talk or text with a Quit Coach to help create a plan tailored to your lifestyle.
3. Take advantage of complimentary quit aids such as nicotine patches or nicotine gum.\*

*\*Benefits are subject to change. Call for information about the program and available aids.*

## KEY PROGRAM BENEFITS

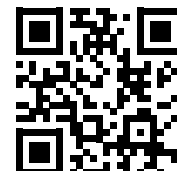
- **Coach support:** Connect with a coach who will help create a personalized quit plan and guide you at every step.
- **Nicotine replacement therapy:** Overcome cravings with gum or patches at no additional cost.\*
- **Access anytime, anywhere:** Manage triggers with coach-led group sessions, trackers and text support all at your fingertips.
- **Long-term success:** Overcome cravings for good with ongoing coach support beyond your quit.

Quit For Life®

## GET STARTED

VISIT [www.quitnow.net](http://www.quitnow.net).

CALL 866-QUIT-4-LIFE (866-784-8454).



# Additional Family Resources

## ➤ Maternity, Paternity and Adoption Leave

An employee may use this benefit for baby bonding when there is a birth or legal adoption of a child(ren).

- Leave must be taken consecutively.
- Leave must start by the end of the third month following the birth or adoption.
- The birth or adoption must take place after your start date.

ELIGIBLE HOURS	RATE OF PAY
Up to 120 hours	100%

## ➤ Adoption/Surrogacy Assistance

Employees may be reimbursed up to \$5,000 combined per adoption or surrogacy for reasonable and necessary expenses.

## ➤ Family Care Resources

Child and adult care resources, including a child care referral service, are available through SupportLinc, Bright Horizons and Ovia.

## ➤ Starting a Family Guide

Located on ONEOK Online, the "Starting a Family Guide" includes everything you need to know about ONEOK benefits when you are starting a new family or adding to your current family.



### IMPORTANT NOTES:

- Newborn children are not added to the health plan automatically, even if both parents are enrolled. You must complete a benefit change in Workday within 90 days of the birth if you want coverage for your newborn.
- You have 90 days to submit your change in benefits and required documentation in Workday to add your newborn or newly adopted child to the plan. Premiums are retroactive to the date of birth or adoption.
- Do not wait for state-issued documents, such as the birth certificate, to submit your benefit change in Workday.

## Other Benefits

### ➤ ONE Trust Fund

ONE Trust Fund offers financial assistance and donated vacation hours to employees and their immediate families who have been impacted by a natural disaster, medical emergencies or other hardships. Employees may support the fund by donating vacation time (Workday > Absence > Request Absence > Donate Time Off) or financial contributions voluntarily to help fellow employees in times of personal crisis.

### ➤ Paid Time Off

ONEOK recognizes its employees' previous relevant work experience, up to 15 years, when granting vacation time. Employees also receive paid time away from work for personal care and family care.

### ➤ Education Assistance

With approval, ONEOK may reimburse employees for tuition and books up to \$2,625 a year.

### ➤ Short-Term Incentive

Employees receive direct financial interest in ONEOK's performance and profitability and may be rewarded financially for their performance through an individual target, a corporate multiplier and an individual multiplier.

### ➤ Matching Grants

ONEOK invests in the communities where employees work and live and supports employees' efforts to give back through volunteerism and various matching grants.

### ➤ Employee Discounts

Corporate discount opportunities may be offered for cars, technology, entertainment, hotels, mortgages and exclusive offers and deals through YouDecide. Go to [www.youdecide.com](http://www.youdecide.com), code: ONE394.



**ONEOK offers many benefits that go beyond health coverage and are available year-round.**



# MANAGING THE FUTURE FOR YOU AND YOUR FAMILY



# 401(k) Plan

Saving for retirement is more important than ever. The 401(k) Plan is designed to help you put aside money for retirement.

Employee Contributions	PRETAX 401(k)	<div> <div></div> <div></div> </div> <p><i>Employees may defer 1% to 50% of eligible compensation up to the IRS limit. Combined pretax and Roth 401(k) limit is \$22,500 for 2023.</i></p>	ROTH 401(k)
	<ul style="list-style-type: none"> <li>No federal or state taxes withheld from your contributions.</li> <li>Taxes due on contributions and earnings when a qualified distribution is taken from the plan.</li> </ul>		<ul style="list-style-type: none"> <li>Contributions are made on an after-tax basis.</li> <li>Contributions and earnings are not subject to taxation at the time of a qualified distribution if made no earlier than five years after your first contribution.</li> </ul>
Company Contributions	COMPANY MATCH	<p><i>Contributions and earnings are not taxable until a distribution is taken from your 401(k) account.</i></p>	PROFIT-SHARING CONTRIBUTIONS
	<ul style="list-style-type: none"> <li>ONEOK matches 100% of the employee's contribution per pay period up to 6% or the IRS contribution limit, as long as they are contributing. Once the IRS contribution limit is reached, company match will also stop for the year.</li> <li>Employees are 100% vested in company match beginning with the first contribution.</li> </ul>		<ul style="list-style-type: none"> <li>ONEOK expects to contribute, on a quarterly basis, 1% of your quarterly income.</li> <li>ONEOK also may make an additional discretionary contribution each year based on corporate performance.</li> <li>Eligible employees are enrolled as of their date of hire and are 100% vested beginning with the first contribution.</li> </ul>

## Automatic enrollment and increases

- Employees are automatically enrolled in the 401(k) Plan at 6% pretax approximately 30 days following their date of hire unless they make an active election prior to auto enrollment.
- Employees contributing less than 10% of their eligible compensation to the 401(k) Plan will be enrolled automatically in the plan-sponsored annual increase program, which increases their contribution by 1% on April 1 each year. See plan documents for details.
- Participants may change elections at any time or choose not to participate in the plan by going to [www.401k.com](http://www.401k.com) or calling 877-98ONEOK (877-986-6365).

## Get started investing

- Enrollment materials are sent to your ONEOK email or email address on record directly from Fidelity in your first month of employment.
- View current selections by logging in to [www.401k.com](http://www.401k.com) > ONEOK, Inc. 401(k) Plan > Contributions or Investments.
- You provide investment direction selecting from investment options; however, if you don't provide direction your contributions will be invested automatically in the Vanguard Target Retirement Trust II fund closest to the year in which you will turn age 65.

A summary plan description, and other important plan information, is available at [www.ONEOK.com](http://www.ONEOK.com) > Careers > Plan Documents.



# Save Today to Impact Your Retirement Later

## ➤ Catch-Up and After-Tax Contributions

Are you contributing the IRS maximum in your pretax 401(k) and Roth 401(k)? Do you want to contribute more?

Employee Contributions	CATCH-UP CONTRIBUTIONS	<i>Employer match continues up to 6% per period as long as you are contributing.</i>	AFTER-TAX CONTRIBUTIONS
	<ul style="list-style-type: none"><li>Employees beginning in the year they turn 50 may contribute an additional 1% to 100% of their eligible compensation on a pretax and/or Roth 401(k) basis.</li><li>Contribute up to the IRS limit of \$7,500 in 2023.</li></ul>		<ul style="list-style-type: none"><li>Any employee may contribute an additional 1% to 6% of their eligible compensation on an after-tax basis.</li><li>Taxes are due on contributions when made to the plan. Taxes also are due on earnings upon distribution.</li><li>Employees may take advantage of Roth in-plan conversions. Convert after-tax contributions to Roth 401(k) within the plan. Taxes are due in the year the conversion is made. Set up recurring automatic conversions by calling Fidelity.</li></ul>

### LEARN MORE

Find retirement information and resources online 24/7, 365 days a year at [www.401k.com](http://www.401k.com):

- Designate beneficiary(ies).
- Access planning tools.
- Roll over existing qualified retirement plans from previous employers.
- Select different investment mixes for pretax, after-tax and Roth sources.
- Find articles, videos, calculators, workshops, podcasts and more about retirement.



### ACCESS YOUR ACCOUNT

VISIT [www.401k.com](http://www.401k.com).  
CALL 877-98ONEOK (877-986-6365).



# Employee Stock Purchase Plan (ESPP)

The ESPP allows eligible employees to acquire shares of ONEOK, Inc. common stock at a discounted price through payroll deductions.

## A CONVENIENT WAY TO:

- Increase your ownership of company stock on a regular basis.
- Purchase company stock at a 15% discount.
- Reinvest dividends to purchase additional shares.
- Help save for your retirement and other financial goals.



## ➤ HOW THE ESPP WORKS

You may contribute 1% to 10% (whole percentages) of your base pay per pay period up to a maximum of \$25,000 per calendar year through payroll deduction. The percentage you elect will be withheld from each pay period on an after-tax basis. The stock purchase price will be 85% of the average market price at either the beginning or end of the offering period, whichever is lower.

## ENROLLMENT PERIODS

Eligible employees may enroll or make changes to their elections in the ESPP two times per year – called offering periods. Enrollment for the offering periods takes place in December and June. Enrollment should be completed through E-Trade. No late elections will be accepted.

An offering period is a six-month period from January through June or July through December during which your payroll contributions will accumulate for the purpose of purchasing company stock at the end of each period.

# IMPORTANT INFORMATION



# Important Notes

## › When You May Change Your Elections

You may change your elections outside of Open Enrollment only if you have a qualifying event. Examples of qualifying events are listed below. Please refer to the plan documents for a complete listing. To make changes, you must submit a benefit change in Workday. The change must be consistent with the life event. For example, birth of a child event is consistent with adding a newborn to the plan.

You have 30 days from the event date to make changes if your qualifying event is marriage, divorce, legal separation, annulment declaration or termination of domestic partnership; death of a dependent; loss of other coverage; change in health care coverage provided through your spouse's/domestic partner's employment; or a dependent's enrollment in other coverage.

You have 90 days to make changes if your qualifying event is birth or adoption of a child.

**IMPORTANT:** Do not wait for government-issued documents, such as birth or marriage certificates, to submit your benefit change in Workday.

## › Summary Plan Descriptions

For more comprehensive information regarding the employee benefits plans, please refer to the Summary Plan Description/Plan Documents available on [www.ONEOK.com](http://www.ONEOK.com) > Careers > Plan Documents.

## › Coverage Eligibility

Eligible dependents include your spouse, domestic partner, child(ren) to age 26, child(ren) covered by a Qualified Medical Child Support Order (QMSCO), legal ward to age 19 (or 24 if a full-time student) and incapacitated persons. Please refer to the plan documents for definition of dependents and necessary verification documents.

## › Gap Exception

The health plan includes a benefit that allows you to see a non-network specialist, paid at the network level, when a network specialist is not available within a 30-mile radius of your home ZIP code. UnitedHealthcare must approve any benefits payable under this exception before you receive care.

## › Out-Of-Area Plans

If you live in an area with limited access to in-network medical or dental providers and have been classified as “out-of-area,” you are eligible to enroll in the plans and receive in-network benefits, regardless of the provider you choose. However, if you choose an out-of-network provider who charges more than the reasonable and customary rate, as determined by UnitedHealthcare or Delta Dental, you may be responsible for the additional charges, plus your share of eligible expenses. Being classified as out-of-area for the health plan does not automatically classify you as out-of-area for dental coverage or vice versa.

## › HSA

If you terminate from ONEOK, the HSA is yours to keep, including the 2023 ONEOK contribution. See the HSA User Guide on ONEOK Online for more details.



# Important Notes

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## ➤ Important information regarding coverage for domestic partners

### **Domestic partner**

Domestic partner is a person with whom you have a committed relationship but who is not considered your legal spouse for purposes of federal income tax laws. Neither of you is married to or legally separated from anyone else under either statutory or common law.

### **Difference between qualified and nonqualified dependents**

“Nonqualified” is the term ONEOK uses to indicate that an individual does not meet the requirements of a tax-favored dependent under ONEOK’s employee benefit plans. The determination of whether a domestic partner or the domestic partner’s child is qualified or nonqualified depends on a number of factors, including the level of financial support the employee provides, whether they live with the employee, their legal citizenship and their gross income (nonhealth benefits only).

### **After-tax deductions for nonqualified dependents**

IRS Section 125 allows employees to elect to make payroll deductions on a pretax basis to purchase coverage for qualified dependents. All other payroll deductions used to purchase coverage must be made on an after-tax basis. Employees covering a nonqualified individual will see two deductions on their paylips: one deduction for the employee and qualified dependents made on a pretax basis and one deduction for nonqualified dependents made on an after-tax basis.

### **Imputed income**

Employees covering nonqualified dependents will also see an amount for imputed income added to their earnings. Federal tax law only allows an employer to provide benefit coverage on a tax-free basis to certain individuals, including employees, their spouses, their children and certain other “qualifying” dependents. Employer-provided coverage for any other individuals will result in imputed income to the employee. Thus, the value of any coverage that ONEOK pays for your nonqualified dependent(s) must be reported as taxable income to you and also will be subject to payroll and income tax withholding. This “imputed income” is reflected under Hours and Earnings on your payslip.

### **Coverage for nonqualified dependents**

Because an employee is required to purchase nonqualified dependent coverage with after-tax dollars and is taxed on imputed income for the value of any coverage paid by ONEOK, the actual benefits the nonqualified dependent receives under the plan (for example, the value of medical services provided by doctors and hospitals) are not taxed. However, FSA and HSA funds may not be used to reimburse health care expenses for nonqualified dependents.

For more information regarding your domestic partner, please visit [www.ONEOK.com](http://www.ONEOK.com) > Careers > Plan Documents.

# Dependent Eligibility Requirements

Review the following enrollment eligibility requirements for the ONEOK plans.

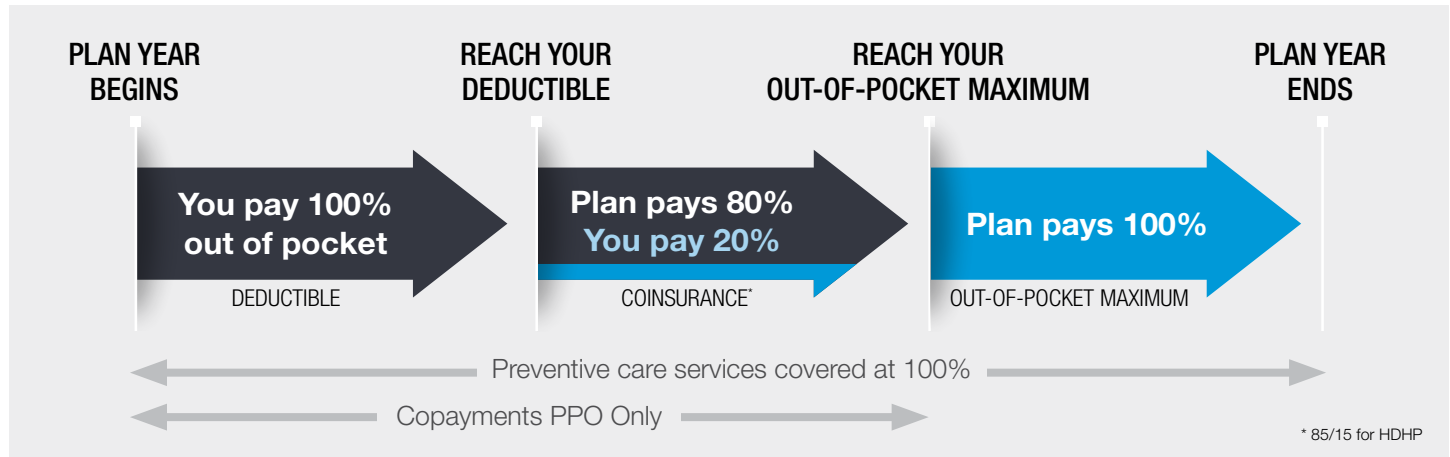
SPOUSE/DOMESTIC PARTNER OR DEPENDENT FAMILY MEMBER	VERIFICATION DOCUMENT REQUIREMENT
<b>Spouse:</b> A person who is recognized as your legal spouse for purposes of federal income tax laws. Neither of you is married to anyone else under either statutory or common law.	State issued marriage certificate. For common law marriages: Affidavit of Common Law Marriage (or Certificate of Informal Marriage).
<b>Domestic Partner:</b> A person with whom you have a committed relationship but who is not considered your legal spouse for purposes of federal income tax laws. Neither of you is married to or legally separated from anyone else under either statutory or common law.	Jointly signed Declaration for Domestic Partnership (must be submitted with initial enrollment) <b>and</b> Affidavit of Dependent Status for Domestic Partnership (must be submitted with initial enrollment) <b>and</b> two items showing proof of financial interdependence. Proof of financial interdependence includes: joint ownership of an automobile or home; a joint checking, bank or investment account; a joint credit account, mortgage or a lease for a residence identifying both partners as tenants; a will and/or life insurance policies signed and completed to the effect that one domestic partner is the primary beneficiary of the other; a beneficiary designation form for a retirement plan signed and completed to the effect that one domestic partner is the primary beneficiary of the other. Registration of domestic partners if the domestic partners reside in a state that provides for registration. Official recognition of civil union for persons who reside in state that recognize civil unions. If HR Solutions does not receive a properly completed affidavit in a timely manner, the plan administrator will assume that neither your domestic partner nor your domestic partner's child(ren) qualify as your tax dependent(s) and will impute income to you for the value of coverage provided to your domestic partner and your domestic partner's child(ren).
<b>Natural Child(ren):</b> Until they reach 26.	State-issued birth certificate (or foreign equivalent) listing employee as mother or father. <sup>1</sup>
<b>Stepchild(ren):</b> Your spouse's or domestic partner's child(ren) until they reach age 26 or earlier if your marriage or domestic partnership with their natural parent ends other than due to the death of one of you.	State-issued birth certificate (or foreign equivalent) listing employee's spouse or domestic partner as mother or father <b>and</b> state-issued marriage certificate proving employee and spouse are married and recorded in legal records <b>or</b> domestic partnership registration or Declaration for Domestic Partnership, as applicable, documenting the relationship. <sup>1</sup>

# Dependent Eligibility Requirements *Continued*

SPOUSE/DOMESTIC PARTNER OR DEPENDENT FAMILY MEMBER	VERIFICATION DOCUMENT REQUIREMENT
<p><b>Adopted Child(ren):</b> Child(ren) you (or your spouse or domestic partner) have adopted or who have been placed for adoption with you until the child(ren) turns age 26. You or your spouse or domestic partner must be one of the adopting parents; the child(ren) must have been placed in your (or your spouse or domestic partner's) custody; and the adoption proceeding must have assigned the responsibility for benefits coverage to you (or your spouse or domestic partner).</p>	<p>Adoption or placement for adoption documents and court granted custody documents, as applicable; state-issued birth certificate (or foreign equivalent) or similar information obtained in connection with adoption proceeding.<sup>1</sup></p>
<p><b>Foster Child(ren):</b> Child(ren) who is placed with you by an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction until the child(ren) turns age 26.</p>	<p>Foster placement judgment, decree or order.</p>
<p><b>Child Covered by a Qualified Medical Child Support Order (QMCSO):</b> Child(ren) on whose behalf a QMCSO has been entered or issued, indicating that coverage must be provided by you until the child(ren) covered by the QMCSO no longer is covered or turns 26 years of age, whichever occurs first in time.</p>	<p>QMCSO.</p>
<p><b>Other Eligible Dependent:</b> A person who is not your child (or the child of your spouse or domestic partner) but to whom you are related; for whom you have been appointed legal guardian and is your dependent for federal income tax purposes; and is (i) under age 19, or (ii) under age 24 and a full-time student.</p>	<p>State issued birth certificate (or foreign equivalent) <b>and</b> court legal guardianship documents (if applicable) <b>and</b> copy of the first page of your federal tax return filed within the last tax year (income amounts blacked out) <b>and</b> proof of full-time education student, if applicable.<sup>1</sup> If a new legal guardian is appointed in the current calendar year, no tax return is required.</p>
<p><b>Incapacitated Person:</b> Continued coverage is provided for your child(ren) or other eligible dependent(s), who is physically or mentally incapable of self-support while remaining incapacitated, as long as you remain an eligible employee and so long as (A) the child meets one of the following: (i) the child or other eligible dependent was enrolled in the ONEOK Health Plan prior to his or her turning 26 years of age (for nature, adopted and stepchildren), or attaining age 24 (for other eligible dependents), as the case may be, and remained covered through such age; or (ii) effective June 1, 2020 for any employee who becomes a newly Eligible Employee following such date, such child was covered by a group health plan of a prior employer of the Eligible Employee; and (B) the child or other eligible dependent satisfies the criteria for eligibility under one of the categories described above but for his or her age. Incapacitated children must be a tax eligible dependent in order to be eligible for the ONEOK Health Plan.</p>	<p>To continue coverage for a child under this provision, proof of disability or incapacity (obtained at your own expense) must be received by HR Solutions within 31 days after coverage would otherwise terminate. The Health Plan requires annual re-certification of the child's physical or mental condition.</p>

<sup>1</sup> If the eligible dependent's name is different than the name on the state-issued (or foreign equivalent) birth certificate, a state-issued marriage certificate or Social Security Card may be required.

# Insurance Basics and Vocabulary



**Preventive Care Benefits:** Nondiagnostic routine health care including immunizations, screenings and checkups to prevent disease. Preventive care is covered at 100% at in-network providers.

**Copay:** The fixed amount you pay each time you see a network provider, usually paid at time of service.

**Deductible:** The amount of health costs you are responsible for each year before the plan starts sharing costs. Not all covered services are subject to the deductible, e.g., preventive care.

**Coinsurance:** The percentage of a covered service, shared by you and the plan, usually calculated as a percentage. For example, the PPO plan pays 80%, you pay 20% of the allowed amount for the service.

**Out-of-Pocket Maximum:** The total amount of health costs you are responsible for before your plan pays 100% of covered health costs for the rest of the year. This limit helps protect you from unexpected catastrophic expenses.

**In-Network Provider:** A health care provider (such as a hospital or doctor) who agrees to rules and fee schedules in order to be part of the network and agrees not to balance bill patients for amounts beyond the agreed-upon fee. Employees save money by using in-network providers.

**Out-of-Network Provider:** A health care provider (such as a hospital or doctor) who is not contracted with your health plan and is not prohibited from balance billing. You will generally pay more to see a nonparticipating provider.

**Balance Billing:** When a provider bills you for the difference between the provider's charge and the amount the plan will pay. For example, if the provider's charge is \$100 and the amount the plan will pay is \$70, the provider may bill you the remaining \$30. An in-network provider may not balance bill you for covered services.

**Urgent Care Center:** A place where you get urgent care for minor conditions that need attention right away but are not emergency medical conditions.

**Emergency Room (ER):** A place where you receive emergency care for severe conditions or injuries. The services may be provided in a hospital's emergency room or in a stand-alone emergency room or center.

**AD&D:** Accidental Death & Dismemberment  
**FSA:** Flexible Spending Account  
**HDHP:** High Deductible Health Plan  
**HSA:** Health Savings Account  
**PPO:** Preferred Provider Organization Plan



PROVIDER	PHONE NUMBER	WEBSITE / EMAIL	BENEFIT
	855-ONEOKHR (855-663-6547) 918-588-7222 (Tulsa)	www.oneok.com HRSolutions@oneok.com	The ONE to call for all your Human Resources questions
		Download the Medefy app	Health Benefits Resource
	800-TELADOC (800-835-2362), Option 2	https://teladoc.com/medical-experts help@teladoc.com	Expert Medical Opinion
	800-232-8943	www.myuhc.com	Medical
		https://onsmartpath.com/ONEOK	Free Financial Wellness Benefit
	866-234-8913	www.optumbank.com	HSA
	800-522-0188	www.deltadentalok.org	Dental
	855-MET-EYE1 (855-638-3931)	www.metlife.com	Vision
	877-282-1752	www.lifebenefits.com	Life and AD&D
	ONEOK Participant Services 877-986-6365	www.401k.com	401(k) and Retirement
	888-881-LINC (888-881-5462)	www.supportlinc.com (code: ONEOK) Support@curalinc.com	Employee Assistance Program
	866-235-0232	www.shareowneronline.com	Employee Stock Award Plan
	800-387-2331	https://etrade.com	Employee Stock Purchase Program
	800-945-4355	membersupport@livongo.com https://ready.livongo.com/ONEOK/register https://welcome.livongo.com/ONEOK	Diabetes and Hypertension Management Program
	844-930-3390	https://member.progyny.com/s/login/	Fertility Benefit
		Ovia App Ovia Pregnancy App Ovia Parenting App	Fertility and Parenting Support
		www.OmadaHealth.com/ONEOK	Weight Management, Diabetes and Heart Disease Prevention
Quit For Life®	866-QUIT-4-LIFE (866-784-8454)	www.quitnow.net	Tobacco-Cessation Program
	855-902-2777	www.hingehealth.com/ONEOK	Pain Management
		https://clients.brighthorizons.com/ONEOK	Enhanced Family Care and Elder Care Support
	918-948-6360 (Tulsa-area clinics) 918-863-2992 (ONEOK Plaza) 800-993-8244 (all other locations)	www.careatc.com/clinic-locations www.careatc.com/patientportal/ Download the CareATC app	Health and Wellness Clinics



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