

Access Retiree Plan Documents Anytime!

ONEOK plan documents and legal notices are posted to oneok.com/careers/retireeplandocuments once available. You can also contact HR Solutions to request a specific plan document be mailed to you.

2026 OPEN ENROLLMENT IS HERE

Contacts	Benefit	Phone Number	Website/Email
	The ONE to call for all your Human Resources questions	855-ONEOKHR (855-663-6547) 918-588-7222 (Tulsa)	HRsolutions@oneok.com
	ONEOK Pension Center	855-763-1619	eepoint.com/ONE
	Medicare plan consultants	855-653-9836	my.viabenefits.com/oneok
	401(k) Plan	877-986-6365	401k.com
	Official website of the Social Security Administration	800-772-1213	ssa.gov
	Official website of Medicare — primary coverage for people on Medicare	800-633-4227	medicare.gov

Retiree Benefits Disclaimer

ONEOK retiree health coverage consists of two plans — the Pre-Medicare Health Plan administered by UnitedHealthcare and the RRA Plan for Medicare-eligible retirees administered by Via Benefits. Eligible family members may be enrolled in different plans based on their Medicare eligibility. The information contained in this document relates solely to Medicare-eligible retirees and family members enrolled in the RRA Plan.

This information summarizes some of the terms of the company employee benefits and does not attempt to cover all the details contained in the official plan document or policy. Your eligibility and benefits will be governed solely by the terms of the official plan document or policy. To the extent that this information is inconsistent with the official plan document or policy, the official plan document or policy will govern in all cases. Additionally, this information is not a promise or guarantee of benefits or of any level or amount of benefits, nor is it a promise or guarantee of employment. While the company currently intends to continue the benefits outlined here, the company reserves the right to amend, modify or terminate the benefits at any time for any reason. This information does not constitute tax advice. For more information about these benefits please refer to oneok.com/careers/retireeplandocuments and review the official plan document or policy.



Medicare
October 15–December 7, 2025

Medicare Advantage
January 1–March 31, 2026

**ONEOK, Inc. Retiree
Reimbursement Account
Plan for Former Employees**
Former Employees and Family
Members Eligible for Medicare

Be Ready for 2026 Open Enrollment

Connect with Via Benefits

Via Benefits is your go-to place for learning about Medicare, enrolling for the first time, making changes or getting support. It's the only Medicare marketplace consultant that retirees and their families should work with to participate in the ONEOK Retiree Reimbursement Account Plan for Former Employees ("RRA Plan") and remain eligible for ONEOK retiree health and life benefits.¹

Keep your and your eligible family members' profiles and contact information in Via Benefits up to date so you receive important information.



Making Changes

If you plan to make any changes to your Medicare Supplement or Medicare Advantage plan, you must do it through Via Benefits or you'll lose all retiree health and life benefits through ONEOK. The RRA Plan requires Medicare enrollment and individual supplemental coverage obtained through Via Benefits.



Preparing for Future Medicare Eligibility

If you or a family member will be turning age 65 in the near future, it's not too early to start preparing. Call or log in to Via Benefits six to 12 months prior to your Medicare entitlement date to:

- Set up your account.
- Add your prescriptions and physicians.
- Request an appointment with an advisor.

This will ensure you receive relevant communications from Via Benefits leading up to your Medicare entitlement date.

On your Medicare entitlement date, you will no longer be eligible for the ONEOK Health Plan for Former Employees ("Pre-Medicare Health Plan"), so you will want to have Medicare coverage in place through Via Benefits.



Getting Support

You can also contact Via Benefits for help:

- **Exploring Medicare coverage options**, if you had changes to your health or your plans, moved to a new ZIP code or just want lower-cost options.
- **Learning how Medicare works** and get a plan comparison of estimated costs for you and your family.
- **Comparing Medicare Advantage/Prescription Drug (MAPD/PDP) plans** and getting quotes using the Checkup Tool. Make sure you have a Via Benefits online account with current prescriptions so the Checkup Tool can search for plans that cover your specific needs.

¹ If any changes are made to your Medicare Supplement or Medicare Advantage Plans outside of Via Benefits, all retiree health and life benefits through ONEOK will be terminated for you and eligible family members. The termination of benefits is final, permanent and irrevocable. You won't be allowed to reenroll or reinstate coverage for yourself or any dependents in the future for any reason.

² Making a change between Medicare Supplement (e.g., Plans F, G or N) may require underwriting and is not limited to the Open Enrollment period.

Explore Options Tailored to You

Update your Via Benefits profile to include your current contact information, prescriptions and medical providers. Then compare the Medicare Supplement, Medicare Advantage and Part D prescription drug plans to determine what best fits your needs.

	Medicare Open Enrollment Period	Medicare Advantage Open Enrollment Period
Who Can Make Changes	Anyone eligible for Medicare	Anyone enrolled in a Medicare Advantage plan
When to Make Election Changes	October 15–December 7, 2025	January 1–March 31, 2026
When Changes Take Effect	January 1, 2026	First of the month following the request
What Can Be Changed or Modified	You can change Medicare Advantage and Part D prescription drug plans during Open Enrollment. Some retirees may choose to leave or return to Medicare Supplement coverage. ^{1, 2}	You can make changes related to Medicare Advantage plans only. You may switch between these plans to improve network access or the prescription coverage of the plan. Some retirees may choose to return to Medicare Supplement coverage. ^{1, 2}
How to Make Changes	Contact Via Benefits.	Contact Via Benefits.

Contact Via Benefits

✉ 855-653-9836

🖥 my.viabenefits.com/oneok

