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.

Contacts	Benefit	Phone Number	Website/Email
ONEOK	The ONE to call for all your Human Resources questions	855-ONEOKHR (855-663-6547) 918-588-7222 (Tulsa)	HRSolutions@oneok.com
United Healthcare	Medical Choice Plus PPO	800-232-8943	myuhc.com
United Healthcare	COBRA for dental and vision Direct billing for retiree medical	866-747-0048	uhcservices.com
VIA BENEFITS	Medicare plan consultants	855-653-9836	my.viabenefits.com/oneok
wtw	ONEOK Pension Center	855-763-1619	eepoint.com/ONE
Milliman	Milliman Benefits Service Center for Magellan Pension Plans	866-669-9877	millimanbenefits.com
Fidelity Investments	401(k) Plan	877-986-6365	401k.com
Medicare.gov	Official website of Medicare — primary coverage for people on Medicare	800-633-4227	medicare.gov
Social Security Administration	Official website of the Social Security Administration	800-772-1213	ssa.gov

Retiree Benefits Disclaimer

ONEOK

2026 OPEN ENROLLMENT IS HERE

Pre-Medicare Health Plan

October 15–December 1, 2025

ONEOK, Inc. Health Plan for Former Employees

Former Employees and Family Members Not Eligible for Medicare

It's Time to Review Your Benefits

Open enrollment for 2026 benefits is **October 15–December 1, 2025**. Take time to review your benefits and understand the changes for the upcoming year. If you're keeping the same coverage you currently have, no action is needed.

Explore What's New in 2026

The ONEOK Health Plan for Former Employees ("Pre-Medicare Health Plan") is intended to meet retirees' needs for reliable, quality health benefits because your well-being is part of our shared legacy. By consolidating and modernizing the Pre-Medicare Health Plan for 2026, we're ensuring that **The Power of US** continues into retirement.

New features and changes include:

- Deductibles.
- Out-of-pocket maximums.
- Coinsurance.
- Copays.
- Removal of prior authorization requirement for radiology/cardiology scans.
- New specialty tier for pharmacy benefits, and minimum and maximum charge for all tiers.
- Retail pharmacy and mail order (no separate pharmacy deductible).

Get Ready for Medicare at 65

If you or a family member turns age 65 in 2026 or otherwise becomes Medicare eligible early due to disability, you'll become ineligible for the Pre-Medicare Health Plan as of your Medicare eligibility date. Contact **ssa.gov** to enroll in Medicare Part A and Part B at least 90 days in advance.

Medicare-Eligible Benefits

Retirees and dependents: If you or your dependents are currently eligible or soon to be eligible for Medicare, be sure to look for additional information and documents included in your ONEOK Open Enrollment mailer. You and your family members may be eligible for benefits under the ONEOK Retiree Reimbursement Account Plan for Former Employees, if you satisfy the plan requirements.

No Forms if You're Keeping Coverage

Your current coverage carries over to 2026 unless you make changes. Forms are only needed if you drop coverage, which is final and irrevocable.

You will receive a new UnitedHealthcare ID card in the mail after Open Enrollment ends.

Review Your 2026 Benefits

Here's an overview of your coverage under the Pre-Medicare Health Plan. See your personalized confirmation report for 2026 premiums and the Summary of Material Modifications for additional information.

Benefit Highlight		In-Network	Out-of-Network[1]
Annual Deductible		**$1,000** per covered person[2]	**$2,000** per covered person[2]
Annual Out-of-Pocket Maximum		**$3,500** per covered person[2]	**Unlimited**
Coinsurance Amount		**20%** after deductible	**40%** after deductible
Copay Amount	Primary Care Office Visit	**$30**	**40%** after deductible
	Specialist Office Visit	**$50**	
	24/7 Virtual Care through UnitedHealthcare App	**$5**	
	Urgent Care Office Visit	**$65**	
Emergency Room $300 waived if admitted to hospital		**$300**, then **20%** after deductible	**$300**, then **20%** after deductible

1 If the provider isn't contracted with UnitedHealthcare, the patient is responsible for the amounts in excess of eligible expenses (fee schedule applies), which won't apply to the annual deductible or out-of-pocket maximums.

2 The aggregate maximum annual deductible and annual out-of-pocket maximum is two times the individual amount for retiree plus spouse or retiree plus children coverage and three times the individual amount for family coverage. Once reached, all covered family members are treated as if they have met the annual deductible or annual out-of-pocket maximum, as applicable.

Prescription Drug Benefit Highlight	Retail Pharmacy (up to 31-day supply)	Mail Order (90-day supply)
Select Preventive and Core Drugs	Plan pays **100%**	Plan pays **100%**
Tier 1 Drugs	**Lesser of drug cost** or **$7.50**	**Lesser of drug cost** or **$22.50**
Tier 2 Drugs	**30%** ($25 min/$75 max)	**30%** ($75 min/$225 max)
Tier 3 Drugs	**40%** ($50 min/$150 max)	**40%** ($150 min/$450 max)
Specialty Drugs	**30%** ($100 min/$300 max)	**30%** ($300 min/$900 max)

For a list of covered prescription drugs and any restrictions, visit **myuhc.com**.