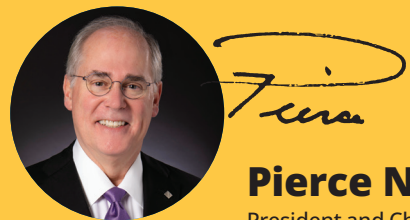


**I'm excited and proud to welcome you to your first ONEOK Open Enrollment.**

We're committed to providing you with comprehensive and competitive benefits that flex and adapt to your changing needs.

Whether on the job or off, our benefits are here to keep you and your loved ones safe and healthy year-round. Visit [LIFE.ONEOK.COM](https://www.life.oneok.com) to learn all about your ONEOK benefits, how to enroll and more. This is your time to select the best benefits for the total well-being of you and your family.

**I look forward to our great work together.**



**Pierce Norton**  
President and Chief Executive Officer



P.O. Box 871  
Tulsa, Oklahoma 74102-0871

**2025 OPEN ENROLLMENT**

**NOVEMBER 25-DECEMBER 6**

Compare plans, learn how to enroll and more

**LIFE.ONEOK.COM**



BENEFITS FOR A GOOD  
**LIFE**



**2025 OPEN ENROLLMENT**  
**NOVEMBER 25-DECEMBER 6**

**BENEFITS FOR YOUR TOTAL WELL-BEING**



**LIFE.ONEOK.COM**



# WHAT TO KNOW

## ENROLL BY DECEMBER 6

Open Enrollment is your once-a-year chance to choose your benefits outside of a qualifying life event.

Some of our benefits are automatic, meaning you don't have to actively enroll in them to use them. Others require you to enroll to use them, including:

- Medical.<sup>1</sup>
- Dental.
- Vision.
- Savings and spending accounts.
- Supplemental life insurance.
- Supplemental accidental death and dismemberment (AD&D) insurance.
- Spouse/domestic partner life insurance.
- Child life insurance.
- Pet insurance.

Even if you're waiving all coverage, you still need to complete the Workday enrollment process. **If you don't actively elect or opt out of coverage in the medical plan, you'll be automatically enrolled in the medical plan's PPO option, with coverage for you only. You won't be allowed to make any changes until the next Open Enrollment, without a qualifying event.**

Visit [LIFE.ONEOK.COM](https://www.life.oneok.com) to see medical, dental, vision, life insurance and AD&D coverage details and rates.

### Be Prepared

Have the required dependent and beneficiary information and documents ready before you enroll, including:

- Birth certificate.
- Marriage certificate.
- Declaration of Domestic Partnership documents.
- Adoption paperwork.
- Social Security number.
- Full name and address of beneficiaries.

Make your elections in Workday by 11:59 p.m. CT December 6.

### Questions?

View our FAQs. Or, contact HR Solutions at **855-ONEOKHR** (855-663-6547) or [HRsolutions@oneok.com](mailto:HRsolutions@oneok.com).



### Did you know?

You can take advantage of your new hire status and enroll yourself up to \$500,000 in supplemental life insurance and your spouse/domestic partner up to \$50,000 in supplemental spouse life insurance without having to complete a health statement.

<sup>1</sup> If you don't actively elect or opt out of coverage in the medical plan, you'll be automatically enrolled in the medical plan's PPO option, with coverage for you only.

# COMPARE PLANS

## MEDICAL

What you pay for in-network coverage.

	PPO	HDHP
<b>Annual Deductible</b>		
Per Person	\$500	N/A
You+Spouse/Domestic Partner or You+Child(ren)	\$1,000	N/A
You+Family	\$1,500	N/A
Single Coverage	N/A	\$1,700
Family Coverage	N/A	\$3,300
<b>ONEOK Contribution to HSA</b>	N/A	\$500 single coverage \$1,000 family coverage prorated based upon date of hire
<b>Member Coinsurance</b>	20%	15%
<b>Out-of-Pocket Maximum</b>		
Per Person	\$2,750	N/A
You+Spouse/Domestic Partner or You+Child(ren)	\$5,500	N/A
You+Family	\$8,250	N/A
Single Coverage	N/A	\$4,000
Family Coverage	N/A	\$8,000

This document is not a plan, plan amendment, summary plan description (SPD) or contract to provide the benefits described. This document is intended primarily to provide an overview of certain benefits in which you may enroll for 2025. In addition, the "What to Know" section of this document is intended to satisfy the requirement to deliver a summary of material modifications (SMM) describing important changes to ONEOK's health and welfare benefit plans. The SMM modifies some information in the 2024 SPDs. Any additional changes to the plans after distribution of this document, will be communicated in another SMM or an updated SPD and posted on

LIFE.ONEOK.COM. 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 describe 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, in its sole discretion, reserves the right to change the plans' provisions, in whole or in part, at any time for any reason.

### Need help deciding?

Check your inbox on November 18 for an email from PERKY, your benefit decision support tool. Get a personalized recommendation for health coverage, money savings and retirement planning tips!



### Did you know?

The ONEOK dental plan pays 100% of your preventive care and includes a \$2,000 annual maximum. Adult and child orthodontia coverage includes a \$2,000 lifetime maximum.

## PRESCRIPTION DRUGS

What you pay for in-network coverage.

	PPO	HDHP
<b>Select Preventive Drugs</b>	Plan pays 100%	Plan pays 100%
<b>Tier 1 Drugs</b>	The lesser of the cost of the drug or \$7.50	15% after deductible
<b>Tier 2 Drugs</b>	30% minimum; \$25 maximum; \$75 maximum	15% after deductible
<b>Tier 3 Drugs</b>	40% minimum; \$50 minimum; \$150 maximum	15% after deductible
<b>Specialty Drugs</b>	30% minimum; \$100 minimum; \$300 maximum	15% after deductible
<b>Mail Order</b>	3x retail for 90-day supply	3x retail for 90-day supply

## YOUR COST PER PAY PERIOD

Deductions taken from the first two pay periods per month.

	PPO	HDHP
<b>You Only</b>	\$52.50	\$32.00
<b>You + Spouse/Domestic Partner</b>	\$161.00	\$109.50
<b>You + Child(ren)/Domestic Partner Child(ren)</b>	\$134.00	\$92.50
<b>You + Family</b>	\$225.50	\$153.50

Visit [LIFE.ONEOK.COM](https://www.life.oneok.com) from any device for out-of-network coverage and costs.

