



Need help or have questions?
HR Solutions is here for you.

855-ONEOKHR (855-663-6547)
HRsolutions@oneok.com



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

The POWER of US

Get Ready.

2026 Open Enrollment is
OCTOBER 27–NOVEMBER 7.

For more information about your benefits,
go to **life.oneok.com**.

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 life.oneok.com and/or ONEOK online and review the official plan document or policy.



Benefits for Your **Life**



2026 Open Enrollment:
OCTOBER 27–NOVEMBER 7

YOUR 2026 BENEFITS **ARE HERE**

— **and there's a lot to be excited about.**

Whether you're focused on protecting your health, planning for the future or supporting your family, the benefits you choose can make a real difference in your everyday life. Check out **life.oneok.com** — for more information about your benefits. See what's changing, compare plans side by side and get tips on how to enroll.



Mark Your Calendar!

Log in to Workday and make your elections by
11:59 p.m. CT on November 7.

3 Steps for a Successful Enrollment



SEE WHAT'S NEW

With the same plans as last year and only a few updates, you'll find smart, simple options to support your health, finances and peace of mind.

Take a few minutes to see what's new, what to consider and how to make good choices for 2026.

- **Premium updates.** Medical and dental premiums increased slightly in 2026 to account for rising costs nationwide. Vision premiums will stay the same. For dental and vision details, visit [life.oneok.com](#).
- **Higher Dependent Care and Health Care Flexible Spending Account (FSA) contribution limits.** You can contribute up to **\$7,500** (up from \$5,000 in 2025) to your Dependent Care FSA in 2026. You can also contribute up to **\$3,300** (up from \$3,200 in 2025) to your health care or limited purpose FSA in 2026.
- **Higher Health Savings Account (HSA) contribution limits.** You can contribute up to **\$4,400** for individual coverage or **\$8,750** for family coverage (up from \$4,300 and \$8,550 in 2025) to your HSA in 2026, including the contribution from ONEOK, if enrolled in the HDHP.

COMPARE PLAN OPTIONS

You have choices when it comes to your medical coverage: a Preferred Provider Organization (PPO) or a High Deductible Health Plan (HDHP).

What's the difference in options?

With a **PPO**, you pay higher premiums, but your costs are predictable when you get care.

The **HDHP** has lower monthly premiums, but you'll pay more up front when you get care, until you meet your deductible. The upside? It comes with an HSA (Health Savings Account), which lets you save money tax-free for medical expenses.

Take a look at both options and choose what's best for you and your family.



Medical

Here's your cost per pay period.

	PPO Preferred Provider Organization	HDHP High Deductible Health Plan
You Only	\$53.50	\$32.00
You + Spouse/Domestic Partner	\$164.00	\$109.50
You + Child(ren)/Domestic Partner's Child(ren)	\$136.50	\$92.50
You + Family	\$229.50	\$153.50

Medical

Here's what you pay for in-network coverage.

Here's what you pay for in-network coverage.		PPO	HDHP
Annual Deductible	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	\$1,800
	Family Coverage	N/A	\$3,500
ONEOK Contribution to Health Savings Account (HSA)		N/A	\$500 single coverage \$1,000 family coverage
Member Coinsurance		20%	15%
Out-of-Pocket Maximum	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
Common Services	CareATC Health Clinic	Plan pays 100%	\$50
	24/7 Virtual Visit	\$5 copay	15% after deductible
	Primary Care Office Visit	\$30 copay	15% after deductible
	Specialist Office Visit	\$50 copay	15% after deductible
	Urgent Care Office Visit	\$65 copay	15% after deductible
	Emergency Room	\$300 copay, waived if admitted, deductible + 20% after deductible	15% after deductible
	Inpatient Hospital	20% after deductible	15% after deductible

Prescription Drug

Here's what you pay for in-network coverage.

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

Go to [life.oneok.com](#) for additional details.

ENROLL OCTOBER 27 –NOVEMBER 7

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

You must reelect 2026 amounts for any flexible spending or health savings accounts (FSA/HSA). Your current elections won't roll over.

Need help choosing?

Check your inbox for an email from PERKY, your decision support tool. Get a personalized recommendation for health coverage, money savings and retirement planning tips! Then, when you're ready to enroll, head over to Workday to make your elections.