ONEOK

The POWER *of* US



BENEFITS

for the Now, the Next and *the Moments in Between*

GET READY

FOR 2027 OPEN ENROLLMENT



While most of your benefit options are staying the same, there are a few changes you need to review. Check out the updates and your current elections, then choose coverage that supports what you need now, what comes next and ***the moments in between***.



Need help?

HR Solutions is here for you.

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

Go to **life.oneok.com** to see what's changing, compare your options and learn what you need to do.



Your Enrollment Checklist and *the Moments in Between*

Know What's Changing

Most of your benefit plans and coverage are staying the same, but there are a few important updates to know before you enroll.

Medical contributions are increasing

Healthcare costs continue to increase significantly nationwide. As a result, medical premiums are increasing next year. Despite rising healthcare costs, ONEOK continues to make a substantial investment in its benefit programs and remains committed to offering competitive and sustainable healthcare coverage.

Vision and Dental costs

There are no increases in vision or dental costs.

Disabled dependent eligibility update

To continue coverage for disabled dependents past the age of 26, they must now be claimed as a tax dependent on your or your spouse/domestic partner's tax return.

Some programs are ending

While many valuable benefits and resources will continue in 2027, Ovia, Bright Horizons and PetPartners pet insurance will end Dec. 31, 2026. If you currently participate in one of these programs, contact HR Solutions if you have questions.

Get Help Choosing

Not sure which options are right for you?

Get personalized help choosing your benefits with **Nayya**, ONEOK's new decision support tool. Available directly through Workday, Nayya asks a few questions about your health needs, family and financial priorities, then provides guidance to help you:

- Compare your benefit options
- Understand how each option may affect your costs
- Identify opportunities to save
- Make informed decisions about your health and welfare benefits.

When you're ready, go to Workday to make your 2027 elections.

Enroll

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

You must reelect 2027 amounts for any flexible spending or health savings accounts (FSA/HSA). Your current elections won't roll over.

Make the Most of Your Benefits

Medefy can help you find in-network providers, understand costs before receiving care and get the most value from your medical benefits. It's available to you and your covered family members at no cost. Download the Medefy app to access support whenever you need it.

Review Your Choices

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

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	**$63**	**$39**
You + Spouse/Domestic Partner	**$191**	**$130**
You + Child(ren)/Domestic Partner's Child(ren)	**$158**	**$109**
You + Family	**$266.50**	**$182**

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	**$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.

Medical 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%** after deductible	**15%** after deductible
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

ONEOK

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2027 Open Enrollment is **Oct. 26–Nov. 6**.

Get details at **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.