



THE POWER OF GREAT BENEFITS

2024 NEW HIRE GUIDE



WELCOME TO ONEOK!

I'm excited and proud to welcome you to the ONEOK team for your first benefits enrollment. It's an opportunity for you to review your ONEOK benefits and be intentional when choosing what plans make the most sense for you and your loved ones.

Whether you're on or off the job, we have a wealth of benefits — those you need to enroll in and those you automatically have access to — that help keep you healthy and safe year-round. Take a moment to review this guide and learn more.

As we look forward to working together, know we're committed to providing comprehensive and competitive benefit options that flex and adapt to your and your family's changing needs.

Thank you for joining us at ONEOK.



Pierce Norton
President and Chief
Executive Officer



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ENROLL

Follow These Simple Steps

At ONEOK, you get benefits on **DAY ONE**. Some are automatically given to you. Others you have to actively select within a specific time frame.

1

Know Who's Eligible

YOU are eligible for ONEOK benefits on day one of your employment. If you don't make your elections within your first 15 days, you'll automatically be enrolled in the Preferred Provider Organization (PPO) plan with coverage for you only.

Your spouse/domestic partner is eligible for ONEOK benefits if they meet the eligible criteria.

A **spouse** is a person recognized as your legal spouse for the purpose of federal income tax laws.

A **domestic partner** is a person who you have a committed relationship with but who is not considered your legal spouse for purposes of federal income taxes. Neither of you is married to or legally separated from anyone else.

Your child(ren) or qualified dependents are eligible for ONEOK benefits if they're a natural, step, adopted, foster or any another child(ren) covered by a Qualified Medical Child Support Order (QMCSO).

2

Verify Your Dependents

Depending on your relationship with your covered dependents, you'll need to provide specific documentation within 90 days of your hire date for your initial enrollment. Some documentation may include:

- Marriage certificate.
- Domestic Partnership Affidavit and two forms of proof of financial interdependency.
- Dependent's birth certificate.
- Dependent's Social Security number.
- Beneficiary addresses.

3

Know Your Options

While some benefits you get automatically on day one of your employment, others require that you enroll within 15 days of your hire date.

Automatic Benefits:

- Medical.¹
- Short-term disability (STD).
- Long-term disability (LTD).
- Basic life insurance.
- Basic Accidental Death & Dismemberment (AD&D) Insurance.
- 401(k) contribution² of 6%.

Must-Enroll-Benefits:

- Medical.¹
- Dental.
- Vision.
- Savings and spending accounts.
- Supplemental life insurance.
- Supplemental AD&D Insurance.
- Spouse/domestic partner life insurance.
- Child life insurance.
- Pet insurance.

4

Use the Tools

Get help making good benefit choices for you and your family with **PERKY**, a customized step-by-step tool that empowers you through decision support.

Answer just a few questions for personalized guidance on your health, dental and vision benefits; money-saving, paycheck-maximizing opportunities; and get health care flexible spending account (HCFSA) and health savings account (HSA) contribution visualizations.

You get PERKY for free even if you're not enrolled in the ONEOK Health Plan.

Look for an email from PERKY to get started.

5

Enroll in Workday



Enroll in Workday



1 Go to Workday

You can access Workday in one of two ways:

- 1. Download the Workday mobile app using the QR code (Organization ID: oneok).
- 2. Go online to myworkday.com/oneok/login.html on your ONEOK device.



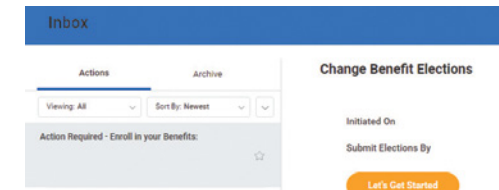
NOTE: If you're connected to the network, you'll be logged in automatically. Otherwise, enter your ONEOK network credentials using OKE#### as the username and your network password.

2 Open Your Workday Inbox (My Tasks)



3 Click on the Task

Look for the task labeled **Action Required — Enroll in Your Benefits**. Click **Let's Get Started**.



4 Make Elections

Click through each benefit to make elections for the current year. Click **Confirm** and **Continue** in each section to review costs, select your coverage and/or add dependents.

NOTE: If you do not enroll now, you must wait until you have a qualifying life event or for the next Open Enrollment period to make any new elections.

5 Click Review and Sign

Click **Review and Sign** once you have made your elections.



6 Submit Elections

Check the box **I Accept** if you are satisfied with your elections. Click **Submit**. Print or save your confirmation statement for your records.



💡 | DID YOU KNOW

Your coverage begins on the first day of employment. Submit your elections early so your coverage is in effect by your start date.



HEALTH



Medical Plans

ONEOK offers you a choice of two health plans through UnitedHealthcare: the **Preferred Provider Organization (PPO)** and the **High Deductible Health Plan (HDHP)**. Both plans have the same covered services and network. The difference is how and what you pay when you need care.

PPO

Preferred Provider Organization

The PPO plan has the lower deductible of both plans, provides copays for some services, like office visits, and allows you to see doctors who are in and out of network. Because you have lower costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are higher than the rates for the HDHP.

- Per-person deductible and out-of-pocket maximum.
- Set copays for doctor office visits and prescriptions.
- Free access to CareATC clinics.

When will I get my ID Card?

ID cards will be mailed to your home address in Workday. If you need to access services prior to receiving your ID card, you have two options: Download the Medefy app (see [page 18](#) for details) or download the UnitedHealthcare app.

HDHP

High Deductible Health Plan

The HDHP has the higher deductible of both plans. You pay out of pocket for services until your deductible is met, and it allows you to see doctors who are in and out of network. Because you have higher costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are lower than the rates for the PPO.

- Family deductible and out-of-pocket maximum.
- No copays. Coverage subject to deductible and coinsurance.
- Access to CareATC clinics for only \$50.
- Automatically enrolled in an HSA, which includes company contribution.

Medical Plans

What You Pay (When You Need Care)

| | | PPO | | HDHP | |
|--|---|----------------------------------|--|----------------------------------|-----------------------------|
| | | In Network | Out of Network ² | In Network | Out of Network ² |
| Calendar Year Deductible | Per Person | \$500 ⁵ | \$1,500 ⁵ | N/A | |
| | You+Spouse/ Domestic Partner or You+Child(ren) | \$1,000 ⁵ | \$3,000 ⁵ | N/A | |
| | You+Family | \$1,500 ⁵ | \$4,500 ⁵ | N/A | |
| | Single Coverage | N/A | | \$1,600 ⁵ | \$3,300 ⁵ |
| | Family Coverage | N/A | | \$3,200 ^{5,10} | \$6,600 ^{5,10} |
| ONEOK Contribution to HSA | N/A | | \$500 single coverage \$1,000 family coverage prorated based upon date of hire | | |
| Member Coinsurance | 20% | 40% | 15% | 40% | |
| Out-of-Pocket Maximum | Per Person | \$2,750 | \$6,000 ² | N/A | |
| | You+Spouse/ Domestic Partner or You+Child(ren) | \$5,500 | \$12,000 ² | N/A | |
| | You+Family | \$8,250 | \$18,000 ² | N/A | |
| | Single Coverage | N/A | | \$4,000 ² | \$9,000 ² |
| | Family Coverage | N/A | | \$8,000 ^{2,6} | \$18,000 ^{2,11} |
| Preventive Care (Nondiagnostic) | Immunizations/ Well-Child Care, Routine Physical, Prostate Cancer Screening, Mammogram Screening, Colonoscopy/ Cologuard, Annual Wellness Exams | Plan pays 100% ^{1,6} | Not covered | Plan pays 100% ^{1,6} | Not covered |

1 Does not apply to annual deductible or out-of-pocket maximum.
 2 If provider is not contracted with UnitedHealthcare (UHC), the patient is responsible for amounts in excess of eligible expenses, which will not apply to the annual deductible or out-of-pocket maximum.
 3 Requires preauthorization in network: provider responsibility; out of network: patient responsibility. There is a \$300 reduction in benefits for failure to precertify.
 4 Precertification required within 48 hours of admission.
 5 Applies to out-of-pocket maximum.
 6 100% coverage is based on age and health condition with respect to health care reform guidelines.
 7 Family practitioner, general practitioner, internal medicine, pediatrician and mental health visits.
 8 Does not apply to annual deductible.
 9 Requires the newborn be added to the health plan for coverage.
 10 The entire family deductible must be met before coinsurance will be applied, regardless of how many individuals are covered.

What You Pay (When You Need Care)

| | | PPO | | HDHP | |
|------------------------|--|---|--|---|--|
| | | In Network | Out of Network ² | In Network | Out of Network ² |
| Common Services | CareATC Health Clinic | Plan pays 100% ⁸ | Not covered | \$50 ⁵ | Not covered |
| | Virtual Visit | \$5 copay ^{5,8} | Not covered | 15% ⁵ after deductible | Not covered |
| | Primary Care Office Visit | \$30 copay ^{5,7,8} | 40% ⁵ after deductible | 15% ⁵ after deductible | 40% ⁵ after deductible |
| | Specialist Office Visit | \$50 copay ^{5,8} | 40% ⁵ after deductible | 15% ⁵ after deductible | 40% ⁵ after deductible |
| | Urgent Care Visit | \$65 copay ^{5,8} | 40% ⁵ after deductible | 15% ⁵ after deductible | 40% ⁵ after deductible |
| | Diagnostic X-Ray/Lab | 20% ⁵ after deductible | 40% ⁵ after deductible | 15% ⁵ after deductible | 40% ⁵ after deductible |
| | Emergency Room | \$300 copay ⁸ , waived if admitted, deductible + 20% ⁵ after deductible | | 15% ⁵ after deductible | |
| | Inpatient Hospital | 20% ^{3,4,5} after deductible | 40% ^{3,4,5} after deductible | 15% ^{3,4,5} after deductible | 40% ^{3,4,5} after deductible |
| | Bariatric Surgery | 20% ⁵ after deductible | Not covered | 15% ⁵ after deductible | Not covered |
| | All Other Covered Services | 20% ⁵ after deductible | 40% ⁵ after deductible | 15% ⁵ after deductible | 40% ⁵ after deductible |
| | Travel and Lodging Benefit Allowance | Reimbursement up to \$2,000 max after deductible | | Reimbursement up to \$2,000 max after deductible | |
| | Maternity Services¹² | Routine Preventive Prenatal Care | Plan pays 100% ^{1,6} | Not covered | Plan pays 100% ^{1,6} |
| Other Prenatal Care | | 20% ^{3,4,5} after deductible | 40% ^{3,4,5} after deductible | 15% ^{3,4,5} after deductible | 40% ^{3,4,5} after deductible |
| Fertility | | Benefits only available through Progyny | | Benefits only available through Progyny | |
| Delivery | | 20% ^{3,4,5,9} after deductible | 40% ^{3,4,5,9} after deductible | 15% ^{3,4,5,9} after deductible | 40% ^{3,4,5,9} after deductible |
| Newborn Charges | | No automatic coverage — enrollment required | | No automatic coverage — enrollment required | |

11 The entire family out-of-pocket maximum must be met before the out-of-pocket maximum has been satisfied, even if only one family member is using the plan; provided, however, that the out-of-pocket maximum for any individual shall not exceed the limit established by the IRS for the year under applicable health care reform guidelines.
 12 Fertility coverage and newborn charges do not apply to childbearing dependents.

Prescription Drugs

| What You Pay (When You Need Care) | PPO | HDHP |
|-----------------------------------|---|-----------------------------------|
| Select Preventive Drugs | Plan pays 100% ¹ | Plan pays 100% ¹ |
| Tier 1 Drugs | The lesser of the cost of the drug or \$7.50 ^{2,3} | 15% ² after deductible |
| Tier 2 Drugs | The greater of 30% or \$25.00 ^{2,3} | 15% ² after deductible |
| Tier 3 Drugs | The greater of 40% or \$50.00 ^{2,3} | 15% ² after deductible |
| Mail Order | 3x retail for 90-day supply | 3x retail for 90-day supply |

¹ Does not apply to annual deductible or out-of-pocket maximum.
² Applies to out-of-pocket maximum.
³ Does not apply to annual deductible.

Medical Plan Premiums

| What You Pay (Per Pay Period) | PPO | HDHP |
|--|----------|----------|
| You Only | \$48.50 | \$32.00 |
| You+Spouse/ Domestic Partner | \$145.50 | \$108.50 |
| You+Child(ren)/ Domestic Partner Child(ren) | \$121.00 | \$92.50 |
| You+Family | \$225.50 | \$142.50 |
| Monthly Premiums | Higher | Lower |
| Deductibles and Out-of-Pocket Maximums | Lower | Higher |

See page 20 for HDHP eligibility requirements. Other restrictions and exceptions apply. Consult a tax, legal or financial advisor to discuss your personal circumstances.

Extended Coverage

At ONEOK, we've got you covered even if you live far away from network care.

Gap Exception

When a network specialist isn't available within a 30-mile radius of your home ZIP code, you can see a non-network specialist (paid at the network level). UnitedHealthcare must approve any benefits payable under this exception before you receive care.

Out of Area

If you live in an area with limited access to in-network medical or dental providers and have been classified as "out of area," you're eligible to enroll in the ONEOK Health Plan or the ONEOK Dental Plan and receive in-network benefits, regardless of the provider you choose.

However, if you choose an out-of-network provider who charges more than the reasonable and customary rate, as determined by UnitedHealthcare or Delta Dental, you may be responsible for the additional charges, plus your share of eligible expenses. Being classified as out of area for the ONEOK Health Plan doesn't automatically classify you as out of area for the ONEOK Dental Plan or vice versa.

Travel and Lodging Benefit

As a ONEOK Health Plan member, you have an allowance of \$2,000 per year for travel and lodging related to approved covered health services when you travel more than 100 miles from your home address, as reflected in our records. This is for incurred reasonable travel and lodging expenses only and is independent of any existing medical coverage available. You must pay for travel and lodging out of pocket and then submit receipts for reimbursement.

Coverage is for transportation by plane (economy ticket), train, bus, ferry, taxi, Uber/Lyft, fuel and tolls/parking. Lodging expenses are further limited to \$50 per night or \$100 per night when a travel companion is medically necessary. Meals, medical supplies, noncovered services, emergency room and urgent care visits are not eligible for reimbursement.

Submit your reimbursements at myuhc.com > **Claims & Accounts** > **Submit a Claim** > **Travel and Lodging** or call the phone number on your ID card.



Cost Savings

You have options when it comes to medical care facilities. Choose where to go based on the type of care you need. The emergency room (ER) is often the most expensive option and should be saved for your most urgent medical needs.

Call 911 or go to the ER.
 If you or someone you know seems to be having a heart attack, a stroke, difficulty breathing or any other perceived life-threatening event, call 911 or go to the ER.

| | | | PPO ¹ | HDHP ² | |
|----------------------------|--|--|--|------------------------|-------------------------|
| CareATC Clinics | Access a CareATC Clinic near you for low-cost alternative health care. Locations vary by state. See page 43 for more details. Visit careatc.com/cliniclocations for more locations. | <ul style="list-style-type: none"> • Routine medical care. • Colds and mild flu. • Immunizations. • Health screenings. • Allergies. • Bladder infections/UTIs. | <ul style="list-style-type: none"> • Minor injuries. • Mild rashes. • Pink eye. • Bronchitis. • Sinus infections. | \$0¹ | \$50² |
| 24/7 Virtual Visits | Talk to a doctor from your smartphone, tablet or computer without an appointment — anytime, anywhere. Doctors may even write a prescription, if needed. | <ul style="list-style-type: none"> • Allergies. • Coughs/colds. • Ear infections. • Fevers. • Pink eye. | \$5 | \$54 | |
| Your Doctor | Visit your doctor in person if your condition isn't an emergency or life threatening. Your doctor can access your medical history to help. | <ul style="list-style-type: none"> • Routine medical care. • Immunizations. • Health screenings. • Earaches. • Fever. • Flu. | \$30 | \$140 | |
| Urgent Care Center | Consider urgent care when you know your health concern isn't life threatening but you can't wait to see your doctor. | <ul style="list-style-type: none"> • Minor cuts. • Mild vomiting. • Diarrhea. • Minor burns. • Sprains. • Strains. | \$65 | \$170 | |
| ER | Go to the ER if you have a medical emergency and need immediate care. | <ul style="list-style-type: none"> • Difficulty breathing or shortness of breath. • Difficulty speaking or walking. • Pain or pressure in the chest or upper abdomen. | \$300 | \$1,700 | |

¹ These numbers represent copays associated with the ONEOK PPO plan and are not tied to a specific condition, treatment or other costs associated with a visit. Actual payments may vary depending on your benefit coverage.
² These numbers represent preeductible averages based on claims data of those enrolled in a UnitedHealthcare HDHP and are not tied to a specific condition or treatment. Actual payments may vary depending upon your benefit coverage. You pay 100% until your calendar year deductible has been met, then you will pay 15% up to the out-of-pocket maximum. This is for network providers only.



Dental Plans

Keep a healthy smile with two dental network options through **Delta Dental of Oklahoma**.

DID YOU KNOW

The American Dental Association recommends anyone over the age of 1 should visit a dentist regularly. Routine cleanings are paid at 100% twice a year when you see a PPO dentist.

| Your Dental Coverage | PPO | Premier | Out of Network |
|---|---|--------------------|--------------------|
| Deductible | \$50 per person or \$150 per family | | |
| Preventive Care and Diagnostic Care (Exams, X-rays, Cleanings — Deductible Waived for Preventive Care) | Paid at 100% | Paid at 90% | Paid at 90% |
| Basic Care (Fillings, Extractions, Root Canals) | Paid at 80% | Paid at 70% | Paid at 70% |
| Major Care (Crowns, Bridges, Dentures) | Paid at 50% | Paid at 40% | Paid at 40% |
| Annual Maximum Benefit | \$2,000 per person per calendar year Oral evaluations and routine cleanings don't reduce the annual maximum benefit. | | |
| Orthodontia (Adult and Children) | Paid at 50% | Paid at 40% | Paid at 40% |
| Orthodontia (Lifetime Maximum) | \$2,000 per person | | |
| Occlusal Guard Coverage | Paid at 80% | Paid at 70% | Paid at 70% |

Choosing a Dentist

PPO

Choose a dentist in the PPO network for the greatest benefit.

Premier

Choose a dentist in the Premier network for network savings. Your out-of-pocket costs will be higher than with a PPO dentist.

Out of Network

Out-of-network dentists are reimbursed based on Delta Dental's maximum allowable fee schedule. Any difference between the dentist charges and the schedule may be billed to you.

| What You Pay | Per Pay Period |
|---------------------------------|----------------|
| You Only | \$6.50 |
| You+Spouse/ Domestic Partner | \$13.50 |
| You+Child(ren) | \$12.50 |
| Family | \$19.50 |

Vision Plan

Focus on your eye health with vision coverage from **MetLife**.

DID YOU KNOW

Safety prescription eyewear may be purchased using the company purchase card with supervisor approval. The approved allowance for each employee is \$500 every two years when using their company purchase card. See Personal Protective Equipment Standard Policy on ONEOK Online for more information.

| Your Vision Coverage | In Network | Out of Network |
|---|--|---------------------------------|
| Vision Examination (One Exam per Participant per Calendar Year) | \$15 copay | Reimbursed up to \$45 |
| Standard Corrective Lenses, Single, Lined Bifocal, Lined Trifocal, Lenticular (Once per Calendar Year) | Covered in full | Reimbursed \$30 to \$100 |
| Frames (Once per Calendar Year) | 100% up to \$150 , then 20% savings | Reimbursed up to \$70 |
| Contact Lenses Instead of Eyeglass Lenses (Once per Calendar Year) | Contact fitting and evaluation: \$60 copay Elective lenses: \$130 allowance | Reimbursed up to \$105 |



| What You Pay | Per Pay Period |
|---------------------------------|----------------|
| You Only | \$6.25 |
| You+Spouse/ Domestic Partner | \$10.00 |
| You+Child(ren) | \$10.19 |
| Family | \$16.44 |

Helpful Tools and Resources

When you aren't sure where to start, we've got your back. Use these resources to make sure you know where to go for care and save along the way.

Medefy (Available 24/7)

Receive health care guidance in less than 60 seconds using the Medefy app.

Navigate your health care benefits with concierge service to:

- Get connected with low-cost, high-quality health care.
- Find in-network providers near you.
- Ask questions about your health, dental and vision benefits and your medical bills.
- Find dentists, eye doctors and pharmacies near you.
- See your deductible and out-of-pocket amounts.
- Access digital insurance cards and much more.

Medefy is available at no cost to you, your spouse/domestic partner and dependents (ages 18 and up) if you're enrolled in the ONEOK Health, Dental or Vision plans.



UnitedHealthcare Nurse

Based on your medical claims activity, a UnitedHealthcare nurse may call you about an important health program or service, or to offer information to help manage or improve your health. Before discussing the program, the nurse is required by law to confirm your personal information:

- Name.
- Date of birth.
- Home address.

If you're uncomfortable providing this information over the phone, simply call UnitedHealthcare back using the phone number on the back of your ID card, confirm your identity and ask to be transferred to the Nurseline to hear more about their support programs. **These programs are confidential, and your personal information is not given to ONEOK.**

UnitedHealthcare ☎ 800-232-8943 🌐 myuhc.com

Get to know your virtual visit providers.

Amwell
 Doctor On Demand
 Teladoc Health
 Optum Virtual Care
 Walmart Virtual Care

24/7 Virtual Visits

Virtual Visits can significantly boost your access to quality physicians. Get access to care when it's convenient for you.

- 📱 Available on your mobile device, tablet or computer.
- 🕒 Twenty minutes or less to video chat face-to-face with a doctor.
- 💊 Get prescriptions, if needed.
- 💰 Save up to \$1,800 compared to an ER visit.

A Virtual Visit Does:

- Reduce costs to patients who would otherwise go to an ER for care that is not life-threatening.
- Reduce costs for many of the same services you seek from a primary care physician or an urgent care center.
- Increase access to care, especially in remote or rural areas.

A Virtual Visit Does Not:

Take the place of emergency care when you are experiencing life-threatening symptoms. Call 911 if you are experiencing symptoms such as chest pain, difficulty breathing, fainting, dizziness, uncontrolled bleeding or difficulty speaking or walking.

💡 | DID YOU KNOW

Virtual Visit Costs are Specific to the Plan you Choose.

PPO Plan
 \$5 copay for virtual visit.
 \$30 copay for psychologist.
 \$30 copay for psychiatrist.

HDHP
 Subject to the annual deductible and coinsurance. Average costs are:
 \$54 for virtual visit.
 \$80-\$300 for mental health depending on which doctor you see and length of visit.

MONEY

Tax-Free Accounts

ONEOK offers you four ways to save tax-free money on eligible health and dependent care expenses. If you enroll in the PPO, flexible spending accounts (FSAs) help you save money for eligible expenses and lower your taxable income through pretax contributions. Or, with the HDHP, you can elect a health savings account (HSA) and ONEOK makes a contribution to supplement any of yours up to the annual limit.

HSA

Health Savings Account

Trim your tax bill with the HSA, a tax-advantaged account that helps you save on eligible health care expenses now or keep the money into retirement. The money is yours until you spend it — even deposits made by others, such as ONEOK or a family member. You keep it, even if you change health plans or jobs or retire.

How to Qualify

- Be enrolled in ONEOK’s High Deductible Health Plan (HDHP).
- Not be claimed as a dependent on someone else’s tax return.
- Not have any other non-HDHP coverage (e.g., coverage through your spouse’s employer).
- Not contribute to or receive reimbursement from a regular health care flexible spending account (HCFA). Applies to spouses as well.
- Special rules apply if you or your dependent(s) are age 65 and/or are eligible for Medicare, veteran’s benefits, TRICARE or Indian Health Service. Talk to a tax, legal or financial advisor for your personal situation.
- HSA dollars cannot be used for domestic partner expenses unless they are your qualified tax dependent.

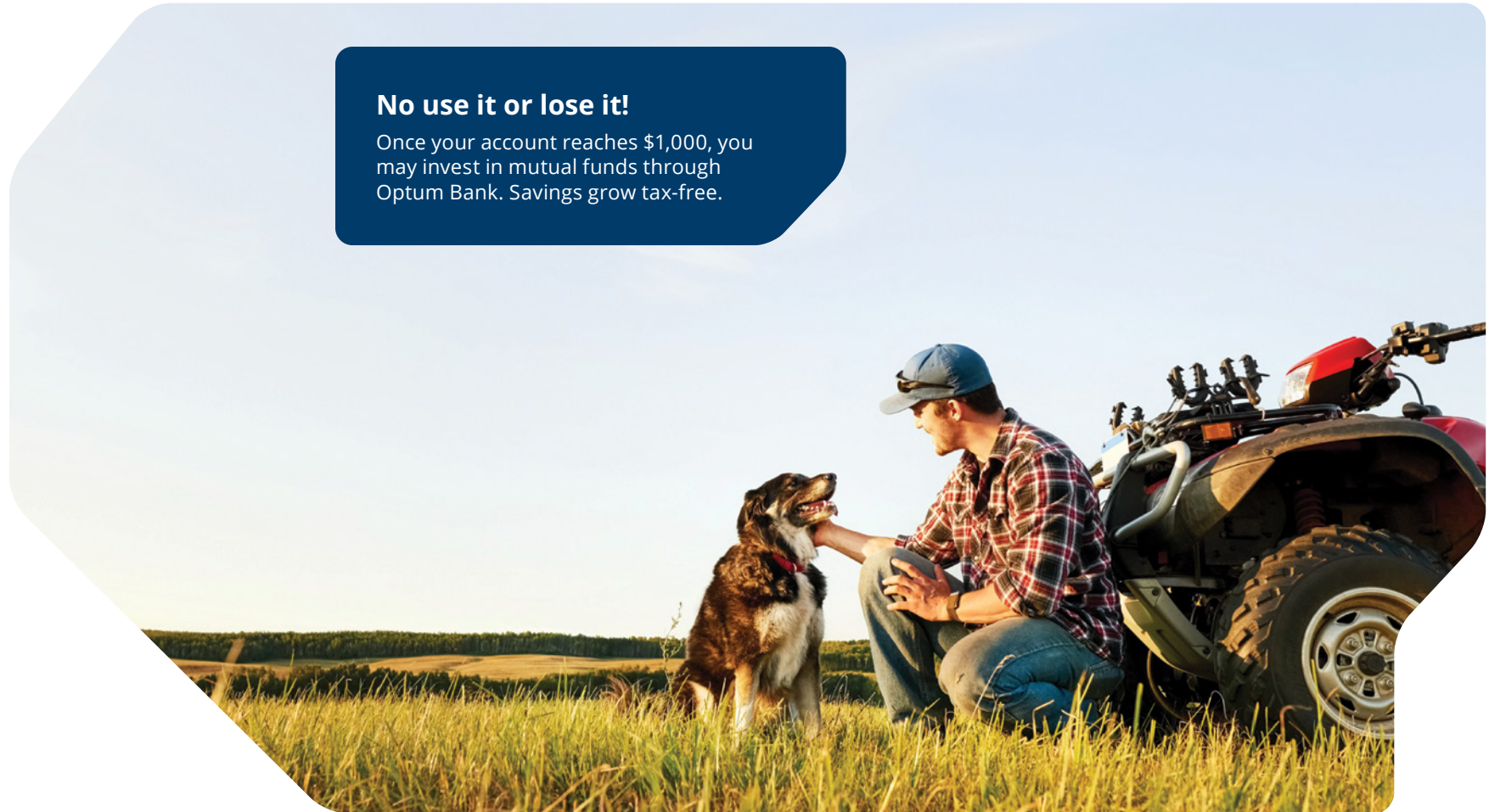
| DID YOU KNOW

HSA Eligible Expenses Include:

- Dental care, including extractions, crowns and braces.
- Vision care, including contact lenses, prescription sunglasses and LASIK surgery.
- Prescription medications.
- Certain over-the-counter drugs and medications.
- Chiropractic services.
- Acupuncture.

No use it or lose it!

Once your account reaches \$1,000, you may invest in mutual funds through Optum Bank. Savings grow tax-free.



How the HSA Works

Elections are deducted pretax over your remaining 2024 pay periods. Your contributions to the HSA aren’t preloaded. Money will be added to your Optum Bank account after each paycheck.

- You’ll receive a health savings Mastercard in the mail.
- Use your health savings Mastercard for qualified medical expenses.
- Any unused funds will carry over for future use.
- Change your contribution anytime throughout the year.

Contribution Guidelines

| | HSA |
|---|----------------|
| Individual | \$4,150 |
| Your Maximum Contribution | \$3,650 |
| ONEOK Contribution | \$500 |
| Family | \$8,300 |
| Your Maximum Contribution | \$7,300 |
| ONEOK Contribution | \$1,000 |
| Catch-Up (If you're age 55 as of December 31, 2024, you're eligible to participate in the catch-up contribution.) | \$1,000 |

HCFSAs

Health Care Flexible Spending Account

Get reimbursed for certain health, dental and vision expenses with your pretax dollars. The full amount of your election will be available to you on your hire date.

Use your health care spending card at doctors' offices, pharmacies and stores that accept FSA cards for qualified medical expenses.

To use your HCFSAs, the health care item or service must be eligible. IRS guidelines determine which expenses are eligible and qualify for reimbursement. Typically, an eligible expense must be a service or product that is purchased to help treat a medical condition or prevent a disease. Refer to IRS Publication 502 for guidance on eligible expenses.

Please note: If your spouse contributes to an HSA at their employer, you're not eligible to participate in an HCFSAs, per IRS rules.

LPFSAs

Limited Purpose Flexible Spending Account

Set aside money, before taxes, for vision and dental expenses. The money is available to use starting on your hire date.

If you or your spouse has an HSA, the IRS says you can have an FSA, but it can only be an LPFSA, limited to qualified vision and dental expenses until you reach the minimum HDHP deductible. Once the minimum HDHP deductible is met, the LPFSA can be used for medical, prescription and over-the-counter expenses.

Use your health care spending card at the office of your dentist, orthodontist, ophthalmologist and stores that accept FSA cards for qualified dental and vision care.

DCFSAs

Dependent Care Flexible Spending Account

Use your pretax dollars to care for others, like paying for day care expenses for children age 12 and under or for adults in your life who are unable to care for themselves. Care includes live-in care, babysitters or licensed day care centers.

How the DCFSAs Work

- Choose an amount to elect for 2024. Make your election in Workday when you enroll.
- Elections will be deducted pretax over your remaining 2024 pay periods.
- Use a dependent care service.
- Pay expenses out of pocket and obtain a copy of the receipt for reimbursement.
- Complete the claim form or file an electronic claim at myuhc.com.
- UHC will mail you a check or deposit your reimbursement into your bank account up to the amount available in your account. DCFSAs accounts are not prefunded.

Contribution Guidelines

| | DCFSAs |
|--|---------|
| Your Minimum | \$120 |
| Your Maximum | \$5,000 |
| Your Maximum if You're Filing a Separate Tax Return From Those Who Also Contribute to DCFSAs | \$2,500 |

⚡ | DID YOU KNOW

FSA Reimbursements Come With Annual Deadlines:

- Your HCFSAs and DCFSAs dollars must be used on expenses incurred between your hire date and March 15, 2025.
- Claims must be filed by March 31, 2025. Use it or lose it!
- LPFSAs dollars must be used between January 1, 2024, and December 31, 2024. There is no grace period for this account.

How the HCFSAs and LPFSAs Work

- Choose an amount to elect for 2024. Make your election in Workday.
- Elections will be deducted pretax over your remaining 2024 pay periods.
- You'll receive a health care spending Mastercard in the mail with preloaded funds that are available on your hire date.
- Make a new election each year.

For HCFSAs: Spend your funds by March 15, 2025. Any unused funds will be forfeited.

For LPFSAs: Spend your funds by December 31, 2024. Any unused funds will be forfeited.

| Contribution Guidelines | HCFSAs |
|-------------------------|---------|
| Your Minimum | \$120 |
| Your Maximum | \$3,050 |

| Contribution Guidelines | LPFSAs |
|-------------------------|---------|
| Your Minimum | \$120 |
| Your Maximum | \$3,050 |



Compare Accounts

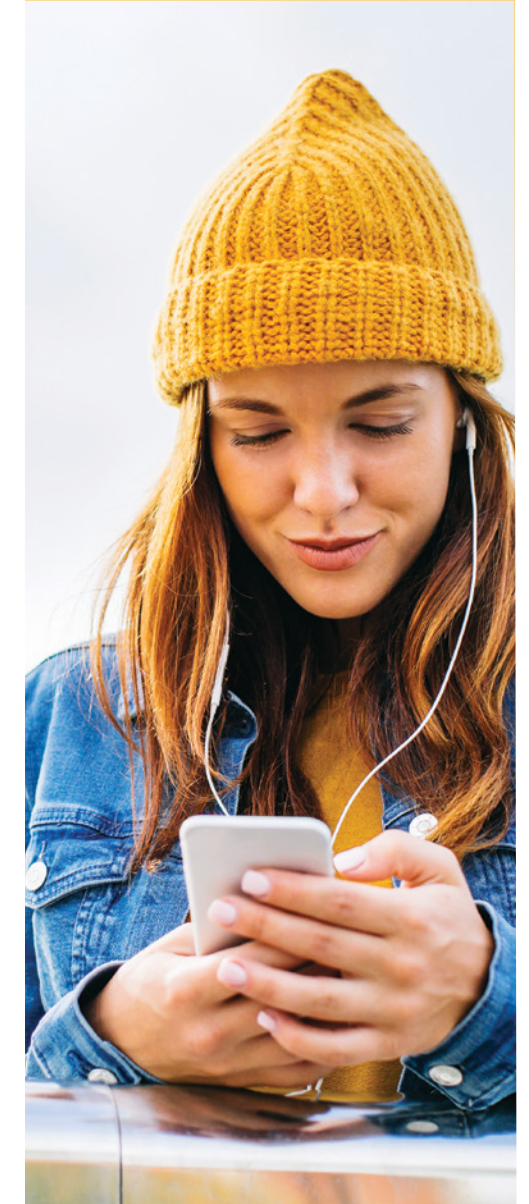
Explore all the tax-advantaged ways you can save money on your health and dependent care by setting aside a portion of your income before taxes are taken out.

| | Health Savings Account (HSA) | Health Care FSA (HCFSA) | Limited Purpose FSA (LPFSA) | Dependent Care FSA (DCFSA) |
|--|--|---|--|--|
| Use It to Pay | Eligible health care expenses (medical, dental, vision) | Eligible health care expenses (medical, dental, vision) | Eligible dental and vision expenses only; medical eligible after HDHP deductible met | Child care or adult day care expenses only |
| Medical Plan It Pairs With | HDHP | PPO | HDHP or PPO | HDHP or PPO |
| Who Contributes | You and ONEOK | You | You | You |
| When Account Is Funded | After each paycheck | At hire date | At hire date | After each paycheck |
| Account Comes With Debit Card | Yes | Yes | Yes | No |
| 2024 Annual Contribution Limits | Single coverage max: \$4,150 Family coverage max: \$8,300 One-time contribution: prorated based upon date of hire ONEOK single \$500 ONEOK family \$1,000 | \$3,050 | \$3,050 | \$5,000 |
| Balance Rollover | Yes | 2½-month grace period | No | 2½-month grace period |
| Use-It-Or-Lose-It Account | No | Yes | Yes | Yes |
| Must Reelect Every Open Enrollment | Yes | Yes | Yes | Yes |
| Catch-Up Contributions Allowed for Age 59½ or Older | Yes | No | No | No |
| Eligibility Requirements | Must have elected HDHP | Cannot be enrolled in HDHP | None | None |
| Tax Treatment | Tax-free | Tax-free | Tax-free | Tax-free |
| Invest Money in the Account | Yes, once account reaches \$1,000 | No | No | No |
| How to Submit for Reimbursement | Online claim form or use debit card | Online claim form or use debit card | Online claim form or use debit card | Online claim form |
| Account Portable After Termination | Yes | Yes | Yes | No |

DID YOU KNOW

Flexible Spending Accounts Don't Roll Over.

FSA elections must be made each year.



Life and AD&D Plans

Protect your income and your loved ones with Life and Accidental Death & Dismemberment (AD&D) insurance through Securian. You get Basic Life coverage on DAY ONE. If you want additional coverage, you can elect Supplemental Life and AD&D.

You're automatically approved.
If you enroll now you're approved for the guaranteed issue amount. The full amount over the guaranteed issue amount may be subject to approval by Securian.

| | Benefit Amount | Enrollment | Monthly Premium |
|---|---|---|--|
| Basic Life | \$100,000 | You're automatically enrolled | Paid by ONEOK |
| Basic AD&D | \$100,000 | You're automatically enrolled | Paid by ONEOK |
| Supplemental Life Insurance | One to seven times your base annual salary (max: \$1,500,000) | Guaranteed issue for new hires up to \$500,000 ¹ | Varies by coverage level, salary and age |
| Supplemental AD&D Single or Family Coverage | One to seven times your base annual salary | Guaranteed issue (max: \$1,000,000) | Varies by coverage level and salary |
| Spouse/Domestic Partner Life Insurance | \$25,000, \$50,000, \$75,000 or \$100,000 | Guaranteed issue for new hires up to \$50,000 ¹ | Varies by coverage level and age |
| Child Life Insurance | \$10,000 or \$25,000 | Guaranteed issue | Varies by coverage |

¹ Any amounts applied for over the guaranteed issue amount may require a completed statement of health and approval from Securian. Please refer to your policy certificate for details.

Designate Your Beneficiaries

You must confirm that every life insurance election has a beneficiary assigned to it. Don't forget to update your beneficiaries throughout the year if you have a major life change or qualifying life event (e.g., marriage, divorce).

📌 | DID YOU KNOW
AD&D only applies if the cause of death is an accident without any other contributing factors. Life insurance covers any cause of death. See the plan document for exclusions.

Disability Plans

Disability plans are meant to support you when the planned and unexpected prevent you from being at work.

Plan ahead if you take an extended leave.
Contact HR Solutions as soon as possible to discuss leave benefits available to you.

Short-Term Disability (STD) Insurance

You may use this benefit when an injury, illness or medical condition prevents you from performing your job for three consecutive days or more than 24 work hours. Your years of employment determine the amount of days granted. ONEOK provides this benefit at no cost to you.

| Length of Service | Benefit Duration | Rate of Pay |
|-------------------|------------------|-------------|
| Less than 5 years | 13 weeks | 100% |
| 5 years or more | 26 weeks | 100% |

Long-Term Disability (LTD) Insurance

ONEOK recognizes that an injury or illness could occur at any time and leave you unable to work. To protect you and your family financially in the event of a long-term injury or illness, you're enrolled automatically in LTD coverage. You pay for this coverage with after-tax dollars.

After a six-month waiting period, the policy pays 50% of your base salary, up to \$10,000 per month, until you reach normal Social Security retirement age or are no longer disabled.

Please see the plan document at [ONEOK.com > Careers > Plan Documents](https://www.oneok.com) for a complete listing of benefits, limitations and exclusions.



Retirement Plans

401(k)

Savings Plan

Save for a comfortable retirement with the 401(k) Plan.

Start Investing

- Enrollment materials are sent to your email directly from Fidelity in your first month of employment.
- View current selections by logging in to **401k.com > ONEOK, Inc. 401(k) Plan > Contributions or Investments**.
- You provide investment direction selecting from investment options; however, if you don't provide direction, your contributions will be invested automatically in the Vanguard Target Retirement Trust II fund closest to the year in which you will turn age 65.

A summary plan description, and other important plan information, is available at **ONEOK.com > Careers > Plan Documents**.

Grow Your Investment

- You're automatically enrolled in the 401(k) Plan at 6% pretax approximately 30 days following your date of hire unless you make an active election.
- If you contribute less than 10% of your eligible compensation, you'll be enrolled automatically in the 401(k) annual increase program, which increases your contribution by 1% on April 1 each year. See plan documents for details.
- Participants may change elections at any time or choose not to participate in the plan by going to **401k.com** or calling **877-98ONEOK (877-986-6365)**.



Find retirement information and resources online 24/7, 365 days a year at 401k.com.

- Designate beneficiary(ies).
- Access planning tools.
- Roll over existing qualified retirement plans from previous employers.
- Select different investment mixes for pretax, after-tax and Roth sources.
- Find articles, videos, calculators, workshops, podcasts and more about retirement.

How You Can Contribute to Your 401(k)

You may defer 1% to 50% of eligible compensation up to the IRS limit. Combined pretax and Roth 401(k) limit is \$23,000 for 2024.

Pretax 401(k)

- No federal or state taxes withheld from your contributions.
- Taxes due on contributions and earnings when a distribution is taken from the plan.

Roth 401(k)

- Contributions are made on an after-tax basis.
- Contributions **and earnings** are not subject to taxation at the time of a qualified distribution if made no earlier than five years after your first contribution.

After-Tax Contributions

- You may contribute an additional 1% to 6% of eligible compensation on an after-tax basis.
- Taxes are due on contributions when made to the plan. Taxes also are due on earnings upon distribution.
- You may take advantage of Roth in-plan conversions to convert after-tax contributions to Roth 401(k) within the plan. Taxes are due in the year the conversion is made. Set up recurring automatic conversions by calling Fidelity.

Catch-Up Contributions

- Beginning in the year you turn 50, you may contribute an additional 1% to 100% of your eligible compensation on a pretax and/or Roth 401(k) basis.
- Contribute up to the IRS limit of \$7,500 in 2024.

How ONEOK Contributes to Your 401(k)

Contributions and earnings are not taxable until a distribution is taken from your 401(k) account.

Company Match

- ONEOK matches 100% of your contribution per pay period **up to 6%** or the IRS contribution limit, as long as you're contributing.
- You're 100% vested in company match beginning with the first contribution.

Profit-Sharing Contributions

- ONEOK makes profit-sharing contributions to your 401(k) Plan regardless of your contribution.
- ONEOK expects to contribute, on a quarterly basis, 1% of your quarterly income.
- ONEOK also may make an additional discretionary contribution each year based on corporate performance.
- Eligible employees are enrolled automatically and are 100% vested beginning with the first contribution.



ESPP

Employee Stock Purchase Plan

Acquire shares of ONEOK, Inc. common stock at a discounted price through payroll deductions.

You can:

- Increase your ownership of company stock on a regular basis.
- Purchase company stock at a 15% discount.
- Reinvest dividends to purchase additional shares.
- Help save for your retirement and other financial goals.

Enrollment Periods

If you're eligible, you may enroll or make changes to your elections in the ESPP two times per year — called offering periods. Enrollment for the offering periods takes place in December and June.

An offering period is a six-month period from January through June and July through December during which your payroll contributions will accumulate for the purpose of purchasing company stock at the end of each period. Once you're enrolled, your election carries over to future offering periods unless you opt out of or select a different percentage.

⚡ | DID YOU KNOW

During the ESPP enrollment period, you can elect to participate in the upcoming ESPP offering period by setting aside contributions through payroll deductions. You can contribute 1–10% of your base pay per pay period (up to \$25,000 per calendar year). Due to IRS regulations, some participants may be further limited.

The percentage you elect will be withheld from each pay period on an after-tax basis. After the offering period closes, a stock purchase will be made. E-Trade will hold these shares in an individual account established for you.

Helpful Tools and Resources

Take advantage of these benefits extras on day one of your employment with ONEOK.

ONE Trust Fund

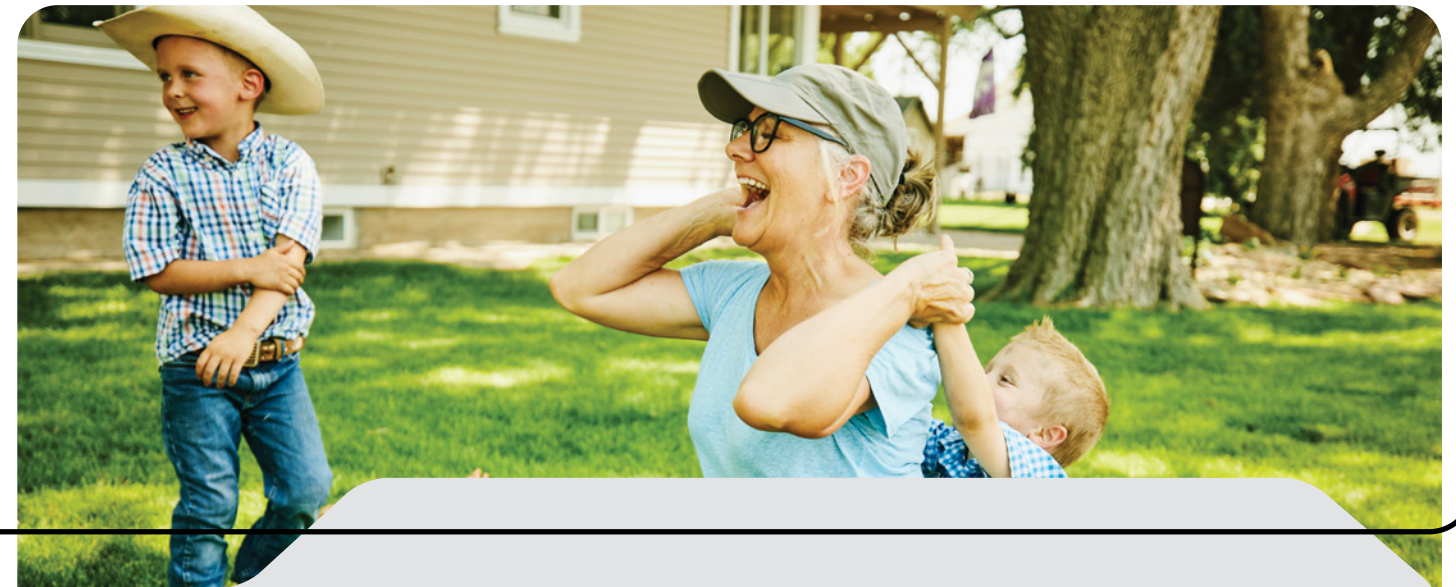
ONE Trust Fund offers financial assistance and donated paid time off (PTO) to employees and their immediate families who have been impacted by a natural disaster, medical emergencies or other hardships. You may support the fund by donating PTO (**Workday > Absence > Request Absence > Donate Time Off**) or financial contributions voluntarily to help fellow co-workers in times of personal crisis.

Education Assistance

With approval, ONEOK may reimburse you for tuition and books up to \$5,250 a year.

Chemical Dependency Treatment Program

ONEOK provides you with financial assistance up to \$3,000 for inpatient or outpatient alcohol and/or drug abuse treatment and aftercare provided by an approved provider.



Short-Term Incentive

You receive direct financial interest in ONEOK's performance and profitability and may be rewarded financially for your performance through an individual target, a corporate multiplier and an individual multiplier.

Employee Discounts

Corporate discount opportunities may be offered for cars, technology, entertainment, hotels, mortgages and exclusive offers and deals through YouDecide. Go to youdecide.com, code: **ONE394**.

Matching Grants

ONEOK invests in the communities where you work and live and supports your efforts to give back through volunteerism and various matching grants, including the company's annual United Way campaign. Participate in the company-approved volunteer program, Volunteers With Energy, or independent volunteer activity, to get a matching grant for your time.

Learn more at ONEOK Gives Back!

Visit [ONEOK Online > Departments and Programs > Community Investments > ONEOK Gives Back](#) to learn more about community engagement and volunteerism.



SmartPath

Take control of your finances and boost your financial confidence.

Learn steps toward financial progress through unlimited one-on-one coaching with SmartPath, a financial wellness benefit to help reduce your stress.

SmartPath is available at no cost to you and your family. You don't have to be enrolled in the ONEOK Health Plan to be eligible. You must use your **oke#####@oneok.com** email to access.

You get:

- One-on-one coaching.
- Guides for key financial needs (e.g., home ownership, student loans, debt, retirement) with recommendations for existing company benefits to support your needs.
- More than 350 videos, blog posts and articles across an array of financial topics.
- Weekly webinars to keep you updated on the latest financial knowledge.



SmartPath 7-Tank System:

All SmartPath coaching and classes are built on the foundational philosophy of spending less than you make.

The 7-Tank System, developed from that philosophy, is used as a guide for you as you become financially healthy.

- 1** Contribute up to ONEOK Match for Retirement.
- 2** Save a One-Month Emergency Fund.
- 3** Pay Off Bad Debt.
- 4** Save a Three-to-Six-Month Emergency Fund.
- 5** Contribute 20% of Gross Income to Retirement.
- 6** Save for Your Child(ren)'s College Fund.
- 7** Live Your Bucket List.

Financial Fuel

This drives your progress through the list on the left. To find your financial fuel, use this calculation:

$$\begin{aligned} & \text{Income} \\ & - \text{Expenses} \\ & \hline & = \text{Financial Fuel} \end{aligned}$$

WELL-BEING

Healthy Well-Being Benefits

Make healthier choices and live your best life with these well-being programs.

Lyra Employee Assistance Program (EAP)

The Lyra app offers mental health and work-life support when you need it! With guided self-care, coaching and video essentials ranging from self-care to support through life's most challenging moments, there's support when you need it.



Apple
App Store



Google
Play Store

It's Easy to use Lyra

1. Sign up online or in the app.
2. Complete a quick five-minute clinical assessment.
3. Get matched with your recommended care providers.
4. Pick your provider and book an appointment online or via email.

Mental Health Support Includes:

Support for Daily Struggles

For when you're feeling burned out or stuck, having relationship issues or managing other complex concerns — like stress, anxiety and depression.

Personalized Care From High-Quality Providers

Following your quick assessment, you're matched with a provider that has been vetted for their expertise and effectiveness to match your needs and preferences.

No Burden for You and Your Family

Lyra offers six sessions with a therapist or coach per year to you, your spouse/domestic partner and children ages 2–26 at no cost. Your cost share applies with your seventh visit.

Work-Life Support for Life's Challenges Includes:

Legal Support

Attorney consultation available for legal forms.

Financial Consultation

Tax professional consultation and support for filing taxes.

Identity Theft Services

Receive a free 60-minute consultation with a fraud specialist and ID emergency response kit.

Dependent Care Referral

Access phone and online referrals for child, elder and pet care services, 24/7.



Active Release Techniques (ART)

Treat aches, pains and other discomforts without meds or surgery with ART, a hands-on patented technique that targets and breaks up scar tissue to correct muscle function and free nerve entrapments in muscles.

Only Available in Select Locations:

- **Medford, Oklahoma:** 8 a.m. to 11 a.m., Thursdays.
- **ONEOK Plaza:** 10:30 a.m. to 2:30 p.m., Mondays; 8 a.m. to noon, 12:30 to 4:30 p.m., Tuesdays and Thursdays.
- **Mont Belvieu, Texas:** 10 a.m. to 2 p.m., Thursdays.

Please note: Days, times and locations are subject to change.

ART is an employee only benefit available at no cost to you when you're enrolled in the ONEOK Health Plan. Email benefits@oneok.com for questions or help scheduling an appointment.

ART helps resolve acute or repetitive soft-tissue disorders without surgery.

- Foot, joint or back pain.
- Repetitive stress.
- Lock jaw or temporomandibular joint (TMJ) syndrome.
- Sprains and strains.
- Migraines.
- Numbness or tingling.
- Carpal tunnel syndrome.

Hinge Health

Conquer back and joint pain without drugs or surgery from the comfort of your own home with Hinge Health.

Recover from a past injury or reduce stiffness with a personal coach and physical therapist who helps you navigate exercise therapy with wearable sensors to improve strength and mobility.

You get:

- App-guided, personalized exercise therapy to improve strength and mobility in short 15-minute sessions.
- Wearable sensors to give live feedback in the Hinge Health app.
- Personal care team to provide virtual care, motivation and support.
- Interactive education on how to manage specific conditions and explore treatment options.

Hinge Health is available at no cost to you, your spouse/domestic partner and dependents age 18-26 if enrolled in the ONEOK Health Plan.



Livongo for Diabetes

Combine the latest technology with coaching to better monitor and regulate your blood sugar levels.

You get:

- Livongo meter with real-time tips and readings.
- Unlimited testing strips and lancets shipped at no cost.
- One-on-one coaching via phone, email, text or mobile app.
- Support network with notifications to alert loved ones.

Livongo for Diabetes is available at no cost to you, your spouse/domestic partner and dependents age 13-26 if enrolled in the ONEOK Health Plan.



Livongo

800-945-4355

Livongo for Hypertension

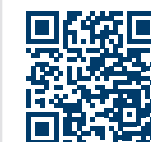
Helps you better understand and manage your blood pressure.

Readings are compiled in a personalized blood pressure report you may discuss with a coach or share with a doctor.

You get:

- One-on-one coaching via phone, email, text or mobile app.
- Livongo blood pressure cuff to track readings.
- Daily blood pressure reminders.
- Support network with readings to alert loved ones.

Livongo for Hypertension is available at no cost to you, your spouse/domestic partner and dependents age 18-26 if enrolled in the ONEOK Health Plan.



Diabetes: welcome.livongo.com/oneok
Hypertension: ready.livongo.com/oneok/register

Hinge Health 855-902-2777 hingehealth.com/oneok



Teladoc Health

Have peace of mind from leading physicians with Teladoc Health, a service that provides you with a second opinion and guidance for all injuries and illnesses, big or small, chronic or acute.

Use to:

- Help your parent fully understand treatment options the doctor recommended.
- Have your spouse's/domestic partner's case and medical records reviewed by experts who specialize in their condition.
- Determine if there are other innovative, alternative diagnoses or options to consider.
- Have an objective doctor advocating for you and your family members in doctor-to-doctor conversations with the treating physician.

Teladoc Health is available at no cost to you if you're enrolled in the ONEOK Health Plan. Your spouse/domestic partner, children up to age 26 and parents/parents-in-law don't have to be enrolled in the ONEOK Health Plan to be eligible.

How it Works

- Reach out to Teladoc Health to open a case and sign a release form.
- A Teladoc Health physician gathers your medical records and notes from the treating physician's office.
- Experts review the case and medical records. Get a full report of the information and recommendations from the expert. They discuss additional questions and options.

Omada

Omada is a digital lifestyle change program that provides the support and tools you need to live a happier, healthier life — one habit at a time. By combining real human support and the latest technology, Omada helps improve overall health.

You get:

- A professional health coach to help you manage food, activity, sleep and stress.
- A digital scale for precise measurements.
- Online community with your peers for ongoing motivation.
- Weekly interactive lessons to get you moving more and eating better.

Omada is available at no cost to you, your spouse/domestic partner and dependents age 18-26 if enrolled in the ONEOK Health Plan.



Quit For Life

Manage tobacco cravings and kick the habit for good with Quit For Life, a customized quit plan with 24/7 personal support and strategic tools.

You get:

- Access to a coach who will help create a personalized quit plan and guide you at every step.
- Group sessions, trackers and text support all at your fingertips.
- Nicotine replacement therapy to fight cravings with gum or patches at no additional cost.*

Quit For Life is available at no cost to you, your spouse/domestic partner and dependents age 18 and older. You don't have to be enrolled in the ONEOK Health Plan to be eligible.

How it Works

Join Quit For Life over the phone or online (code: ONEOK).

- Talk or text with a Quit Coach to help create a plan tailored to your lifestyle.
- Take advantage of complimentary quit aids, such as nicotine patches or nicotine gum.*

* Benefits are subject to change. Call for information about the program and available aids.

Family Well-Being Benefits

Make healthier choices and live your best life with these well-being programs.

Bright Horizons

When your work-life balance needs extra support, Bright Horizons is there for you. This free resource is available to you as an employee to find trusted care for your loved ones.

Enhanced Family Support

- Waitlist preference at select Bright Horizons child care centers.
- Waived membership fee to Sittercity's premium database of sitters.
- Tutoring discounts with Sylvan Learning, Varsity Tutors and Revolution Prep.
- Enrichment programs through Brooklyn Robot Foundry, Code Ninjas and MarcoPolo Learning — all with cost-saving discounts.
- More benefits, like pet care and housekeeping.

Elder Care

- Online assessment tool to identify the right care for your family.
- Get help understanding home care options.
- Find and evaluate care providers from detailed local profiles and reviews of senior care providers.
- Monitor the experience with provided tools after you've made your care decision.

Bright Horizons is available at no cost to you. You don't have to be enrolled in the ONEOK Health Plan to be eligible.



Progyny

No matter your path to parenthood, Progyny brings you a smarter approach with better care, more successful outcomes and more available options. Specialists work with the ONEOK Health Plan to create a custom treatment plan for you based on clinical criteria, not cost.

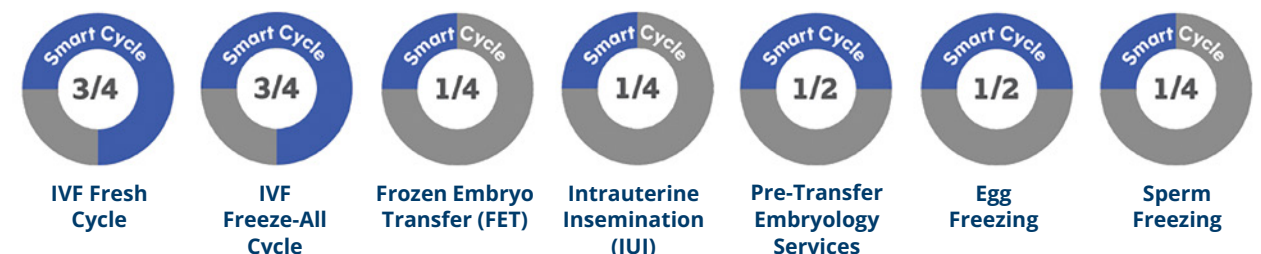
This means you don't run out of coverage mid-treatment. You also get personalized support with a dedicated patient care advocate and access to a premier network of U.S. fertility specialists.

You get:

- Comprehensive coverage bundled into a Progyny Smart Cycle. If you have previously exhausted the infertility benefit and/or are currently seeking treatment, contact Progyny for information on this benefit.
- Personalized support for unlimited clinical and emotional support from a dedicated patient care advocate. Counseling is available for those looking into surrogacy and tissue preservation.
- High-quality care through a premier network of fertility specialists across the U.S.

Progyny is available to you and your spouse/domestic partner if you're enrolled in the ONEOK Health Plan.

Common Ways to use a Smart Cycle



Coverage is subject to deductible and coinsurance.



Ovia Health

Access free, confidential fertility, pregnancy and parenting support through Ovia Health. From preconception to parenthood, Ovia Health offers concierge services and health coaching spanning the full spectrum of family health. Virtual services and unlimited one-on-one coaching are offered 24/7, 365 days a year to bring you peace of mind.

You get:

- Unlimited in-app messaging with a registered nurse health coach.
- Instant analysis and feedback on health data.
- Information about ONEOK's fertility, maternity and family benefits.
- Daily personalized articles and tips. Have experts by your side for family planning, pregnancy and parenting through Ovia Health.

Ovia Health is available at no cost to you, your spouse/domestic partner and dependents ages 18-26. You don't have to be enrolled in the ONEOK Health Plan to be eligible.



Accessing Ovia Health is easy.
Use the QR codes below to download the app that's right for you. Indicate you have Ovia Health as a benefit and enter ONEOK as the employer for access.

Ovia

- Prenatal health.
- Postnatal health and recovery.
- Lactation.
- Birth control, plans and spacing.
- Managing menopause and symptoms.
- Mental well-being through menopause.



Support for reproductive health, fertility and menopause.

Ovia Pregnancy

- Infant sleep and parent fatigue.
- Working parents support.
 - Return-to-work programs.
 - Parent-work balance.
- Parenting alone.
- Co-parenting.
- LGBTQ+ support.
- Child care decision support.



Support for your healthiest, happiest pregnancy.

Ovia Parenting

- One-on-one virtual health services.
- Unlimited support via app-based messaging.
- Developmental milestones and growth tracking.
- Fostering healthy eating habits.
- Potty services and accident log.
- Specialists available for lactation, sleep, mental health and more.



Support for family and working parents.

CareATC Clinics

Get treatment fast at the CareATC health and wellness clinics. From annual physicals to an unexpected illness, your wellness clinic is available at little to no cost to you.

Experience less wait time and more face time with your provider. No copay on the PPO plan. A \$50 fee applies for diagnostic visits on the HDHP. Quick and easy appointments are available via the CareATC app, online or by phone.

You get:

- Adult immunizations.
- Annual wellness exams.
- Asthma.
- COVID-19 symptoms.
- Cold and flu.
- Diabetes.
- Fever/infections.
- High blood pressure.
- High cholesterol.
- Lab work/test.
- Minor injuries.
- Personal health assessment.
- Sick visits.
- Skin irritations.
- Sprains/strains.
- Tobacco cessation.

CareATC is available to you, your spouse/domestic partner and dependents if enrolled in the ONEOK Health Plan.



Locations Include:

Oklahoma

- **Tulsa.**
 - ONEOK Plaza.
 - 15th Street (X-rays).
 - First Place Tower.
 - Jackson Center.
- **Broken Arrow.**
- **Muskogee.**
- **Oklahoma City.**
- **Owasso.**
- **Sand Springs.**

Texas

- **Odessa.**
- **Houston.**
- **Spring.**

Montana

- **Sidney.**

North Dakota

- **Watford City.**

And more!

For a complete listing, visit careatc.com/clinic-locations/.





Adoption/Surrogacy Assistance

Qualify for up to \$10,000 in reimbursements for eligible adoption, surrogacy and related expenses.

Family Care Resources

Reach out to Lyra, Bright Horizons and Ovia Health for child and elder care help.

Maternity, Paternity and Adoption Leave

You may use this benefit for baby bonding when there is a birth or legal adoption of a child(ren). See policy for complete eligibility details.

- Leave must be taken consecutively.
- Leave must start by the end of the third month following the birth or adoption.
- The birth or adoption must take place after your start date.

You're eligible for up to six weeks at 100% pay with this benefit.

Important!

- Newborn children aren't added to the ONEOK Health Plan automatically, even if both parents are enrolled. You must complete a benefit change in Workday within 90 days of the birth if you want coverage for your newborn.
- Don't wait for state-issued documents, such as the birth certificate, to submit your benefit change in Workday.

PetPartners Pet Insurance

Get help with vet bills by enrolling in PetPartners, a pet insurance provider for unexpected injuries and illnesses, surgery, toxin ingestion, digestive issues, cancer, annual teeth cleaning and more. Pet insurance reimburses you for the cost of accidents and illnesses throughout your pet's life.

Just visit and pay your vet (or any licensed vet or clinic), and then submit a claim to get reimbursed for eligible expenses. Preexisting condition exclusion applies.

You'll have access to two plan options to enroll in: with wellness* benefit option and without wellness benefit option.



What You Pay (Per Pay Period)

| Age (In Years) | 0-19 (lbs.) | | 20-50 (lbs.) | | 51-90 (lbs.) | | 90+ (lbs.) | |
|----------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| | Without Wellness | With Wellness | Without Wellness | With Wellness | Without Wellness | With Wellness | Without Wellness | With Wellness |
| Dogs | | | | | | | | |
| 8 weeks-3 | \$14.10 | \$23.60 | \$17.18 | \$26.67 | \$19.11 | \$28.61 | \$20.96 | \$30.45 |
| 4-6 | \$18.80 | \$28.30 | \$23.39 | \$32.88 | \$26.27 | \$35.76 | \$29.02 | \$38.51 |
| 7-9 | \$31.04 | \$40.53 | \$39.53 | \$49.03 | \$44.87 | \$54.36 | \$49.97 | \$59.46 |
| 10+ | \$55.86 | \$65.36 | \$72.30 | \$81.79 | \$82.62 | \$92.11 | \$92.49 | \$101.98 |
| | Without Wellness | | | | With Wellness | | | |
| Cats | | | | | | | | |
| 8 weeks-3 | \$12.34 | | \$19.72 | | | | | |
| 4-6 | \$13.87 | | \$21.25 | | | | | |
| 7-9 | \$19.15 | | \$26.53 | | | | | |
| 10+ | \$40.87 | | \$48.25 | | | | | |

* Wellness option includes checkups and vaccinations.

GROWTH

Organizational Talent and Learning

At ONEOK, your continued growth and development is our priority. That's why we have a year long new hire onboarding program, complete midyear and annual evaluations and offer opportunities for you to understand and develop your core competencies.

Employee Experience and Early Career

- New hire onboarding.
- Early career development programs.

Learning and Leadership Development

- Powered-up leadership programs.
- Learning accessible for all employees.

Program Evaluation and Metrics

- Measure learning impact.
- Optimize programs and learning outcomes.

Organizational Development

- Talent management cycle practices and processes.
- Competency and assessment strategy.



BELONGING

Diversity and Inclusion

At ONEOK, we respect the uniqueness and worth of each employee and believe that a diverse, inclusive workforce is essential to your sense of belonging, engagement and performance. Diversity and Inclusion (D&I) supports the D&I Council, coordinates business resource groups and oversees related engagement and development opportunities for all employees.

Contact Inclusion@oneok.com to get involved.



LGBTQ+
RESOURCE GROUP



VETERANS
RESOURCE GROUP



RACIAL/ETHNIC
INCLUSION
RESOURCE GROUP



WOMEN'S
RESOURCE GROUP

Business Resource Groups (BRGs)

Part of D&I at ONEOK, BRGs are open to all employees and allies of historically underrepresented groups in the workplace. They offer members professional development through networking, mentoring, skill-based trainings and community engagement opportunities. Our current BRGs include:

- LGBTQ+ Resource Group.
- Racial/Ethnic Inclusion Resource Group.
- Veterans Resource Group.
- Women's Resource Group.

To Join one or More BRGs:

On desktop, go to **Workday > Menu > Requests > Business Resource Group Request**. Use the drop-down list on the left-hand side of the page and choose all that apply. Click **OK** and then **Done**.

On mobile, open the **Workday app > View All Apps > Custom Apps > Business Resource Group Request**. Use the drop-down list under the D&I logo and choose all that apply. Click **Done**.

HELP



Benefits Basics

Balance Billing:

When a provider bills you for the difference between the provider's charge and the amount the plan will pay. For example, if the provider's charge is \$100 and the amount the plan will pay is \$70, the provider may bill you the remaining \$30. An in-network provider may not balance bill you for covered services.

Coinsurance:

The percentage of a covered service, shared by you and the plan, usually calculated as a percentage. For example, the PPO plan pays 80%, you pay 20% of the allowed amount for the service.

Copay:

The fixed amount you pay each time you see a network provider, usually paid at time of service.

Deductible:

The amount of health costs you are responsible for each year before the plan starts sharing costs. Not all covered services are subject to the deductible (e.g., preventive care).

Emergency Room (ER):

A place where you receive emergency care for severe conditions or injuries. The services may be provided in a hospital's emergency room or in a stand alone emergency room or center.

In-Network Provider:

A health care provider (e.g., hospital or doctor) who agrees to rules and fee schedules in order to be part of the network and agrees not to balance bill patients for amounts beyond the agreed-upon fee. You save money by using in-network providers.

Out-of-Network Provider:

A health care provider (e.g., hospital or doctor) who is not contracted with your health plan and is not prohibited from balance billing. You'll generally pay more to see a nonparticipating provider.

Out-of-Pocket Maximum:

The total amount of health costs you are responsible for before your plan pays 100% of covered health costs for the rest of the year. This limit helps protect you from unexpected catastrophic expenses.

Preventive Care Benefits:

Nondiagnostic routine health care (e.g., including immunizations, screenings and checkups) to prevent disease. Preventive care is covered at 100% at in-network providers.

Urgent Care Center:

A place where you get urgent care for minor conditions that need attention right away but are not emergency medical conditions.

Changing Your Benefits Elections

Eligible Changes

Once you have made your initial benefit elections, you may not make any changes until Open Enrollment unless you experience a qualifying life event. Examples of qualifying life events are listed below. Please refer to the plan document for a complete listing. To make changes, you must submit a family status change in Workday. The change must be consistent with the life event (e.g., birth of a child is consistent with adding a newborn to the plan).

You Have 30 Days From the Event Date to Make Changes if Your Qualifying Life Event is:

- Marriage, divorce, legal separation, annulment declaration or termination of domestic partnership.
- Loss or gain of other coverage for yourself or a dependent.
- Significant change in health care coverage provided through your spouse's/domestic partner's employment.
- Death of a dependent.

You Have 90 Days to Make Changes if Your Qualifying Event is:

- Birth or adoption of a child.

Documentation

In order to complete your family status change in Workday, you must upload documentation for qualifying events. See **pages 50-51** for a more detailed list.

- Marriage: Marriage certificate.
- Divorce, legal separation or annulment: Divorce decree or decree stating the separation.
- Loss of other coverage: Letter from other coverage stating when you lost coverage within the last 30 days.
- Birth or adoption of a child: Birth certificate, Social Security card, adoption paperwork.

| DID YOU KNOW

Newborn children are not automatically added to the ONEOK Health Plan, even if both parents are enrolled. You must complete a family status change in Workday if you want coverage for your newborn.

Important!

Do not wait for government-issued documents, such as birth or marriage certificates, to submit your benefit change in Workday.

Dependent Coverage Requirements

| Spouse/Domestic Partner or Dependent Family Member | Document Requirement for Verification |
|---|---|
| Spouse: A person who is recognized as your legal spouse for purposes of federal income tax laws. Neither of you is married to anyone else under either statutory or common law. | State-issued marriage certificate. For common law marriages: Affidavit of Common Law Marriage (or Certificate of Informal Marriage). |
| Domestic Partner: A person who you have a committed relationship with but who is not considered your legal spouse for purposes of federal income tax laws. Neither of you is married to or legally separated from anyone else under either statutory or common law. | Jointly signed Declaration for Domestic Partnership (must be submitted with initial enrollment) and Affidavit of Dependent Status for Domestic Partnership (must be submitted with initial enrollment) and two items showing proof of financial interdependence. ³ |
| Natural Child(ren): Until they reach 26. ² | State-issued birth certificate (or foreign equivalent) listing you as mother or father. ³ |
| Stepchild(ren): Your spouse's/domestic partner's child(ren) until they reach age 26 ² or earlier if your marriage or domestic partnership with their natural parent ends other than due to the death of one of you. | State-issued birth certificate (or foreign equivalent) listing employee's spouse/domestic partner as mother or father and state-issued marriage certificate proving you and your spouse are married and recorded in legal records or domestic partnership registration or Declaration for Domestic Partnership, as applicable, documenting the relationship. ¹ |
| Adopted Child(ren): Child(ren) you (or your spouse/domestic partner) have adopted or who have been placed for adoption with you until the child(ren) turns age 26. You or your spouse/domestic partner must be one of the adopting parents; the child(ren) must have been placed in your (or your spouse's/domestic partner's) custody; and the adoption proceeding must have assigned the responsibility for benefits coverage to you (or your spouse/domestic partner). ² | Adoption or placement for adoption documents and court-granted custody documents, as applicable; state-issued birth certificate (or foreign equivalent) or similar information obtained in connection with adoption proceeding. ¹ |

¹ If the eligible dependent's name is different than the name on the state-issued (or foreign equivalent) birth certificate, a state-issued marriage certificate or Social Security card may be required.

² Coverage ends at 11:59 p.m. the day before the child's 26th birthday.

³ Proof of financial interdependence includes: joint ownership of an automobile or home; a joint checking, bank or investment account; a joint credit account, mortgage or a lease for a residence identifying both partners as tenants; a will and/or life insurance policies signed and completed to the effect that one domestic partner is the primary beneficiary of the other; a beneficiary designation form for a retirement plan signed and completed to the effect that one domestic partner is the primary beneficiary of the other. Registration of domestic partners if the domestic partners reside in a state that provides for registration. Official recognition of civil union for persons who reside in a state that recognize civil unions. If HR Solutions does not receive a properly completed affidavit in a timely manner, the plan administrator will assume that neither your domestic partner nor your domestic partner's child(ren) qualify as your tax dependent(s) and will impute income to you for the value of coverage provided to your domestic partner and your domestic partner's child(ren).

| Spouse/Domestic Partner or Dependent Family Member | Document Requirement for Verification |
|--|---|
| Foster Child(ren): Child(ren) who is placed with you by an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction until the child(ren) turns age 26. ² | Foster placement judgment, decree or order. |
| Child Covered by a Qualified Medical Child Support Order (QMCSO): Child(ren) on whose behalf a QMCSO has been entered or issued, indicating that coverage must be provided by you until the child(ren) covered by the QMCSO no longer is covered or turns 26 years of age, ² whichever occurs first in time. | QMCSO. |
| Other Eligible Dependent: A person who is not your child (or the child of your spouse/domestic partner) but who you are related to; who you have been appointed legal guardian for and is your dependent for federal income tax purposes; and is (i) under age 19, or (ii) under age 24 and a full-time student. | State-issued birth certificate (or foreign equivalent) and court legal guardianship documents (if applicable) and copy of the first page of your federal tax return filed within the last tax year (income amounts blacked out) and proof of full-time education student, if applicable. ¹ If a new legal guardian is appointed in the current calendar year, no tax return is required. |
| Incapacitated Person: Continued coverage is provided for your child(ren) or other eligible dependent(s), who is physically or mentally incapable of self-support while remaining incapacitated, as long as you remain an eligible employee and so long as (A) the child meets one of the following: (i) The child or other eligible dependent was enrolled in the ONEOK Health Plan prior to their turning 26 years of age (for nature, adopted and stepchildren), or attaining age 24 (for other eligible dependents), as the case may be, and remained covered through such age; or (ii) effective June 1, 2020, for any employee who becomes a newly eligible employee following such date, such child was covered by a group health plan of a prior employer of the eligible employee; and (B) the child or other eligible dependent satisfies the criteria for eligibility under one of the categories described above but for their age. Incapacitated children must be tax-eligible dependents in order to be eligible for the ONEOK Health Plan. | To continue coverage for a child under this provision, proof of disability or incapacity (obtained at your own expense) must be received by HR Solutions within 31 days after coverage would otherwise terminate. The Health Plan requires annual recertification of the child's physical or mental condition. |



Nonqualified Dependents for Domestic Partners and Their Dependents

Difference Between Qualified and Nonqualified Dependents

“Nonqualified” is the term ONEOK uses to indicate that an individual does not meet the requirements of a tax-favored dependent under ONEOK’s employee benefit plans. The determination of whether a domestic partner or the domestic partner’s child is qualified or nonqualified depends on a number of factors, including the level of financial support you provide, whether they live with you, their legal citizenship and their gross income (nonhealth benefits only).

After-Tax Deductions for Nonqualified Dependents

IRS Section 125 allows you to elect to make payroll deductions on a pretax basis to purchase coverage for qualified dependents. All other payroll deductions used to purchase coverage must be made on an after-tax basis. If you’re covering a nonqualified individual, you’ll see two deductions on their payslips: one deduction for you and your qualified dependents made on a pretax basis and one deduction for nonqualified dependents made on an after-tax basis.

Imputed Income




















If you’re covering nonqualified dependents, you’ll also see an amount for imputed income added to your earnings. Federal tax law only allows ONEOK to provide benefit coverage on a tax-free basis to certain individuals, including you, your spouse/domestic partner, your children and certain other “qualifying” dependents.

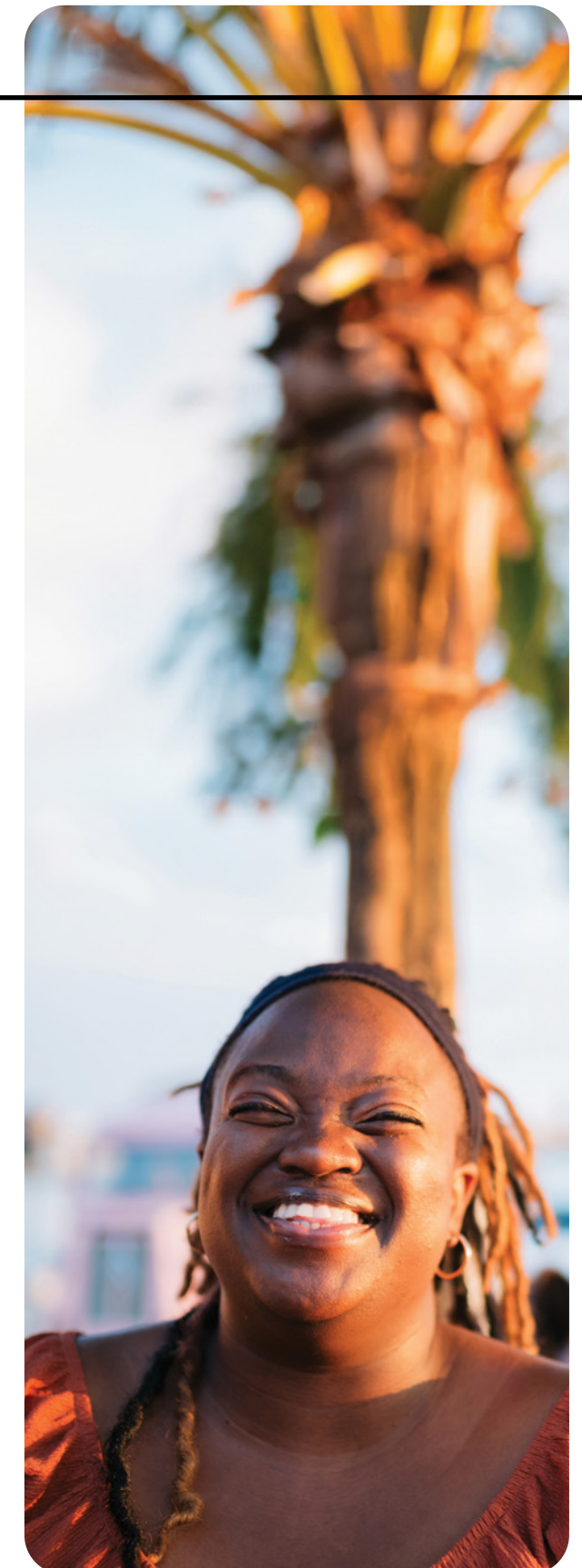
ONEOK-provided coverage for any other individuals will result in imputed income to you. Thus, the value of any coverage that ONEOK pays for your nonqualified dependent(s) must be reported as taxable income to you and also will be subject to payroll and income tax withholding. This “imputed income” is reflected under Hours and Earnings on your payslip.

Coverage for Nonqualified Dependents

Because you’re required to purchase nonqualified dependent coverage with after-tax dollars and are taxed on imputed income for the value of any coverage paid by ONEOK, the actual benefits the nonqualified dependent receives under the plan (e.g., the value of medical services provided by doctors and hospitals) are not taxed. However, FSA and HSA funds may not be used to reimburse health care expenses for nonqualified dependents.

More information is available at [ONEOK.com](https://www.oneok.com) > [Careers](#) > [Plan Documents](#).

| Contacts | Benefit | Phone Number | Website/Email/App |
|---|--|---|--|
|  | The One to Call for All Your Human Resources Questions | 855-ONEOKHR (855-663-6547) 918-588-7222 (Tulsa) | oneok.com HRSolutions@oneok.com |
|  | Child Care and Elder Care Support | N/A | clients.brighthorizons.com |
|  | Health and Wellness Clinic | 800-993-8244 (National shared sites) 918-948-6360 (Tulsa shared sites) 918-863-2992 (Tulsa on-site) | careatc.com/clinic-locations/ careatc.com/patientportal/ |
|  | Dental | 800-522-0188 | deltadentalok.org |
|  | Employee Stock Purchase Plan | 800-387-2331 | etrade.com |
|  | 401(K) and Retirement | 877-986-6365 | 401k.com |
|  | Pain Management | 855-902-2777 | hingehealth.com/oneok |
|  | Diabetes and Hypertension Management Program | 800-945-4355 | ready.livongo.com/oneok/register welcome.livongo.com/oneok membersupport@livongo.com |
|  | Employee Assistance Program | 877-849-1348 | oneok.lyrahealth.com |
|  | Benefits Care Guide | N/A | Medefy Benefits app |
|  | Vision | 855-MET-EYE1 (855-638-3931) | metlife.com |
|  | Weight Management, Diabetes and Heart Disease Prevention | N/A | omadahealth.com/oneok |
|  | Health Savings Account | 866-234-8913 | optumbank.com |
|  | Fertility Program | N/A | Ovia Fertility App Ovia Pregnancy App Ovia Parenting App |
|  | Pet Insurance | 800-956-2495 | uhc.care/ONEOK |
|  | Fertility Program | 844-930-3390 | member.progyny.com/s/login |
|  | Tobacco Cessation Program | 866-QUIT-4-LIFE (866-784-8454) | quitnow.net |
|  | Life and AD&D | 877-282-1752 | lifebenefits.com |
|  | Financial Wellness Benefit | N/A | onsmartpath.com/oneok |
|  | Expert Medical Opinion | 855-380-7828 | teladoc.com/medical-experts help@teladoc.com |
|  | Medical | 800-232-8943 | myuhc.com |



For more comprehensive information regarding your benefits plans, refer to the summary plan description/plan documents available on ONEOK Online > Employee Resources > Human Resources > Benefits or at oneok.com/careers/plandocuments.



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

FULL-TIME EMPLOYEES



THE POWER OF GREAT BENEFITS

2024 NEW HIRE GUIDE

Legal Notice

This new hire guide is not a plan, plan amendment, summary plan description (SPD) or contract to provide the benefits described. This guide is intended primarily to be an overview of the benefits in which you may enroll for 2024. 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 report 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 reserves the right to change the plans' provisions, in whole or in part, at any time for any reason.

