

# 2025 OPEN ENROLLMENT FAQs

## NOVEMBER 25–DECEMBER 6 FOR LEGACY MEDALLION MIDSTREAM

Open Enrollment is your once-a-year chance to choose your benefits outside of a qualifying life event. If you need help after reviewing these frequently asked questions, contact HR Solutions at **855-ONEOKHR** (855-663-6547) or **HRsolutions@oneok.com**.

### How do I enroll?

Choose your 2025 benefits in Workday by 11:59 p.m. CT December 6. Visit **LIFE.ONEOK.COM** for Workday instructions.

### What happens if I don't enroll?

You won't be allowed to make any changes until the next Open Enrollment, without a qualifying life event. Please note that 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.

### What documentation do I need to enroll dependents?

To enroll your dependents, you'll need documents, such as a marriage certificate, Declaration of Domestic Partnership and Affidavit of Dependent Status for Domestic Partnership, birth certificate or adoption/ foster decree and Social Security card. Learn more about **dependent coverage requirements**. If you provided these documents when you enrolled in the Medallion medical plan, you don't need to provide them again.

### When will I get my medical ID card?

Your ID cards will be mailed the last week in December to your home address listed in Workday. Digital ID cards will be available January 1, 2025. If you need to access medical services prior to receiving your ID card, download the Medefy or UnitedHealthcare (UHC) app.

### What if my prescription drug is excluded from the ONEOK Health Plan?

ONEOK will honor your current prescriptions through March 31, 2025, so you have time to work with your medical providers to find a medication covered in the ONEOK Health Plan. Be on the lookout for communication from OptumRx with details.

### How do I know if my doctor is in the ONEOK UHC network?

Visit **myuhc.com** or download the UHC app to find Choice Plus network providers. You can also work with Care Guide on the Medefy app.

**I'm going through treatment with an out-of-network specialist. Will my claim be covered?**

Certain medical treatments may qualify for UHC Transition of Care (TOC) coverage. Access the TOC form at [LIFE.ONEOK.COM](https://www.lifeoneok.com) for details. You must submit TOC requests by February 1, 2025, to be considered.

**Guardian has paid \$1,500 toward my child's orthodontia. Will Delta Dental pay another \$2,000?**

Yes. As long as you're in active treatment with an active payment plan, or starting a new treatment, Delta Dental will pay according to the ONEOK schedule of benefits.

**Does the ONEOK flexible spending account (FSA) allow me to carry over my unused funds to the following year?**

No. The ONEOK FSA has a "grace period" provision, which gives you access to your 2025 funds until March 15, 2026.

**If I have funds remaining in my current FSA, will I lose that money?**

The Medallion FSA will terminate on December 31, 2024. You have until March 31, 2025, to submit claims incurred prior to December 31, 2024.

**Will my short-term disability (STD) benefit be based upon my Medallion hire date or the date of the close of ONEOK's acquisition of Medallion?**

Your STD benefit will be based upon your Medallion hire date.

**I currently have more than \$500,000 of life insurance coverage. Do I need to go through medical underwriting again?**

Yes. All amounts over the guaranteed issue amount require Unum approval with a health statement.

**Can I keep my current life insurance coverage with BlueCross BlueShield of Texas (BCBSTX)?**

You may be eligible to convert or port your coverage with BCBSTX. Contact BCBSTX at **877-442-4207** within 31 days from January 1, 2025, for details.

**Get the Medefy app.**



**Get the UHC app.**



**Learn all about your ONEOK benefits, how to enroll and more at**

**LIFE.ONEOK.COM.**

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 answer certain frequently asked questions regarding benefits in which you may enroll for 2025. Any changes to the plans after distribution of this document, will be communicated in an SMM or an updated SPD and posted on [LIFE.ONEOK.com](https://www.lifeoneok.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.