

2024 Open Enrollment

October 30–November 10, 2023

Start Here
to Get
There



Start Here

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This Open Enrollment 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. In addition, the "New in 2024" section of this document is intended to satisfy the requirements to deliver a summary of material modifications (SMM) describing important changes to ONEOK's health and welfare benefit plans. The SMM modifies some information in the 2023 SPD. In the event of any discrepancy between the SMM and the 2023 SPD, the provisions of the SMM will govern. Any additional changes to the plans after distribution of this Open Enrollment guide, will be communicated in another SMM or an updated SPD and posted on ONEOK Online. 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.

Welcome to Your 2024 Benefits Open Enrollment!

Open Enrollment provides an opportunity for you to review your ONEOK benefits and be intentional when choosing what plans make the most sense for you and your family.

Whether you're on the job 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 the year ahead and continue our great work together — exercising the "Power of AND" — we remain committed to offering comprehensive and competitive benefit options that flex and adapt to your and your family's changing needs.

Thank you for everything you do at ONEOK.



Pierce Norton
President and Chief Executive Officer

For Benefits
Next Year,

**Start
Here**



Elect your benefits
during Open Enrollment
in Workday.

What's New in 2024



Smile while you sleep.

Give your teeth a little extra care as we've increased your annual maximum benefit to \$2,000 (\$500 more than in 2023). The Delta Dental Plan now covers occlusal night guards, too.



Get care where you need it.

Save up to \$2,000 annually if your family travels more than 100 miles from your home for approved care through UnitedHealthcare.



Support with surgery.

Get covered for bariatric weight-loss surgery through UnitedHealthcare's Bariatric Resource Services (subject to deductible and coinsurance). Approval needed for medical necessity to qualify.



Connect with inclusive care.

Access inclusive care with UnitedHealthcare's gender dysphoria benefit and get covered for gender-affirming procedures, voice medication, lessons and therapy.



Feel better anytime, anywhere.

Get support with Lyra, our new Employee Assistance Program (EAP) provider. Connect with an expert to manage stress, anxiety, depression, marriage and relationship problems, grief and loss and more.



Save on vision and dental.

Set aside money for your vision and dental expenses with the Limited Purpose Flexible Spending Account (LPFSA). Use the money right away, which is available January 1.



Share the support.

Help your adult children (ages 18-26) live happier and healthier with expanded access to Omada — your digital lifestyle change program for weight management and heart disease prevention — and Ovia Health, your resource for fertility and parenting support.



Protect your pets.

Take the stress out of unexpected vet bills for your dogs and cats with PetPartners. Get help with preventive care, dental cleanings and unexpected injuries and illnesses.

Eligibility

It's time for you to make elections for you and your family!¹



Need help deciding which health plan is best for you in 2024?

NEW! Available Now!

Connect with PERKY, your new benefits decision tool for a customized step-by-step look at your health, wealth and voluntary benefit options.

Answer a few questions to get personalized guidance for your health, dental and vision benefits and paycheck-maximizing opportunities like Health Care Flexible Spending Account (HCFSA) and Health Savings Account (HSA) contribution visualizations.

Look for an email from PERKY to get started.

¹ For benefits or plans that provide coverage for dependents, your eligible dependents include your spouse, domestic partner, child(ren) to age 26, child(ren) covered by a Qualified Medical Child Support Order (QMSCO), legal ward to age 19 (or 24 if a full-time student) and incapacitated persons. Please refer to the plan documents for definition of dependents and necessary verification documents.

How to Enroll Through Workday

This is your once-a-year opportunity to review your benefits and ensure they meet your and your family's needs.



Download the Workday mobile app using the QR code (Organization ID: oneok).

OR, go to www.myworkday.com/oneok/login.html on your ONEOK device. If you're connected to the network, you'll be logged in automatically. Otherwise, enter your ONEOK network credentials.

4 Click through each benefit to review whether any changes need to be made. **NOTE:** If you want FSA or HSA funds in 2024, you must reelect and reenroll in that benefit for the coming year.



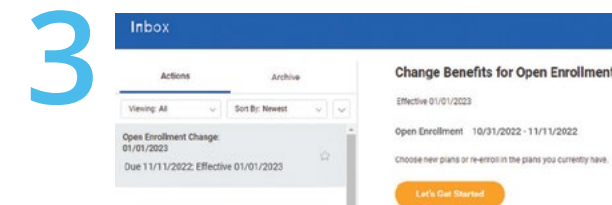
5 Click "Review and Sign" once you have made changes to your elections for 2024.



2 Open your Workday inbox starting on October 30.



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



3 Click on the inbox item for Open Enrollment changes and select "Let's Get Started!"

Making changes (outside of Open Enrollment)

You can only make changes if you experience a qualifying life event (e.g., a life change like getting married or welcoming a child) by reporting the event and electing your benefits within 30 days of the event. For birth, adoption or placement for adoption, you have 90 days to report the event and elect your benefits. Submit a benefit change in Workday.

Health Plans That Take You There

Take a closer look at your medical plan options through UnitedHealthcare.

Choosing the right medical plan is important for you and your family. That's why ONEOK offers you two options with the same covered services and network: **Preferred Provider Organization (PPO) Plan** or the **High Deductible Health Plan (HDHP)**.

What you pay (per pay period)

	PPO	HDHP
	<ul style="list-style-type: none"> Per person deductible and out-of-pocket maximum. Set copays for doctor office visits and prescriptions. Free access to CareATC clinics. May be paired with an HCFA. 	<ul style="list-style-type: none"> 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 including company contribution.
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 12** for HDHP eligibility requirements. Other restrictions and exceptions apply. Consult a tax, legal or financial advisor to discuss your personal circumstances.



Travel and lodging benefit

NEW! 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, non-covered services, emergency room and urgent care visits are not eligible for reimbursement.

Reimbursement forms are at myuhc.com > **Claims & Accounts > Submit a Claim > Travel and Lodging** or call the telephone number on your ID card.



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.

Your Health Coverage

	PPO		HDHP	
	In Network	Out of Network ²	In Network	Out of Network ²
Calendar Year Deductible				
Per Person	\$500 ³	\$1,500 ³	N/A	
You+Spouse/Domestic Partner or You+Child(ren)	\$1,000 ³	\$3,000 ³	N/A	
You+Family	\$1,500 ³	\$4,500 ³	N/A	
Single Coverage	N/A		\$1,600 ³	\$3,300 ³
Family Coverage	N/A		\$3,200 ^{3,5}	\$6,600 ^{3,5}
ONEOK Contribution to HSA				
	N/A		\$500 Single Coverage \$1,000 Family Coverage	
Member Coinsurance				
	20%	40%	15%	40%

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 the amounts in excess of eligible expenses, which will not apply to the annual deductible or out-of-pocket maximum.

³ Applies to out-of-pocket maximum.

⁴ 100% coverage is based on age and health condition with respect to health care reform guidelines.

	PPO		HDHP	
	In Network	Out of Network ²	In Network	Out of Network ²
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	\$9,000 ²
Family Coverage	N/A		\$8,000 ⁶	\$18,000 ^{2,6}
Preventive Care (Nondiagnostic)				
Immunizations/Well-Child Care, Routine Physical, Prostate Cancer Screening, Mammogram Screening, Colonoscopy/Cologuard, Annual Wellness Exams	Plan Pays 100% ^{1,4}	Not Covered	Plan Pays 100% ^{1,4}	Not Covered

⁵ The entire family deductible must be met before coinsurance will be applied, regardless of how many individuals are covered.

⁶ 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.

Your Health Coverage

(Cont.)

	PPO		HDHP	
	In Network	Out of Network ³	In Network	Out of Network ³
Common Services				
CareATC Health Clinic	Plan Pays 100% ⁹	Not Covered	\$50 ⁶	Not Covered
Virtual Visit	\$5 Copay ^{6,9}	Not Covered	15% ^{2,6}	Not Covered
Primary Care Office Visit	\$30 Copay ^{6,8,9}	40% ^{2,6}	15% ^{2,6}	40% ^{2,6}
Specialist Office Visit	\$50 Copay ^{6,9}	40% ^{2,6}	15% ^{2,6}	40% ^{2,6}
Urgent Care Visit	\$65 Copay ^{6,9}	40% ^{2,6}	15% ^{2,6}	40% ^{2,6}
Diagnostic X-Ray/Lab	20% ^{2,6}	40% ^{2,6}	15% ^{2,6}	40% ^{2,6}
Emergency Room	\$300 Copay ⁹ , Waived if Admitted, Deductible + 20% ⁶		15% ^{2,6}	
Inpatient Hospital	20% ^{2,4,5,6}	40% ^{2,4,5,6}	15% ^{2,4,5,6}	40% ^{2,4,5,6}
Bariatric Surgery	20% ^{2,6}	Not Covered	15% ^{2,6}	Not Covered
All Other Covered Services	20% ^{2,6}	40% ^{2,6}	15% ^{2,6}	40% ^{2,6}
Travel and Lodging Benefit Allowance	Reimbursement up to \$2,000 max ²		Reimbursement up to \$2,000 max ²	

1 Does not apply to annual deductible or out-of-pocket maximum.
 2 After annual deductible.
 3 If provider is not contracted with UnitedHealthcare (UHC), the patient is responsible for the amounts in excess of eligible expenses, which will not apply to the annual deductible or out-of-pocket maximum.
 4 Requires preauthorization — in network: provider responsibility; out-of-network: patient responsibility. \$300 reduction in benefits for failure to precertify.
 5 Precertification required within 48 hours of admission.
 6 Applies to out-of-pocket maximum.

	PPO		HDHP	
	In Network	Out of Network ³	In Network	Out of Network ³
Maternity Services — You, Spouse/Domestic Partner				
Routine Preventive Prenatal Care	Plan Pays 100% ^{1,7}	Not Covered	Plan Pays 100% ^{1,7}	Not Covered
Other Prenatal Care	20% ^{2,4,5,6}	40% ^{2,4,5,6}	15% ^{2,4,5,6}	40% ^{2,4,5,6}
Fertility	Benefits only available through Progyny		Benefits only available through Progyny	
Delivery and Newborn Charges	20% ^{2,4,5,6,10}	40% ^{2,4,5,6,10}	15% ^{2,4,5,6,10}	40% ^{2,4,5,6,10}
Maternity Services — Childbearing Dependent(s)				
Routine Preventive Prenatal Care	Plan Pays 100% ^{1,7}	Not Covered	Plan Pays 100% ^{1,7}	Not Covered
Other Prenatal Care	20% ^{2,4,5,6}	40% ^{2,4,5,6}	15% ^{2,4,5,6}	40% ^{2,4,5,6}
Delivery	20% ^{2,4,5,6}	40% ^{2,4,5,6}	15% ^{2,4,5,6}	40% ^{2,4,5,6}
Newborn Charges	Not Covered		Not Covered	
Prescription Drugs				
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 ^{6,9}		15% ^{2,6}	
Tier 2 Drugs	The Greater of 30% or \$25.00 ^{6,9}		15% ^{2,6}	
Tier 3 Drugs	The Greater of 40% or \$50.00 ^{6,9}		15% ^{2,6}	

7 100% coverage is based on age and health condition with respect to health care reform guidelines.
 8 Family practitioner, general practitioner, internal medicine, pediatrician and mental health office visits.
 9 Does not apply to annual deductible.
 10 Requires the newborn be added to the health plan for coverage.



Dental

Keeping a healthy smile is easy when you have a choice of two networks. Here's a high-level look at what you'll get through Delta Dental.

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

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.

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%



Vision

Focus on your eye health with vision coverage from MetLife. Here's a look at what eye care gets you.

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

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

Save Along The Way



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, 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 (HCFSA). Applies to spouses as well.
- Special rules apply if you or your dependent(s) are 65 and/or are eligible for Medicare, veteran's benefits or TRICARE. 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.

Qualified medical expenses

- 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.

Employees who have funds remaining in their 2023 HCFSA won't be able to contribute to the HSA or receive the 2024 ONEOK contribution until 2023 HCFSA funds have been exhausted.

What you pay

	2024 HSA Maximums
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	\$1,000
If you're age 55 as of December 31, 2024, you're eligible to participate in the catch-up contribution.	

How it works

Elections are deducted pre-tax over 24 pay periods. Your contributions to the HSA aren't preloaded. Money will be added to your Optum account after each paycheck.

- You'll receive a health savings Mastercard in the mail. If you currently have a card, use it until it expires.
- 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.

Enrollment Guide — Regular Full-Time Employees

No use it or lose it!

Once your account reaches \$2,000, you may invest in mutual funds through Optum Bank. Savings grow tax free.



HCFSA Health Care Flexible Spending Account

Get reimbursed for certain health, dental and vision expenses with your pre-tax dollars. The full amount of your election will be available to you on January 1, 2024.

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

LPFSA Limited Purpose Flexible Spending Account

Allows you to set aside money, before taxes, for vision and dental expenses. The money is available to use starting on January 1, 2024.

If you or your spouse have an HSA, the IRS says you can have an FSA, but it can only be an LPFSA, limited to qualified expenses like vision and dental 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.

What you pay

2024 HCFSA and LPFSA Maximums

Your Minimum	\$120
Your Maximum	\$3,050

How they work

- Choose an amount to elect for 2024. Make your election in Workday during Open Enrollment.
- Elections will be deducted pre-tax over 24 pay periods.
- You'll receive a health care spending Mastercard in the mail with preloaded funds that are available January 1, 2024.
- Make a new election each year.

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

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

DCFSA Dependent Care Flexible Spending Account

Use your pre-tax dollars to care for others like paying for day care expenses for children ages 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.

What you pay

2024 DCFSA Maximums

Your Minimum	\$120
Your Maximum	\$5,000
Your Maximum If You're Filing Separate Tax Return From Those Who Also Contribute To DCFSA	\$2,500

How it works

- Choose an amount to elect for 2024. Make your election in Workday during Open Enrollment.
- Elections will be deducted pre-tax over 24 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.
- UnitedHealthcare will mail you a check or deposit your reimbursement into your bank account up to the amount available in your account. DCFSA accounts are not prefunded.

Important dates

- Your HCFSA and DCFSA dollars may be used on expenses incurred between January 1, 2024, and March 15, 2025.
- Claims must be filed by March 31, 2025. Use it or lose it!
- LPFSA dollars may be used between January 1, 2024, and December 31, 2024. There is no grace period for this account.

Spending and savings accounts don't roll over

Your FSA and HSA elections from 2023 won't carry over. You must make new elections each year.

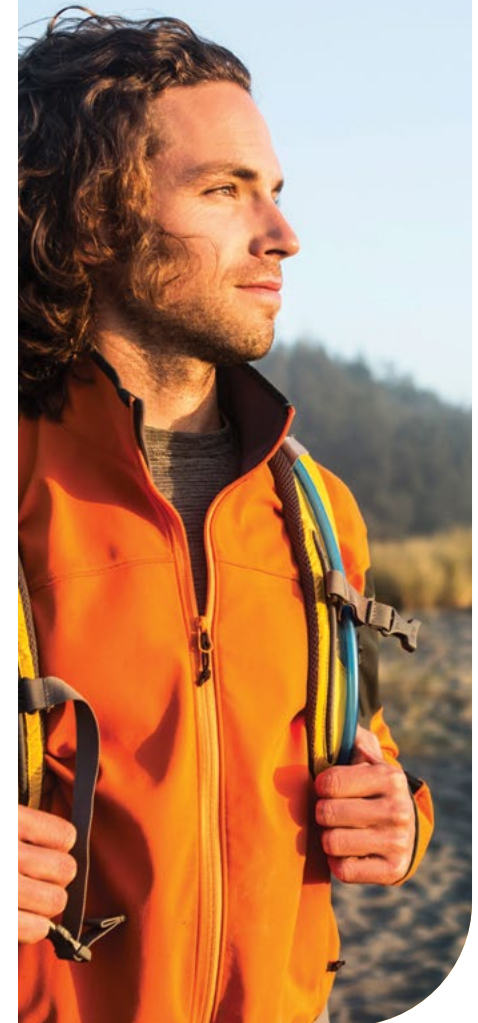


Compare Your Options

See how you can save money on your health and dependent care expenses by setting aside a portion of your income before taxes are taken out.

Spending and savings accounts don't roll over

Your FSA and HSA elections from 2023 won't carry over. You must make new elections each year.



	Health Savings Account (HSA)	Limited Purpose FSA (LPFSA)	Health Care FSA (HCFSA)	Dependent Care FSA (DCFSA)
Use it to pay	Eligible health care expenses (medical, dental, vision)	Eligible dental and vision expenses only; medical eligible after HDHP deductible met	Eligible health care expenses (medical, dental, vision)	Child care or adult day care expenses only
Medical plan it pairs with	HDHP	HDHP or PPO	PPO	HDHP or PPO
Who contributes	You and ONEOK	You	You	You
When is account funded	After each paycheck	January 1	January 1	After each paycheck
Account comes with debit card	Yes	Yes	Yes	No
2024 annual contribution	Single coverage max: \$4,150 Family coverage max: \$8,300 One-time contribution: ONEOK single \$500 ONEOK family \$1,000	\$3,050	\$3,050	\$5,000
Balance rollover	Yes	No	2 1/2 month grace period	2 1/2 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 59 1/2 or older	Yes	No	No	No
Eligibility requirements	Must have elected HDHP	None	Cannot be enrolled in HDHP	None
Tax treatment	Tax-free	Tax-free	Tax-free	Tax-free
Invest money in the account	Yes, once account reaches \$2,000	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

Life and AD&D

Protect your income and the ones you love. Life and Accidental Death & Dismemberment (AD&D) insurance are provided through Securian. Enrollment is automatic for ONEOK-provided coverage.

Optional Supplemental Life and Supplemental AD&D insurance are also available. If you're enrolled, you may increase your benefit one increment during Open Enrollment.¹

	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 ² (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 ²	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 require a completed statement of health and approval from Securian. If you previously waived coverage and now wish to enroll, the entire amount will be subject to approval of a health statement by Securian.

² Base annual salary is determined as of October 1, 2023.

Retirement

401(k) Plan

The ONEOK 401(k) Plan is designed to help you save money for retirement.

Contributions are withheld directly from your paycheck, and ONEOK matches up to **6% of your eligible compensation**. That means free money for your future! There's life after work, and we want you to make the most of it.

ONEOK also makes quarterly and annual profit sharing contributions for eligible employees. Profit sharing contributions are given on top of the 6% match. That's even more free money for your future!

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.

Coaching and classes are built on the foundational philosophy of spending less than you make. Get access to guides for key financial needs (e.g., home ownership, student loans, debt, retirement) with recommendations, resources like videos, articles and weekly webinars to keep you updated.

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.

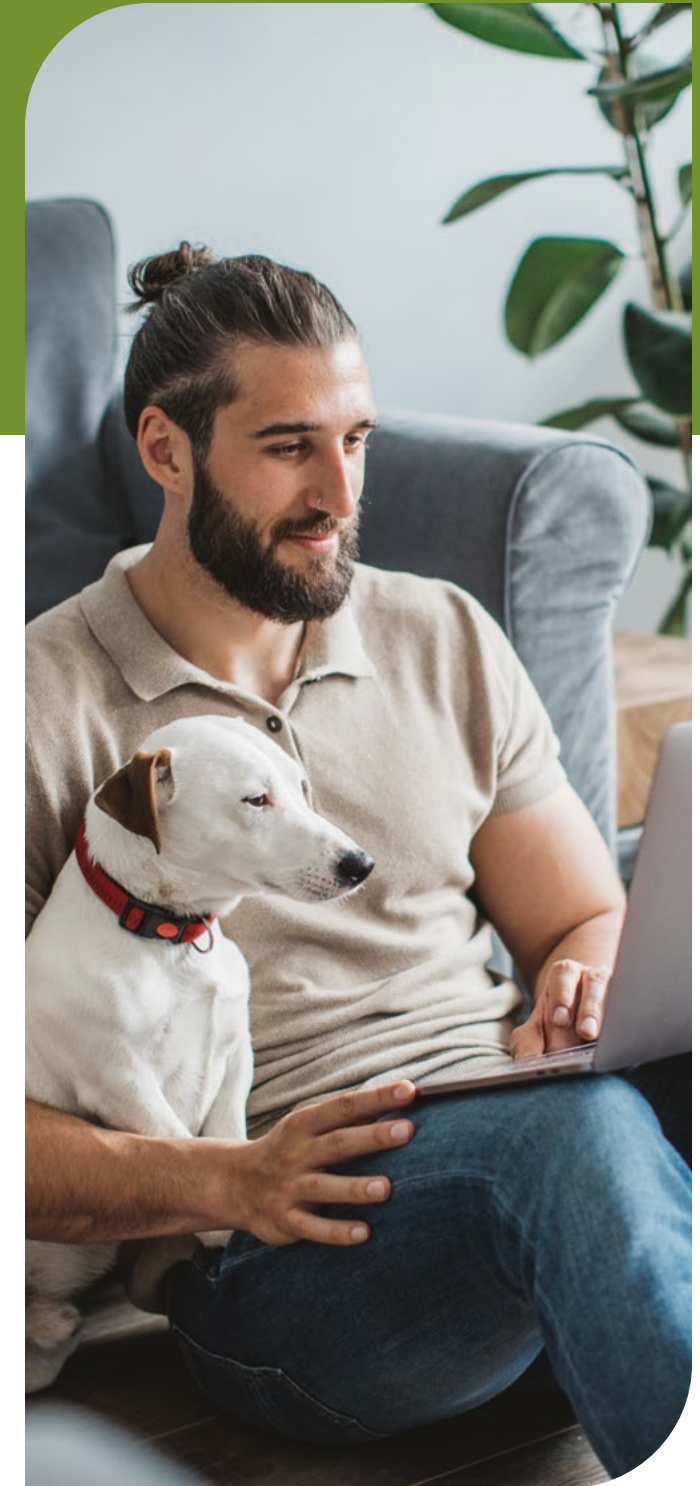


Reminder!

- **Check your life insurance and AD&D elections every year.** Salary increases may bump you to the \$500,000 guarantee issue limit. Action is required to enroll in a higher amount.
- **Assign beneficiaries.** Confirm that every life insurance election has a beneficiary assigned to it. Don't forget to update your beneficiaries through the year if you have a major life change or qualifying life event (e.g. marriage, divorce).

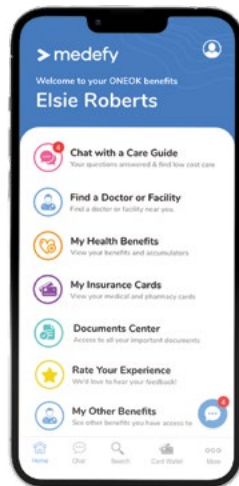
Benefits Everywhere You Are

ONEOK supports you every step of the way.



Making well-being a priority

Get support and resources for wherever you are in your physical, mental and financial journey.



Medefy benefit care guide

Health care guidance in less than 60 seconds using the Medefy Benefits app.

Navigate your health care benefits with concierge service to:

- Get connected with low-cost 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.



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

PERKY benefits-decision support

Get in the know about which benefits to elect with PERKY, a customized step-by-step tool that empowers you through decision support.

Answer just a few questions to access 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.

PERKY is available at no cost to you. You don't have to be enrolled in the ONEOK Health Plan to get access. Look for an email from PERKY to get started.

COMING JANUARY 1, 2024.

Lyra Employee Assistance Program (EAP)

Connect with Lyra, your EAP provider, when you're feeling overwhelmed or stuck, having relationship issues or experiencing stress, anxiety and depression. You'll take a quick five-minute clinical assessment and be matched with high-quality providers you can choose from to schedule your appointment. Receive personalized recommendations and book real-time appointments.

Lyra is available at no cost to you, your spouse/domestic partner and children ages 2–26. You don't have to be enrolled in the ONEOK Health Plan to access the free six visits. Your cost share applies starting with your seventh visit.



Livongo for diabetes and hypertension

Livongo for Diabetes combines the latest technology with coaching to better monitor and regulate your blood sugar levels with:

- 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 children ages 13–26 if enrolled in the ONEOK Health Plan.



Livongo for Hypertension helps you better understand and manage your blood pressure with:

- A Livongo blood pressure cuff to track readings.
- Personalized blood pressure report.
- One-on-one coaching via phone, email, text or mobile app.
- 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 children ages 18–26 if enrolled in the ONEOK Health Plan.



Active Release Techniques (ART) for soft tissue management

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.

Services available in select locations:

- **Medford, Oklahoma:** 8 a.m. to noon Tuesdays.
- **Tulsa, Oklahoma:** 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.

ART is available at no cost to you if you're enrolled in the ONEOK Health Plan. Email benefits@oneok.com for questions, availability and initial scheduling needs.

Hinge Health for pain management

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.

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



Omada for weight management, diabetes and heart disease prevention

Get support with Omada, your digital lifestyle change program.

Access this easy-to-follow, 52-week program to get:

- A professional health coach for support 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 children ages 18–26 if enrolled in the ONEOK Health Plan.



Quit For Life for tobacco cessation

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

Get coaching support every step of the way and nicotine replacement therapy with gum or patches at no additional cost.

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

Teladoc Medical Experts for second opinions

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

When you might use it

- Help your parent understand treatment options the doctor recommended.
- Have your spouse/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 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 to open a case and sign a release form.
- A Teladoc 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.

CareATC clinics for health and wellness care

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. A \$50 fee applies for diagnostic visits on the HDHP. Quick and easy appointments are available via the CareATC app, online or by phone.

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



Locations include:

- ONEOK Plaza.
- 15th Street, Tulsa, OK (X-Rays).
- Broken Arrow, OK.
- First Place Tower, Tulsa, OK.
- Jackson Center, Tulsa, OK.
- Muskogee, OK.
- Oklahoma City, OK.
- Owasso, OK.
- Sand Springs, OK.
- Sidney, MT.
- Watford City, ND.
- Odessa, TX.
- Houston, TX.
- Spring, TX.
- And more!

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



Growing Your Family

Access expert care and support no matter what stage of parenthood you're in.

Progyny fertility

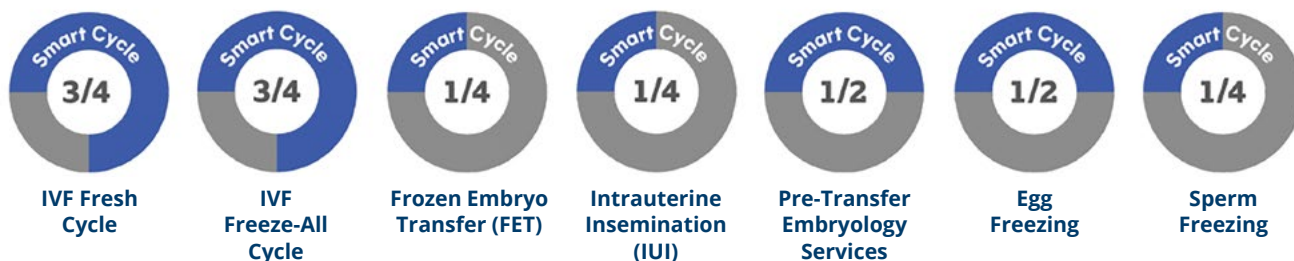
Build your family with Progyny, a fertility benefit that provides comprehensive coverage for all individual services, tests and treatments as part of the Progyny Smart Cycle.

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.

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



Common ways to use a Smart Cycle



Coverage is subject to deductible and coinsurance.

Ovia Health for fertility and parenting support

Have experts by your side for family planning, pregnancy and parenting through Ovia Health, a benefit with concierge services and one-on-one health coaching.

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

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.



Helping you be there for others

Get support balancing work and life with caregiving resources to help you do what you need to do.



Bright Horizons for child and elder caregiving

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 — 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.

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 have access to two plan options: **with wellness* benefit option** and **without wellness benefit option**.

Per paycheck rates for coverage

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
Cats								
	Without Wellness				With Wellness			
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.



The ONE Call for All of Your Human Resources Questions

855-ONEOKHR (855-663-6547)
918-588-7222 (Tulsa)

oneok.com
HRSolutions@oneok.com



Health and Wellness Clinic

800-993-8244 (National shared sites)
918-948-6360 (Tulsa shared sites)
918-863-2992 (Tulsa onsite)

careatc.com/clinic-locations
careatc.com/patientportal

CareATC app



Child Care and Elder Care Support

clients.brighthouse.com



Dental Health

800-522-0188

deltadentalok.org



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

membersupport@livongo.com
ready.livongo.com/oneok/register
welcome.livongo.com/oneok



Employee Assistance Program

This benefit will be available to employees January 1, 2024.



Benefits Care Guide

Medefy Benefits app



Vision

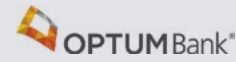
855-MET-EYE1 (855-638-3931)

metlife.com



Weight Management, Diabetes and Heart Disease Prevention

omadahealth.com/oneok



HSA

866-234-8913

optumbank.com



Fertility Program

Ovia Fertility App
Ovia Pregnancy App
Ovia Parenting App



Pet Insurance

This benefit will be available to employees January 1, 2024.



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

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.



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Soon!**



**Your 2024 Open Enrollment is
October 30–November 10, 2023!**