



2025 OPEN ENROLLMENT FAQ

MARCH 31-APRIL 11 FOR LEGACY ENLINK MIDSTREAM

Open Enrollment is your 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 on April 11. 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 EnLink medical plan, you don't need to provide them again.

When will I get my medical ID card?

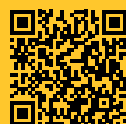
Your ID cards will be mailed the last week in April to your home address listed in Workday. Digital ID cards will be available May 1, 2025. If you need to access medical services prior to receiving your ID card, download the Medefy or UnitedHealthcare (UHC) app.

What if my prescription drug is excluded from the ONEOK medical plan?

ONEOK will honor your current prescriptions through July 31, 2025, so you have time to work with your medical providers to find a medication covered in the ONEOK medical 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.



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

Will my deductible and out-of-pocket maximum transfer over to UHC?

Yes. Your medical deductible and out-of-pocket maximum accumulators will be transferred to the ONEOK medical plans at UHC from Collective Health. There will be no refunds of deductibles or out-of-pocket maximums in connection with the transfer.

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.life.oneok.com) for details. You must submit TOC requests by May 31, 2025, to be considered.

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 EnLink FSA will terminate on April 30, 2025. You have 60 days from May 1, 2025, to submit your receipts to Bank of America for reimbursements for claims incurred between January 1, 2025, and April 30, 2025.

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

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

Can I keep my current life insurance coverage with Voya?

Yes. You may convert your current life insurance coverage through Voya within 31 days of May 1, 2025. Contact Voya at **877-236-7564**.

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.life.oneok.com). Any benefits provided by any of the plans are governed by the formal written plan documents adopted by ONEOK. While every effort

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 continue my critical illness, accident and hospital indemnity insurance through Voya?

Yes. You may continue these insurance options directly through Voya. You'll receive a packet in the mail with additional information. To continue coverage, you must elect and pay by May 31, 2025.

Will I continue to have access to Grail (early detection cancer screening)?

No. Grail will terminate on April 30, 2025. As long as you have submitted your test and Grail has received it by April 30, 2025, your results will still be processed.

Will my benefits through Cariloop (caregiving benefits) continue?

No. Cariloop benefits will terminate as of April 30, 2025. You'll have access to your coach for an additional 30 days through May 30, 2025.

Will my weight loss medications through Tria Health end?

Yes. Benefits through Tria Health will end on April 30, 2025. You will have access to your patient portal until August 1, 2025. You will receive a letter in the mail with more information.

Get the Medefy app.



Get the UHC app.



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.