

ONEOK, Inc. Health Plan

ONEOK, Inc. Health Plan for Former Employees

Summary of Material Modification

This summary of material modification (SMM) modifies the summary plan description (SPD) for the ONEOK, Inc. Health Plan and the ONEOK, Inc. Health Plan for Former Employees (the “Plans”). Please review this SMM carefully and keep it with your copy of the SPD for future reference. The changes described in this SMM are effective July 1, 2026.

Claims Procedures

Second level appeals under the Plans’ “Claims Procedures” have been eliminated. Additionally, the Claims Administrator will respond to first level appeals for pre-service and post-service claims within 30 days and 60 days following receipt of the appeal, respectively. The internal appeal process will be exhausted after completion of a first level appeal.

This change has no effect on external review rights under the Plans. The Plans will offer external reviews in accordance with the terms of the Plans.

Contact Information

If you have any questions regarding the information in this SMM, you may contact the Plan Administrator at:

ONEOK, Inc.
c/o Human Resources - Benefits
100 W. Fifth Street
Tulsa, OK 74103
855-ONEOKHR (855-663-6547)
HRSolutions@oneok.com

If you have questions about the Plans’ Claims Procedures, call the toll-free number on the back of your UnitedHealthcare ID Card.