

**SUMMARY ANNUAL REPORT FOR
MEDALLION OPERATING COMPANY, LLC EMPLOYEE BENEFITS PLAN**

This is a summary of the annual report of the Medallion Operating Company, LLC Employee Benefits Plan (Employer Identification Number 45-4004852, Plan Number 502), for the plan year May 1, 2024 through December 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Medallion Operating Company, LLC has committed itself to pay certain uninsured health (other than dental/vision) claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Bluecross Blueshield of Texas, The Guardian Life Insurance Company of America and Dearborn Life Insurance Company to pay certain health, dental, vision, life insurance, temporary disability, long-term disability, AD&D, supplemental life and supplemental AD&D claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2024 were \$2,422,757.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers, are included in that report:

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, ONEOK Inc., Benefit Plan Administration Committee at 100 W. 5th Street, Tulsa, OK 74103 and phone number, 918-588-7000. The charge to cover copying costs will be \$3.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: ONEOK, Inc., 100 W. 5th Street, Tulsa, OK 74103, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.