

# Health Insurance Marketplace Coverage Options and Your Health Coverage at Kinder Morgan

October 2025  
Important Notice to Kinder Morgan Employees

## PART A: General Information

Individuals and families may purchase health insurance at the Health Insurance Marketplace. To assist you as you evaluate health insurance options for you and your family, this notice provides some basic information about the Marketplace and the employment-based health coverage offered by Kinder Morgan.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help individuals and families find health insurance that meets their needs and fits their budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You have access to individual health insurance policies through the Marketplace in the state in which you live. Some people buying insurance at the Marketplace may also be eligible for a new kind of tax credit that lowers their monthly premium right away. There is a yearly open enrollment period for health insurance coverage through the Marketplace, as well as certain special enrollment periods. Please see <https://www.healthcare.gov/quick-guide/dates-and-deadlines/> for more information on the Marketplace enrollment periods.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, **but only if Kinder Morgan does not offer coverage to you**. The savings on your premium that you're eligible for depends on your household income. Please also note that persons who are eligible for Medicaid or Medicare are not eligible for lower monthly premiums on any insurance purchased through the Marketplace.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you are enrolled in or eligible for health coverage from Kinder Morgan, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in the Kinder Morgan health plan. Some people may be eligible for a tax credit that lowers their monthly premiums, or a reduction in certain cost-sharing if their employer does not offer coverage to them or does not offer coverage that meets certain standards. If the cost of a plan from an employer for employee-only coverage in the lowest cost option is more than approximately 9-10% of an employee's household income (the exact percentage differs from year to year), or if the coverage the employer provides does not meet a "minimum value" standard set by the health care reform law, an employee may be eligible for a tax credit. Since Kinder Morgan's coverage meets these standards for affordability and minimum value, any employee who is eligible for Kinder Morgan's coverage will not receive the tax credit.

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by Kinder Morgan, then you will lose Kinder Morgan's contribution to the coverage offered by Kinder Morgan. Also, this employer contribution by Kinder Morgan, as well as your employee contribution, is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### Does Eligibility for Kinder Morgan's Coverage Affect the Eligibility of My Family Members for Tax Credits through the Marketplace?

Yes. If your spouse is enrolled in or is eligible for Kinder Morgan's health plan and you and your spouse file a joint income tax return, your spouse is not eligible for tax credits through the Marketplace. If your children are enrolled in Kinder Morgan's health plan, they are not eligible for the tax credits. If your children are eligible for, but not enrolled in, Kinder Morgan's health plan, they are not eligible for the tax credits if they are claimed as your tax dependents on your Federal income tax return. However, if your children are not your tax dependents and are not enrolled in Kinder Morgan's health plan, they may be eligible for the tax credits.

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## What If I'm Not Eligible for Kinder Morgan's Health Plans?

If you are not eligible for Kinder Morgan's health plans, you should consider other options available to you, such as coverage through the employer of your spouse or parent (if you are under age 26), Medicaid, Medicare or your state's Marketplace.

## How Can I Get More Information

For more information about your coverage offered by your employer, please check your summary plan description or contact Kinder Morgan Inc, Benefits at 1-866-775-5790, option 3 or by email at [benefits@kindermorgan.com](mailto:benefits@kindermorgan.com).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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## PART B: Information About Health Coverage Offered by Kinder Morgan

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name <b>KINDER MORGAN INC</b>		4. Employer Identification Number (EIN) <b>80-0682103</b>	
5. Employer Address <b>1001 LOUISIANA STREET, SUITE 1000</b>		6. Employer phone number <b>713-369-9000</b>	
7. City <b>HOUSTON</b>	8. State <b>TEXAS</b>	9. ZIP code <b>77002</b>	
10. Who can we contact about employee health coverage at this job? <b>KINDER MORGAN INC, BENEFITS</b>			
11. Phone number (if different from above) <b>1-866-775-5790, OPTION 3</b>		12. Email address <b>benefits@kindermorgan.com</b>	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

☐ All employees. Eligible employees are:

☒ Some employees. Eligible employees are:

**Employees who are regularly scheduled to work at least 30 hours a week and who are classified as active, full time employees, and certain collectively bargained employees.**

- With respect to dependents:

☒ We do offer coverage. Eligible dependents are:

**Legally married spouses, domestic partners, and their dependent children up to age 26.**

☐ We do not offer coverage.

☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

**\*\* Even if Kinder Morgan intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.**

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.