

# MAKE YOUR BENEFITS COUNT

2025 Benefits Open Enrollment is October 7-25.

Open this brochure to learn about the updates to your Kinder Morgan benefits for 2025.

**KINDER MORGAN**

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## October 7-25, 2024

### 2025 BENEFITS OPEN ENROLLMENT

During the open enrollment period, it's time to  
check or change your:

- ▶ Health care coverage
- ▶ Optional life insurance
- ▶ Contributions to HSA and/or FSA – this is required if you want to participate for 2025
- ▶ Legal plan, pet insurance or identity theft protection
- ▶ Dependents who are covered under the plan

*Get a sneak peek at the 2025 benefit changes now!*

# MAKE YOUR BENEFITS COUNT

## 2025 Benefits Open Enrollment

### Dates: October 7-25

This is your chance to enroll in, cancel or change your benefits for 2025. This opportunity only happens once a year!

[kindermorgan.hrntouch.com](http://kindermorgan.hrntouch.com)



Scan to view the  
Benefits Guide:

**Questions?** Ask your HR representative or email [benefits@kindermorgan.com](mailto:benefits@kindermorgan.com)

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# WHAT'S CHANGING FOR 2025

Benefits Open Enrollment is your opportunity to review the benefits you have now and decide if you need to make changes for next year. Your needs may have changed, so review the range of benefits available and consider what works best for your current situation and life stage.

## Medical Plan Costs

We have all felt the impact of inflation, from weekly groceries to monthly bills. Similarly, the cost of healthcare has also increased, driven by increases in provider and medication costs. Given the impact of inflation, employees will experience increased premiums for most medical plans in 2025.

Kinder Morgan works diligently every year to manage healthcare costs, and has insulated our employees from steep increases in recent years by absorbing some of the higher costs. This is true for 2025, as well.

The increases for next year depend on the plan you enroll in and whether you cover dependents. You can see the 2025 premiums in the Benefits Guide.

### HDHP BASE PLAN EMPLOYEE ONLY COVERAGE LEVEL

For many years, at the employee-only coverage level, Kinder Morgan has offered the HDHP Base Plan as a zero-cost medical plan option.

The cost of healthcare has increased to a point that, starting in 2025, **employees in the HDHP Base Plan employee-only coverage will pay bi-weekly premiums for coverage.**

If you are enrolled in the HDHP Base Plan for employee-only coverage, you are encouraged to review your plan options in the Benefits Online Portal. **If you do not make a change to your medical plan, you will remain enrolled in the HDHP Base plan for 2025, and will pay bi-weekly premiums for coverage.**

## Have you looked at the Blue HMO Plan?

For employees in the Houston area, we introduced the Blue HMO Plan last year. Why did we introduce another medical plan option? Offering you choices and high-quality care are a key part of our benefits strategy. The Blue HMO Plan provides great care at an accessible price point. Learn more about this plan in the Benefits Guide.

### KEY CONSIDERATIONS

- **Copays for doctor visits.** Unlike the HDHP Buy-Up and HDHP Base plans, this plan requires copays for doctor visits, so your costs are predictable.
- **\$0 deductible.** It's the only plan available to you that has a \$0 deductible.
- **No increase in premiums for 2025.** Also, the premiums are lower than the PPO plan (but higher than the HDHP plans).
- **You use Kelsey-Seybold providers for care.** There are 850+ providers in 65 specialties in the Houston area. (Coverage outside of Kelsey-Seybold requires authorization.)
- **Built-in care coordination.** Your Kelsey primary care physician will manage all your care and treatment.

## Enhancements to Two Plans

VISION PLAN	ALLSTATE IDENTITY PROTECTION
<p>If you enroll in vision coverage, you will receive:</p> <ul style="list-style-type: none"><li>• A no cost well vision exam</li><li>• A slightly higher allowance for eyeglass frames and contact lenses</li><li>• UV and scratch-resistant coating fully covered by the plan.</li></ul> <p>Review the plan details in the Benefits Guide.</p>	<p>If you are currently enrolled in the Identity Protection Plan, you will receive several upgrades in benefits with no premium increase.</p> <ul style="list-style-type: none"><li>• Up to \$2 million in personal ransomware expense reimbursement and mobile device protection</li><li>• Wifi security scan to detect active threats</li><li>• Safety VPN with safe browsing and phishing protection</li><li>• Missing and stolen device tools</li><li>• Mobile device and app security to help identify malware and viruses</li><li>• Family protection for your whole household and senior family members age 65+</li></ul> <p>If you are not enrolled, Open Enrollment is your opportunity to get this coverage for 2025.</p>

## Help with Joint Aches and Pains

Physical therapy can be expensive and time consuming, and it can be hard to find the time to make and keep appointments. Kinder Morgan provides app-based physical therapy with Hinge Health at no cost to employees and families who are enrolled in a BlueCross BlueShield medical plan.

- Get relief for musculoskeletal problems (back, knee, hip, shoulder, neck) or recovery from surgery
- Complete the therapy in your home
- Get a personalized plan with exercises, lifestyle coaching and monitoring from therapists



Scan the QR code to go to Hinge Health

## More Great Benefits

Most of your benefits are not changing for 2025. You continue to have access to benefits that help you maintain or improve your physical, emotional, and financial health along with perks discounts, and much more. Read the 2025 Benefits Guide for details on all your benefits.

**WHAT'S NEXT?** Keep an eye out for the Benefits Guide in your mailbox in the coming days!