

2027 BENEFITS OPEN ENROLLMENT

October 5 – 23, 2026

Your health, lifestyle, and family needs can change from year to year. During Open Enrollment, review your benefit options and choose the coverage, programs, and resources that best support you and your family's wellbeing and financial security, including:

- ▶ Medical, dental, and vision coverage
- ▶ Supplemental health and financial benefits
- ▶ Contributions to HSA and/or FSA — these are required if you want to participate for 2027
- ▶ Legal plan, pet insurance, and identity theft protection
- ▶ Review and update your covered dependents and beneficiaries

KINDER MORGAN

1001 Louisiana St., Suite 1000
Houston, TX 77002

POSTAGE
PAID
PERMIT

MAKING THE MOST OF YOUR BENEFITS

2027 Benefits Open Enrollment is **October 5 – 23, 2026.**

Review this guide to find out what's changing in 2027.

KINDER MORGAN

MAKING THE MOST OF YOUR BENEFITS

2027 Benefits Open Enrollment

Dates: October 5 – 23, 2026

This is your once-a-year opportunity to review your options and enroll in, change, or cancel your benefits. Get a sneak peek at your 2027 benefits now!

kindermorgan.hrintouch.com



Scan to view the
Benefits Guide

Questions? Ask your HR representative or
email benefits@kindermorgan.com



WHAT'S CHANGING FOR 2027

Continuing to Navigate Rising Healthcare Costs

We recognize that rising costs are affecting many aspects of everyday life, and that changes in healthcare expenses create additional concern for employees and their families. As we prepare for next year, we want to provide transparency about the factors driving healthcare costs and how we are managing them.

For the second year in a row, healthcare costs are increasing at a pace well above inflation. Across the industry, employers are seeing higher expenses driven by hospital services, specialty prescription drugs, and more complex medical treatments.

Most Kinder Morgan medical plans are self-funded, meaning healthcare costs are paid by employees and the company, with Kinder Morgan paying most of the costs. Our goal remains an approximate 80/20 cost-sharing arrangement, with the company covering 80% and employees covering 20%.

In 2026, medical and pharmacy costs covered by Kinder Morgan are expected to exceed original projections. Because employee premiums were set before the start of the year, the company is absorbing these additional costs.

Healthcare experts expect these trends to continue. To help preserve the long-term sustainability of our benefit programs while maintaining our cost-sharing approach, both the company and employees must share in a portion of the anticipated increase. Your specific premium changes are detailed in the Benefits Guide.

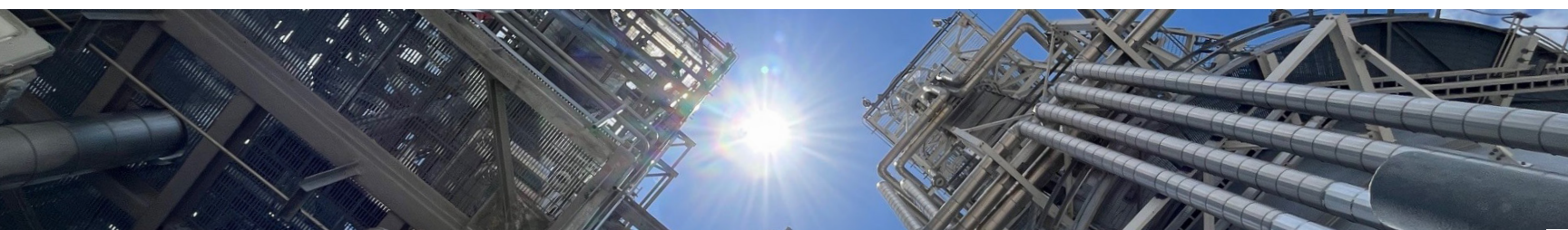
Higher healthcare expenses can create real challenges for employees and their families. We know these increases can be frustrating and, in some cases, painful.

Healthcare decisions are deeply personal, and no one should feel pressured to delay or forgo needed care. When choices are available, informed healthcare decisions can help manage costs while ensuring employees and their families receive the care that's right for them. Regardless of the medical plan you choose, resources are available to help you find quality, cost-effective care. See the "Ways to Save on Healthcare" section for examples of available tools, programs, and resources.

We remain committed to providing meaningful, competitive benefits, supporting the health and wellbeing of our employees and their families, and managing these rising costs responsibly for the long term.

Program Changes and Enhancements

Medical Plan Changes	In an effort to maintain our 80/20 cost-sharing, medical plan contributions (or premiums) will change for 2027. Your cost will depend on the plan you choose and the level of coverage you elect. Also, the HDHP Buy-Up Plan family out-of-pocket maximum will increase to two times the individual out-of-pocket maximum. Review the 2027 Benefits Guide carefully to understand your options and select the coverage that best fits your needs.
Dental PPO Rates	Premiums for dental coverage in the PPO plan will increase. Review the 2027 Benefits Guide for more details.
HSA IRS Limit	In accordance with IRS limits, we are increasing the Health Savings Account (HSA) contribution limit to \$4,500 for self-only coverage and \$9,000 for family coverage.



NEW: Maven Family Building Benefit (for BCBSTX members)	In 2027, Kinder Morgan will offer a family-building benefit through Maven in partnership with Blue Cross and Blue Shield of Texas (BCBSTX). The program will provide eligible employees and their covered dependents with access to additional resources, guidance, and support throughout their family-building journey across a number of topics, including pregnancy and delivery, postpartum recovery, and newborn care. Refer to the Benefits Guide for additional information regarding available services and eligibility requirements.
NEW: Wellness 360° Program: GO Wellbeing (for BCBSTX members)	As we continue to support your health and wellbeing, we are excited to announce a new program. GO Wellbeing, powered by Sharecare, Inc., is an easy-to-use digital program that helps you manage your health and wellness in one place. You'll find health articles and learning tools, wellness challenges, and more. Refer to the Benefits Guide for additional information and to get started. 

Rx Savings Solutions (for BCBSTX members)

As a reminder, Rx Savings Solutions (RxSS) helps you identify opportunities to save money on prescription medications. The program compares medication costs, explores lower-cost alternatives when available, and helps you make more informed decisions about your prescription drug spending. Activate your account at myrxss.com to see potential cost savings on your current medications. You can also refer to the 2027 Benefits Guide for more information.

Ways to Save on Healthcare

The choices you make during Open Enrollment and throughout the year shape what you pay. Even if your situation hasn't changed, exploring the full range of benefits available can help you make informed decisions and potentially save you money on healthcare during the year:

- Choose the plan that fits how you actually use care — the lowest premium isn't always the lowest total cost. Be sure to explore the new Decision Support tool on the enrollment portal (or on the Benefitplace mobile app) to help compare plan costs and choose the benefits that best fit your needs.
- Use preventive care, which is covered 100% in every plan we offer.
- Find savings on prescriptions you fill regularly through RxSS or specialty medications through PrudentRx.
- Stay in-network, choose urgent care or a virtual visit over the ER when you can, call BCBSTX Nurseline 24/7 when you have questions about an illness or injury, and ask about generic drugs when filling a prescription. And remember, you can use your HSA or FSA to pay for eligible expenses with pre-tax dollars.

- Take advantage of the existing programs built into the medical plans to help you find quality care and save. For example, BCBSTX members can contact Health Advocacy Solutions (HAS) to find a Blue Distinction Center (BDC) for procedures, locate high-quality providers, and explore ways to save on medical tests. Kaiser members can contact customer service for assistance on their programs.
- Don't forget that you can use Teladoc Health™, Hinge Health™, or Wondr Health™ to help manage certain health conditions, like diabetes, back and joint pain, or weight management. These programs are designed to help you feel your best, stay healthy, and potentially avoid more costly healthcare issues later.

When we each do our part, we keep healthcare more affordable — for ourselves and for the costs we share.

Support Beyond Open Enrollment

Your benefits are designed to support your wellbeing throughout the year. From healthcare and financial protection to programs and resources that help make everyday life a little easier for you and your family. Be sure to review the 2027 Benefits Guide to learn more about the programs available.

WHAT'S NEXT?

Be sure to check your mailbox for the 2027 Benefits Guide arriving soon!