

2026 BENEFITS
OPEN ENROLLMENT

KINDER MORGAN

1001 Louisiana St., Suite 1000
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POSTAGE
PAID
PERMIT

October 6 – 24, 2025

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

- ▶ Medical, dental, and vision coverage
- ▶ Additional health and financial coverage, such as life insurance
- ▶ Contributions to HSA and/or FSA — these are required if you want to participate for 2026
- ▶ Legal plan, pet insurance, or identity theft protection
- ▶ Any dependents who you cover

*Panel will be rotated 180°
for print proof.

MAKE YOUR
BENEFITS COUNT

2026 Benefits Open Enrollment

Dates: October 6 – 24

This is your chance to enroll in, cancel, or change
your benefits for 2026. This opportunity only
happens once a year!

kindermorgan.hrintouch.com

MAKE YOUR BENEFITS COUNT

2026 Benefits Open Enrollment is October 6 – 24.



Scan to view the
Benefits Guide:

Review this brochure to find out what's changing in 2026.

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

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WHAT'S CHANGING FOR 2026

Open Enrollment is your chance to review your benefits and make updates for the year ahead. Even if your needs haven't changed, it's a good time to explore all available options and ensure your coverage still fits.

Rising Healthcare Costs

In 2025, Kinder Morgan, like other companies, is facing higher-than-expected medical and prescription drug costs, driven by increased hospital expenses, specialty drugs, and more complex conditions like cancer.

Because our plans (except Kaiser) are self-insured, Kinder Morgan pays all medical and prescription drug costs not covered by employee premiums, copays, coinsurance, and deductibles. We aim to maintain approximately 80/20 cost share between the company and employees. For 2025, we currently expect our medical and prescription drug costs to increase ~9% year-over-year. As we fix employee pricing prior to the year beginning,

Kinder Morgan is absorbing 100% of the cost increase above our assumed inflation.

Looking ahead to 2026, industry experts expect costs to rise at least 10%. Both the company and employees will share in the expected cost increases to maintain our approximately 80/20 cost share target. Your premium change will depend on the plan you choose — details are available in the **Benefits Guide**.

We understand these changes can be challenging. We're working hard to keep costs manageable while continuing to offer competitive, comprehensive benefits that support your physical, emotional, and financial wellbeing.

NEW: FSA and HSA Provider	Our Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) are moving to Optum Financial. In addition, some contribution limits will be increasing in 2026 per IRS guidelines. Review the Benefits Guide for more information on these increased savings opportunities.
DCFSA Limit Increase	In accordance with IRS limits, we will be increasing the Dependent Care FSA (DCFSA) contribution limit to \$7,500 (\$3,750 for married filing separately).
401(k) Plan	The 401(k) Plan now offers a few new features and distribution options. Review the Benefits Guide for more information.
Enhanced Voluntary Benefits Enhancements	Your voluntary benefits through Securian are being expanded in 2026. <ul style="list-style-type: none">• Accident Insurance now includes coverage for inpatient rehab, prescriptions, and adult sports injuries, plus higher payouts for a wider range of accidents.• Critical Illness Insurance has added 23 new covered conditions, including autism, cardiac arrest, and infertility, and it offers more recurrence benefits with shorter waiting periods.• Hospital Indemnity Insurance now covers routine newborn stays and daily benefits for inpatient mental health and substance abuse treatment.

Your HSA is Moving to Optum Financial

Effective January 1, 2026, Optum Financial will be the new administrator for Kinder Morgan's FSAs and HSAs. If you are in the HSA, you have an opportunity to have your account transferred automatically to Optum Financial. Additional communications will be provided explaining how to opt in to the bulk transfer of your HSA funds.

Program Changes and Enhancements

Medical Plan Changes	As mentioned above, medical plan rates are increasing in 2026. Also, deductibles will be increasing in the HDHP Base, HDHP Buy-Up, and PPO plans — and out-of-pocket maximums will be increasing for the HDHP Buy Up and PPO plans. For those enrolled in the PPO plan, new copay amounts will apply in 2026.
Dental PPO Rate Increase	Rates for the Dental PPO will be increasing in 2026. If you enroll in the Dental HMO, your rates will not increase.
NEW: RxSS – Prescription Drug Program ¹	Starting in 2026, we'll be partnering with Rx Savings Solutions (RxSS) to help you and your covered dependents spend less on your prescription drug costs. Through this service, you can search for savings opportunities for current and new prescriptions by switching dosage forms, choosing generic substitutions, and comparing prices before filling a prescription.
NEW: Teladoc Diabetes Prevention Program ¹	A new Diabetes Prevention Program by Teladoc Health will be offered at no cost to you starting Jan. 1, 2026. This program will help you reduce your risk of developing type 2 diabetes by providing smart scales, expert coaching, and other support.

¹ Does not apply to Kaiser Plan members.

Ways to save on healthcare

Being a smart healthcare consumer starts with using the programs available to you. First, most preventive services are covered 100% by Kinder Morgan in all the plans we offer. Second, there are a number of other programs, resources, and support depending on your health needs:

- Health Advocate Solutions (HAS) through BCBS provides additional support for cancer, high risk pregnancy, diabetes, and high blood pressure.
- You can contact HAS to find a Blue Distinction Center (BDC) for procedures, locate high-quality providers, and explore ways to save on medical tests.
- BCBS members: You can access virtual acute and mental health care with a physician for common illnesses, stress, anxiety, depression, and more with MDLive at **MDLive.com/bcbstx**.
- Kaiser members: You can contact customer service for assistance through your plan.
- And remember the EAP through Magellan, which offers resources to make life a little more manageable. You have access to six free sessions per issue, per year.

Now is a good time to think about:

- How many times you and your family members may visit the doctor next year.
- The level of care needed to manage any ongoing conditions you and/or dependents may have.
- The number of prescriptions you anticipate needing.
- Any unexpected medical emergencies.

Based on your expected utilization, you may be able to reduce your overall medical costs by moving plans.

Our benefits are designed to support you throughout the year and include other perks and discounts to live a happy and healthy life. Read the **Benefits Guide** to find ways to get the most out of your benefits for you and your family.

GET READY

Keep an eye out for the Benefits Guide in your mailbox in the coming days!