

# 2019 SUMMARY OF BENEFITS PLANS AND PROGRAMS

## PART-TIME EMPLOYEES

### Benefits

<b>MEDICAL</b>	<p>Eligibility begins after one month of employment. Cost is shared between the Company and the employee. Employee premium contributions are paid on a pre-tax basis. Premiums shown below represent the employee contribution per pay period.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 20%; text-align: center;">PPO Plan</th> <th style="width: 20%; text-align: center;">HDHP Plan</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td style="text-align: center;">\$133.50</td> <td style="text-align: center;">\$118.00</td> </tr> <tr> <td>Employee + Spouse/ Domestic Partner</td> <td style="text-align: center;">\$303.50</td> <td style="text-align: center;">\$269.50</td> </tr> <tr> <td>Employee + Child(ren)/ Domestic Partner Children</td> <td style="text-align: center;">\$268.00</td> <td style="text-align: center;">\$242.00</td> </tr> <tr> <td>Employee + Family</td> <td style="text-align: center;">\$462.50</td> <td style="text-align: center;">\$387.00</td> </tr> </tbody> </table>			PPO Plan	HDHP Plan	Employee Only	\$133.50	\$118.00	Employee + Spouse/ Domestic Partner	\$303.50	\$269.50	Employee + Child(ren)/ Domestic Partner Children	\$268.00	\$242.00	Employee + Family	\$462.50	\$387.00
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<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	<p>For 2019, all employees who enroll in the HDHP will have \$500 contributed to their HSAs (\$1,000 for employees enrolled in family coverage). If you are a new hire after January, your ONEOK amount will be pro-rated according to your start date.</p> <p>Employee contributions to the HSA, up to the allowable annual maximum, are made on a pre-tax basis and withdrawn from the employee's paycheck.</p>																
<b>DENTAL</b>	<p>Eligibility begins after one month of service. Cost is shared between the Company and the employee. Employee's cost per pay period is paid on a pre-tax basis.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tbody> <tr> <td style="width: 60%;">Employee Only</td> <td style="width: 40%; text-align: center;">\$10.00</td> </tr> <tr> <td>Employee + Spouse/Domestic Partner</td> <td style="text-align: center;">\$21.00</td> </tr> <tr> <td>Employee + Child(ren)/Domestic Partner Child(ren)</td> <td style="text-align: center;">\$19.00</td> </tr> <tr> <td>Employee + Family</td> <td style="text-align: center;">\$30.00</td> </tr> </tbody> </table>		Employee Only	\$10.00	Employee + Spouse/Domestic Partner	\$21.00	Employee + Child(ren)/Domestic Partner Child(ren)	\$19.00	Employee + Family	\$30.00							
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<b>VISION</b>	<p>Eligibility begins after one month of service. Vision Plan cost is paid by the employee. Cost per pay period is on a pre-tax basis:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tbody> <tr> <td style="width: 60%;">Employee Only</td> <td style="width: 40%; text-align: center;">\$4.74</td> </tr> <tr> <td>Employee + Spouse/Domestic Partner</td> <td style="text-align: center;">\$7.59</td> </tr> <tr> <td>Employee + Child(ren)/Domestic Partner Child(ren)</td> <td style="text-align: center;">\$7.73</td> </tr> <tr> <td>Employee + Family</td> <td style="text-align: center;">\$12.47</td> </tr> </tbody> </table>		Employee Only	\$4.74	Employee + Spouse/Domestic Partner	\$7.59	Employee + Child(ren)/Domestic Partner Child(ren)	\$7.73	Employee + Family	\$12.47							
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<b>FLEXIBLE SPENDING ACCOUNTS</b>	Health Care	<p>Eligibility begins after one month of service. This account may be used to pay – on a tax-free basis – for eligible health care expenses not paid by any plan benefit. Annual elections may be \$120 to \$2,650. Contributions are deducted from pay before federal income, Social Security and state income taxes, if applicable, are withheld.</p>															
	Dependent Day Care	<p>Eligibility begins after one month of service. This account may be used to pay – on a tax-free basis – for eligible dependent day care expenses not paid by any plan benefit. Annual elections may be \$120 to \$5,000.</p> <p>For married people filing separate returns, the maximum amount is \$2,500 each. If each spouse participates in a dependent day care account, the combined total of deposits cannot be more than \$5,000 if submitting a joint tax return, or \$2,500 each if filing separately. Contributions are deducted from pay before federal income, Social Security and state income taxes, if applicable, are withheld.</p>															

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### PART-TIME EMPLOYEES

<b>VIRTUAL VISIT</b>	ONEOK plan members can use the Virtual Visit benefit for a \$5 copay on the PPO Plan and approximately \$49 per visit on the HDHP Plan. Virtual Visit lets you see and talk to a doctor from the comfort of your home or office without an appointment using a mobile device or computer. Virtual Visit providers also may call in a prescription to your local pharmacy.
<b>BASIC LIFE INSURANCE</b>	Eligibility begins after one month of service. The Company pays cost for coverage of \$25,000.
<b>SUPPLEMENTAL LIFE INSURANCE</b>	Eligibility begins after one month of service. Coverage amount may be elected for \$25,000. Cost is paid by employee on an after-tax basis.
<b>DEPENDENT LIFE INSURANCE</b>	Eligibility begins after one month of service. Spousal coverage may be elected for \$25,000. Coverage for child(ren) may be elected for \$10,000 or \$25,000. Cost is paid by employee on an after-tax basis.
<b>BASIC ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	Eligibility begins after one month of service. Company pays cost for coverage of AD&D for \$25,000.
<b>SUPPLEMENTAL AD&amp;D</b>	Eligibility begins after one month of service. Coverage may be elected for \$25,000. Cost is paid by employee on a pre-tax basis. Coverage also may be elected for dependents whose coverage cost is paid by employee on a pre-tax basis.
<b>Retirement Plans</b>	
<b>401K PLAN</b>	<p>Eligibility to participate begins immediately on date of hire. The Company matches 100 percent of the participant's pre-tax, Roth 401(k), after-tax and/or catch-up contributions combined up to 6 percent.</p> <p>Participants may save from 1 percent to 50 percent of compensation with pre-tax or Roth 401(k) after-tax deferrals or a combination of both. In addition, participants may save 1 percent to 6 percent of compensation as an after-tax deferral. For 2019, the maximum combined amount participants may contribute to pre-tax and/or Roth 401(k) accounts cannot exceed the Internal Revenue Code annual limit of \$19,000 (projected; subject to change). There is also an after-tax Roth in-plan rollover feature available for those who contribute to after-tax.</p> <p>In addition, the 401(k) features a profit sharing contribution in which the Company intends to contribute 1 percent of each participant's quarterly compensation each calendar quarter to the Plan. The Company may make an additional discretionary profit sharing contribution each year.</p> <p>Participants always are 100 percent vested in the current value of all employee and Company contributions. There are several investment options, loan provisions, hardship withdrawals and catch-up contributions.</p>
<b>EMPLOYEE STOCK PURCHASE PLAN</b>	Eligibility to participate requires employment for the entire offering period. Offering periods are January 1 to June 30 and July 1 to December 31 each year. Employees may purchase shares of ONEOK, Inc. common stock at a discounted price. The price of stock will be equal to 85 percent of the average market price at either the beginning or ending of the offering period, whichever is lower. Enrollment for the next offering period will be in the month prior to the start of each offering period.

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## PART-TIME EMPLOYEES

### CAREER

<b>CORPORATE CORE STRATEGY</b>	<ul style="list-style-type: none"> <li>• Provide our customers with high-quality service through vertical integration across the midstream value chain focused on the transportation, fractionation, processing, storage, marketing and delivery of natural gas liquids (NGL), natural gas and other hydrocarbon liquid products.</li> <li>• We achieve this through our strong asset position and experienced team while attracting and retaining a diverse talent base needed to execute our growth strategies.</li> </ul>
<b>CORPORATE KEY STRATEGIES</b>	<ul style="list-style-type: none"> <li>• Grow our franchises through execution of organic growth projects.</li> <li>• Operate safely, reliably and in an environmentally sustainable manner.</li> <li>• Develop NGL and natural gas opportunities serving international markets, including Mexico and Canada,</li> <li>• Maintain a strong balance sheet, attractive cost of capital and investment-grade credit rating.</li> <li>• Attract, select, develop, motivate, challenge and retain talent to execute key strategies.</li> </ul>
<b>CORPORATE VALUES</b>	<p><i>These principles define who we are and how we work:</i></p> <p><b>Ethics:</b> Our actions are founded on trust, honesty and integrity through open communications and adherence to the highest standards of personal, professional and business ethics.</p> <p><b>Quality:</b> Our commitment to quality drives us to make continuous improvements in our quest for excellence.</p> <p><b>Diversity:</b> We value diversity, as well as the dignity and worth of each employee, and believe that a diverse and inclusive workforce is critical to our continued success.</p> <p><b>Value:</b> We are committed to creating value for all stakeholders – employees, customers, investors and our communities – through the optimum development and utilization of our resources.</p> <p><b>Service:</b> We provide responsive, flexible service to customers, and commit to preserving the environment, providing a safe work environment and improving the quality of life for employees where they live and work.</p>
<b>CAREER DEVELOPMENT</b>	<p>ONEOK provides education and training to employees in a variety of areas, including leadership and professional development, as well as functional and industry-specific topics. ONEOK also may reimburse employees for certain job-related professional certification examination fees and the cost of an appropriate review course with management approval.</p>
<b>EDUCATIONAL ASSISTANCE</b>	<p>ONEOK values education and is here to assist employees in the expense of furthering their education in job-related fields. Subject to management approval, ONEOK will provide 100 percent of tuition and books for approved courses, up to \$2,500 a year, through the Continuing Education Tuition Reimbursement Policy.</p>
<b>CAREER OPPORTUNITIES</b>	<p>We support employees who wish to grow and develop their career by moving internally within the company. ONEOK posts a link to open positions on its intranet site, and qualified employees are encouraged to apply for opportunities within the company after they have been employed in their current position for at least one year.</p>
<b>PERFORMANCE FEEDBACK</b>	<p>Performance feedback discussions are conducted between employees and supervisors to review employee strengths, areas for improvement and career goals, as well as to establish individual development plans.</p>

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<b>COMPENSATION</b>	ONEOK supports a market-based pay program. Our goal is to deliver a total compensation package, including base salary, incentives and benefits, which is competitive in the marketplace and allows us to attract and retain a quality workforce. Exempt employees are paid on a salaried basis on the 15th and the last day of each month, or the last scheduled workday preceding these dates. Non-exempt employees are paid on an hourly basis biweekly on Friday, or the last scheduled workday preceding the normal payday. ONEOK provides employees with the convenience of direct deposit.
<b>INCENTIVE PROGRAM</b>	ONEOK provides an annual short-term incentive program intended to recognize and reward employees for their contributions toward the Company's attainment of targeted performance.
<b>MARKET REVIEW</b>	Throughout the year, supervisors and managers are responsible for conducting market reviews for positions under their supervision and recommending adjustments to base compensation where warranted to remain competitive. Salaries are reviewed to ensure internal equity and external market competitiveness based on industry salary surveys and knowledge of the local and regional market for each position.
<b>SERVICE AWARDS</b>	ONEOK recognizes each five-year milestone anniversary with a service award equal to \$40 for each year of service.
<b>HEADQUARTERS WORK ENVIRONMENT</b>	<p>Corporate headquarters is located in downtown Tulsa, Oklahoma, at ONEOK Plaza, which stands in the heart of the city's business district. ONEOK Plaza has an onsite credit union, a cafeteria and paid covered parking with a convenient pedestrian tunnel connecting the parking garage to the lower lobby of the building.</p> <p>The company provides card-key access to the building for personal safety with manned security provided 24 hours a day, seven days a week with supplemented video security throughout the lobby, tunnel and at key points in the parking garage.</p> <p>ONEOK Plaza observes business casual attire for office positions, which means that employees have the flexibility to take advantage of casual and relaxed fashions while still projecting an appropriate business image. Flexible work schedules may be observed in some areas with management approval.</p>
<b>FIELD LOCATIONS</b>	The Company currently has field offices in 15 states, including Oklahoma, Kansas, Texas, North Dakota and Montana. The dress code, parking and other amenities at these locations should be reviewed with the hiring manager.
<b>EQUAL OPPORTUNITY/ AFFIRMATIVE ACTION EMPLOYER</b>	The Company will provide equal employment opportunity for qualified persons regardless of race, color, sex, pregnancy, sexual orientation, age, religion, creed, national origin, gender identity, disability, military/veteran status, genetic information or other categories protected by applicable law. This policy of equal employment opportunity is applicable to every aspect of recruitment, hiring, promotion, transfer, training, educational assistance, social and recreational programs, rates of pay, demotion, termination, and all other terms and conditions of employment based on valid requirements.

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## PART-TIME EMPLOYEES

<b>DIVERSE WORKFORCE AND INCLUSIVE WORKPLACE</b>	<p>At ONEOK, we believe that a diverse workforce and inclusive workplace are integral to our business strategy and critical to our continued success. We are committed to proactively and consciously embracing diversity by recognizing and appreciating the numerous characteristics that make individuals unique. We strive to foster a culture of inclusion and create an environment where each individual connected with our company feels valued. Every employee has opportunities to engage with ONEOK's Diversity and Inclusion Strategy through professional development opportunities such as mentoring and book clubs, skills trainings, business resource groups, event planning teams, recruiting initiatives and community engagement.</p>
<b>Time Off</b>	
<b>HOLIDAYS</b>	<p>The Company observes the following holidays, paid in four-hour increments:</p> <p>New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Friday after, Christmas Eve, Christmas Day and up to two Floating Holidays*.</p> <p>*Eligibility for Floating Holidays during an employee's first year of employment is as follows:</p> <ul style="list-style-type: none"> <li>• Hire date prior to April; two floating holidays</li> <li>• Hired between April 1 and September 30; one floating holiday</li> <li>• Hired on or after October 1; not eligible for floating holiday during that calendar year.</li> </ul>
<b>PAID SICKNESS AND FAMILY CARE TIME</b>	<p>Personal Illness/Family Care allows time off from work for medical appointments, personal illness or family illness. This benefit provides 40 hours of paid time annually.</p> <p>Eligibility for new hires is as follows:</p> <ul style="list-style-type: none"> <li>• Hire date prior to April 1: 40 hours</li> <li>• Hired between April 1 and September 30: 20 hours</li> <li>• Hired on or after October 1: 0 hours</li> </ul>
<b>VACATION</b>	<p>ONEOK will recognize up to 15 years of an employee's previous relevant work experience to determine vacation eligibility. Vacation allotments are based on anniversary month of employment.</p> <p style="text-align: center;">Less than 10 years employment: 60 hours          Ten years but less than 20 years employment: 80 hours          Twenty or more years employment: Five weeks 100 hours</p> <p style="text-align: center;">For example: If you were hired on February 15, 2019, your vacation allotment will increase from 60 hours to four weeks 80 hours on February 1, 2029.</p> <p>Vacation year starts the first day of the month in which an employee was hired. Up to 40 hours of vacation may be carried over to the next vacation year; however, this carry-over vacation allotment must be taken within one year from the date the new vacation year begins.</p>
<b>CELL PHONE DISCOUNTS</b>	<p>ONEOK employees and their family members are eligible for a discount on service plans, phones, accessories and other devices from AT&amp;T, Sprint, and Verizon.</p>
<b>VEHICLE DISCOUNTS</b>	<p>ONEOK employees are eligible for discounts on vehicles from Chrysler, Ford and GM manufacturers.</p>
<b>OTHER DISCOUNTS</b>	<p>Visit <a href="http://www.youdecide.com">www.youdecide.com</a> for a single destination website providing information on financial, insurance and work/life programs.</p>

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<p><b>EMPLOYEE ASSISTANCE PROGRAM (EAP)</b></p>	<p>Employees and eligible family members may contact the Employee Assistance Program (EAP) for information, professional referrals and short-term counseling free of charge to help resolve problems that affect personal lives, job performance, or mental or emotional well-being. Employees and eligible family members may receive up to six (6) counseling sessions at no cost with an EAP counselor for each issue when referred by a New Directions representative. To contact EAP services, employees and their family members may call the New Directions confidential helpline 24 hours a day, seven days a week at <b>866-819-0019</b>. The EAP also may be accessed through the New Directions website, <a href="http://www.ndbh.com">www.ndbh.com</a>, by using the EAP login code "ONEOK."</p>
<p><b>ONE TRUST FUND</b></p>	<p>The purpose of the ONE Trust Fund is to assist fellow workers, their spouse and/or dependent children, by providing financial help in a crisis situation. Employees, through payroll deduction, may make a financial donation or donate any unused vacation time as a way to assist fellow employees.</p>
<p><b>COMMUNITY INVESTMENTS PROGRAM</b></p>	<p>The mission of ONEOK Community Investments is to align programs with company values in order to enhance the quality of life and economic well-being in the communities where we operate and where our employees work and live.</p> <p>Primary focus areas for our community investments are arts and culture, community improvement, education, environmental and health and human services. We give priority consideration to educational programs and to health and human services organizations, particularly those with programs that help people become self-sufficient.</p> <p><b>ONEOK Foundation:</b> One-time grants or multi-year pledges awarded to charitable organizations in direct support of programs, projects or capital campaigns.</p> <p><b>Corporate Contributions:</b> Sponsorships for civic or charitable organizations' events, activities or development opportunities.</p> <p><b>Public School Grants:</b> One-time grants that support innovative programs, projects or equipment that directly impact the classroom.</p> <p><b>Emergency Responder Grants:</b> One-time grants in support of purchasing fire, medical and safety equipment, protective equipment or gear and communication equipment/systems.</p> <p><b>Employee, Director and Retiree Matching Grants:</b> Employee and director: the Company provides a dollar-for-dollar match of employee or director contributions to charitable organizations that meet the set criteria from a minimum of \$25 to a maximum of \$5,000 per year; for retirees, the maximum is \$2,500 per year.</p> <p><b>United Way Campaign and Matching Grants:</b> Annual campaign held to support United Way with the company goal of 100 percent acknowledgment; employees can direct their pledge to any United Way organization and the company provides a dollar-for-dollar match of all employee, director and retiree contributions.</p> <p><b>Company Volunteer Program:</b> Volunteers with Energy provides volunteer manpower for charitable organizations and causes in our local communities; employees, retirees and family members are encouraged to participate.</p> <p><b>Volunteer Service Grants:</b> Employees are encouraged to record volunteer service hours for company-sponsored and independent volunteer activity in AngelPoints to meet the annual thresholds and to qualify their designated charitable organizations for a grant up to \$500.</p> <p><b>Civic/Community Board Service:</b> Encourages employee involvement at all levels in community and civic boards and organizations; company involvement is taken into account when support is considered.</p>

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<b>REFERRAL PROGRAM</b>	The ONEOK Employee Referral Program (OERP) is designed to provide financial incentive for employees to actively identify candidates within their professional and social networks. Please reference the ONEOK Employee Referral FAQ or email <a href="mailto:OERP@oneok.com">OERP@oneok.com</a> with questions regarding administration of the program.
<b>HR SOLUTIONS</b>	HR Solutions is your single source for all human resource questions. Representatives are available to take calls from 8 a.m. to 5 p.m. CT, Monday through Friday. Simply call 855-ONEOKHR (855-663-6547) or email <a href="mailto:hresolutions@oneok.com">hresolutions@oneok.com</a> .

Plan and/or program information is effective as of January 1, 2019, for part-time employees. The Company and/or Board of Directors have the right to amend, modify or terminate the plans and/or programs, in whole or in part, at any time it determines to be appropriate, without notice and without the consent of any participant. This summary is not a part of and does not modify or constitute any provisions of the plan(s) described here, nor does it alter or affect in any way the rights of any participant under the plan(s). The plan(s) and all descriptions and outlines are governed by the formal written plan document adopted by ONEOK, Inc. In the event of any conflict between this summary and the formal plan document(s), the formal plan document(s) will control. This summary does not contain all the restrictions or conditions precedent to access the benefits of the plans and programs described. This description does not constitute advice or an employment contract or guarantee to continue employment for any period of time.