

YOUR BENEFITS

and Transitioning to Retirement

2026



WHAT'S INSIDE




As you consider retirement, Atmos Energy is proud to offer you a suite of benefits that affirms our commitment to your well-being throughout your retirement years. This guide provides important information about our benefits for retirees. Please use it to learn about the steps you should take for a smooth transition from your active benefits to your retiree benefits—and to ensure a financially secure future beyond work.

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Have Questions About Benefits or Need Assistance with Choosing a Plan?

Contact our healthcare advocates at Rightway:

 **833-543-6336**

 navigators@rightwayhealthcare.com

 member.rightwayhealthcare.com

This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

GETTING STARTED

Retirement is a big decision, and timing is very important. To make the transition as smooth as possible, **we strongly recommend that you retire during the first five business days of the month to avoid significant delays.** Here's why:

- You will receive your final paycheck during the month based on the payroll schedule.
- Your current medical, dental, and vision insurance will continue through the end of the month, helping you avoid a gap in coverage.
- If you are a Pension Account Plan participant, your pension check will be paid on the first of the month following your last day worked.

If you retire during the last two weeks of the month, your first pension payment and healthcare benefits may be delayed by six to eight weeks. It's even more important to avoid retiring during the last three weeks of December, which could cause delays of eight to ten weeks.

Note: You will receive your full pension credit and interest no matter when you retire during the year.

- If you are over age 65, your medical enrollment will be offered through Via Benefits. Because your information is not sent to Via Benefits until your retirement goes into effect, **if you retire at the end of the month, there may be a gap in your medical coverage.** Via Benefits cannot provide retroactive medical coverage.

PAYROLL AND PAID TIME OFF (PTO)

Payroll

You will receive your final paycheck based on when your retirement falls in the payroll schedule. If you receive your paycheck via direct deposit, your final Atmos Energy paycheck will be deposited as it is today. If you normally receive a paper check, it will be mailed to your address on record.

PTO*

Your accrued, unused PTO will be paid out in your final Atmos Energy paycheck. If you used more PTO than you accrued at your retirement date, the amount owed to Atmos Energy will be collected from your final paycheck.

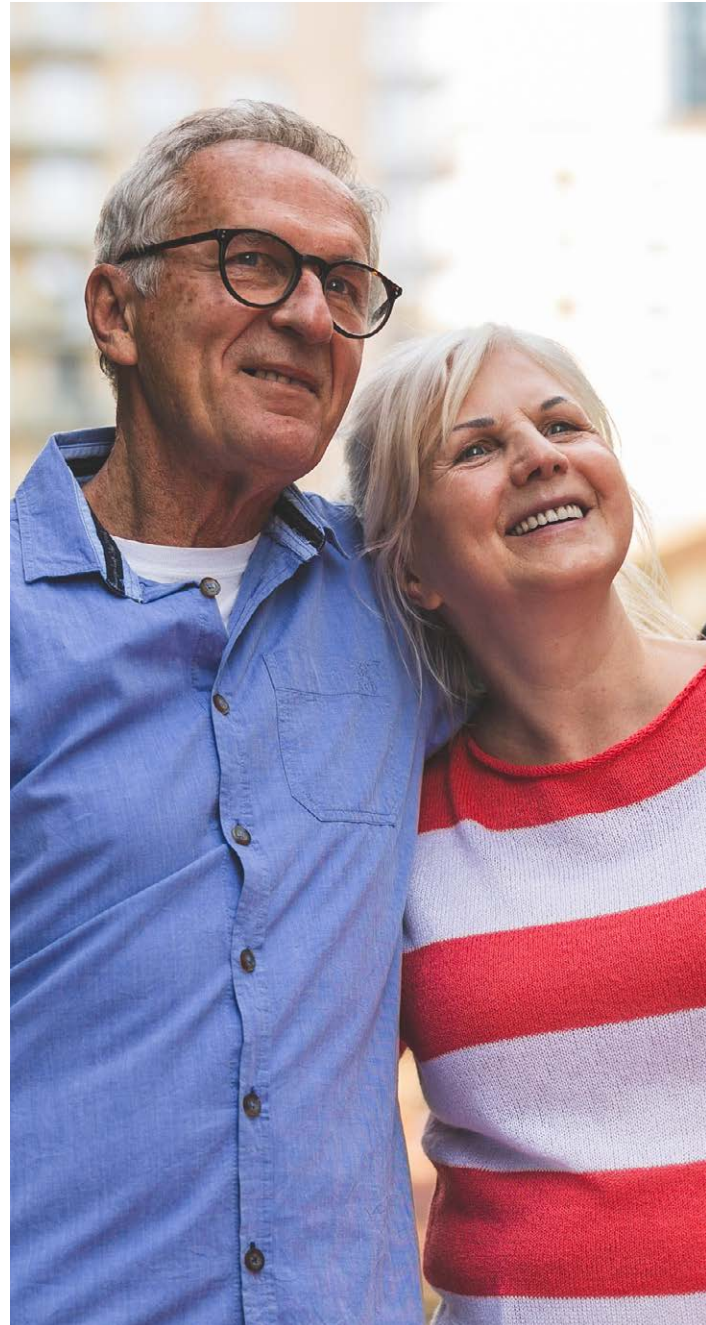
If you have not used your floating holiday, the hours are not paid out upon retirement; unused hours are forfeited.

Your Extended Illness Bank (EIB) hours are not paid out upon retirement; unused hours are forfeited.

** For Colorado employees, please see the Colorado Time Off/Absence Policy.*

Variable Pay Plan (VPP)

VPP incentive awards are given after the fiscal year ends on September 30 if the company achieves its performance goals during the fiscal year. Employees who retire (must be at least age 55 with at least 10 consecutive years of full-time service) at any time during the fiscal year may receive an incentive award based on their eligible earnings during the fiscal year; **they do not have to work through September 30 to be eligible for the award.**



RETIREMENT BENEFITS

401(k)/Retirement Savings Plan (RSP)

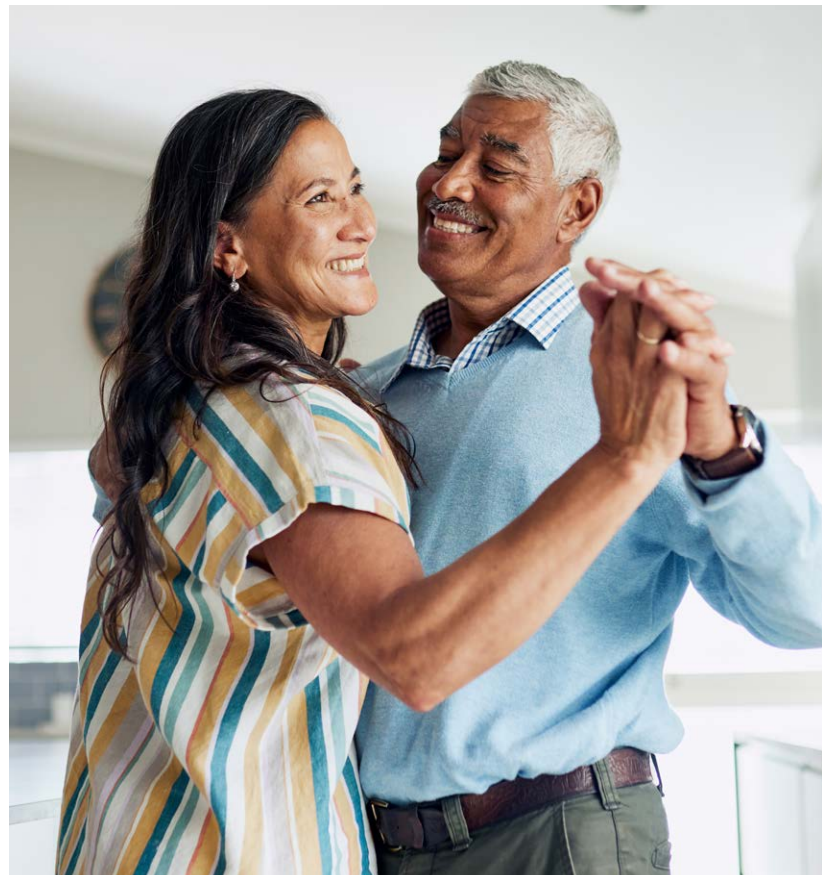
The 401(k)/RSP includes the contributions you've made, the matching contributions the company has made on your behalf and, if applicable, the Fixed Annual Company Contribution (FACC) provided to you by the company.

Approximately three to four weeks after you leave Atmos Energy, T. Rowe Price will mail you a packet that explains your options for distribution. You may leave your account with T. Rowe Price, which will incur a quarterly record-keeping fee of \$9.00 once you are no longer an active employee.

You may roll over or take a distribution from your account at any time. We strongly recommend that you speak with a tax and/or financial advisor and consider all factors before making any decisions regarding your 401(k)/RSP account. You may access your account online at rps.troweprice.com to view your balance, make investment changes, and update your personal information. For more information, contact T. Rowe Price at **800-922-9945**.

Investment Guidance

If you are a GuidedChoice participant, you may continue to have them manage your investments during retirement. You can access these investment advice services and use the retirement income tool by visiting guidedchoice.com or calling **800-242-6182**.



PENSION ACCOUNT PLAN

Note: This section is applicable only if you began employment on or before September 30, 2010, and elected to continue participation in the PAP as of October 1, 2010, or if you were employed in the Mississippi Division covered under a collective bargaining agreement before July 14, 2014.

You are eligible to begin your pension once you retire from Atmos Energy. After completing your retirement application, you will receive a packet in two to three weeks that outlines the various ways you can select your pension benefit. You can elect one of the following payment options.

Defer Pension Benefit

You can defer your pension benefit until a later date (no later than age 73). Your pension will continue to earn an annual interest rate of 4.69% (subject to change if interest rates are greater than 4.69%).

Before you make the decision to retire, it's strongly recommended that you consult a tax and/or financial advisor about the form of pension benefit you are electing. By law, the lump sum and monthly annuity elections are one-time elections and cannot be changed after the payments start.

Monthly Annuity Payment Options

If you are married, you can elect to have a percentage of your benefit continue to be paid to your spouse in the event that you predecease your spouse. You will receive the monthly annuity for your lifetime; your spouse will then receive the elected survivor percentage after your passing. The joint and survivor percentage options you may elect are 50%, 66%, 75%, or 100%.

You can elect a single life annuity, in which case you will receive the monthly annuity for your lifetime. No remaining pension is paid after your passing.

You can elect a single life annuity with guaranteed payments of either five or ten years, in which case you will receive the monthly annuity for your lifetime. If you pass away before the full five or ten years of monthly payments are paid, the remaining monthly payments will be paid to your spouse or your named beneficiary. If you pass away after the guaranteed five or ten years of monthly payments are paid, no remaining pension is paid after your passing.

If you elect to begin receiving a monthly payment from the pension plan, the accrual of interest will stop.

Lump Sum Payment Options

You can roll over the full amount to a qualified Individual Retirement Account (IRA). Taxes will be deferred until you take money from the IRA.

You can take a portion in cash and roll over the remaining portion to an IRA. Taxes of 20% will automatically be withheld from the portion paid to you in cash.

You can take the full amount in cash, and 20% will automatically be withheld for taxes. Depending on your age, additional taxes may apply.

If you take a lump sum from the plan, you will no longer accrue interest.

FINANCIAL PLANNING

Working with a tax and/or financial advisor can help secure your financial well-being, give you and your loved ones peace of mind, and help you manage your financial resources—both now and in the future.

Take advantage of Atmos Energy's financial health resources:

- T. Rowe Price offers the Retire with Confidence program, which provides a **free** confidence check-in conversation with a certified financial expert at **855-733-4763**. T. Rowe Price can't give advice, but you can ask questions and receive education.
- T. Rowe Price Tools at rps.troweprice.com include retirement modeling tools, financial calculators, and an education library.
- GuidedChoice offers **free** guidance, or you can pay for advice and management of your account for \$3.50 per \$1,000 of assets in your 401(k)/RSP account, with an annual maximum charge of \$350. Call **800-242-6182** to speak to a financial advisor or log in to guidedchoice.com.
- Magellan Healthcare offers three **free** financial sessions with its Employee Assistance Program. Call **800-424-1768** (TTY 711) or visit member.magellanhealthcare.com to get started.



Smart Move

Choose an advisor. There are many types of financial advisors available to help you. Each provides a different area of expertise. If you don't currently have one, you may want to start searching for a Certified Financial Planner.

We recommend speaking with a tax and/or financial advisor before making decisions regarding your benefits as you prepare for retirement.

LIFE INSURANCE

When you retire from Atmos Energy, your life insurance coverage may be ported or converted. Porting allows you to continue your group term life insurance, which includes Basic Life insurance and, if applicable, Supplemental Term Life insurance for you, your spouse, and your child(ren). Converting allows you to buy an individual life insurance policy. You can continue your Basic Life and Supplemental Term Life insurance by paying the required premiums directly to Unum, Atmos Energy's life insurance carrier.

When you retire, you will receive notification from Unum on how to port or convert your life insurance. Contact Unum to find out which option is best for you and for information on the premiums you would pay if you choose to port or convert your life insurance. **You must complete the application and pay the required premiums to Unum within 31 days of your retirement date to keep your coverage active.** Elections to port or convert are not permitted after the 31-day election period. If you need more information or do not receive the notification from Unum, contact Unum at **866-220-8460**.



Smart Moves

Reevaluate your coverage needs. As you get closer to retirement, will your life insurance needs change? Will you have the right amount to cover your post-retirement years? Begin planning now for what you need in the years to come.

SOCIAL SECURITY

You can start receiving Social Security benefits as early as age 62 or as late as age 70. However, your benefits are actuarially reduced for each month you receive benefits before your full retirement age. If you delay collecting Social Security past your full retirement age, you can earn additional credits. The chart below shows your full retirement age based on the year you were born.



ATTENTION: HDHP PARTICIPANTS

If you apply for Social Security benefits before turning 65, you'll be automatically enrolled in Medicare Part A, which will disqualify you and Atmos Energy from contributing to an HSA.

We recommend that you consult with a tax and/or financial advisor to see how this impacts you.

If you were born in...	Your full retirement age for Social Security benefits is...
1937 or earlier	65
1938	65 plus 2 months
1939	65 plus 4 months
1940	65 plus 6 months
1941	65 plus 8 months
1942	65 plus 10 months
1943–1954	66
1955	66 plus 2 months
1956	66 plus 4 months
1957	66 plus 6 months
1958	66 plus 8 months
1959	66 plus 10 months
1960 or later	67



Smart Moves

- **Request a benefits estimate.** This will help you better understand what your monthly income will be at the age you plan to retire so you can factor it into your retirement planning. If you do not already receive an annual statement from the Social Security Administration (SSA), you may request your personal estimate by calling the SSA at **800-772-1213** or going to ssa.gov.
- **Coordinate your strategy.** Work with your financial advisor to create a Social Security benefit payment strategy as part of your overall financial plan.
- **Apply for benefits on time.** You need to apply for benefits at least three months before the date you want to begin receiving Social Security benefits. For more details about how to apply, go to ssa.gov.
- **Use the [T. Rowe Price Social Security Optimizer tool](#).** This allows you to estimate a strategy for optimizing lifetime social security benefits based on the age at which you start receiving your benefit payments.



RETIREE MEDICAL

Atmos Energy is proud of our rich history and those like you who have helped build this great company. We remain dedicated to providing valuable medical coverage in retirement, and we continue to search for opportunities to offer security to you and your family.

You are eligible for retiree medical if you are at least 55 years old with at least 10 consecutive years of full-time service.

As a retiree, if you decide to cancel coverage and choose to re-enroll at a later time, you may do so provided you have a qualifying life status change. Otherwise, all changes must be made during the annual Open Enrollment period. Surviving spouses who choose to exit the plan will not be able to re-enroll.

Payments

Premiums for **pre-65** medical coverage (coverage for those up to age 64) are deducted from your pension payment if this option is available. Otherwise, you will be billed for any applicable premiums and will be responsible for remitting those payments to HealthEquity/WageWorks.

Premiums for **post-65** coverage (coverage for those age 65 or over) are not deducted from monthly pension payments.



When to Apply for Medicare

If you will be 65 or older when you retire and you are covered by the Atmos Energy Medical Plan you should enroll in Medicare Part A (which is at no cost to you) and Part B **90 days prior to your retirement**. (Note: For HDHP participants, once you enroll in Medicare, neither you nor Atmos Energy can make contributions to your HSA account.)

What healthcare benefits am I eligible for?

Your medical, dental, and vision eligibility, and that of your spouse (if applicable), are based on age and Medicare eligibility.

The tables below will help to illustrate your and your spouse's eligibility as well as the respective healthcare sections that will be most relevant to you in this guide.

Split-Medicare Families

If your spouse and/or other dependents do not have the same Medicare status as you do, medical coverage will be set up as a split enrollment. This means that you and your spouse/dependents will have separate ID cards through the respective medical carrier(s). Those who are eligible and elect coverage through the Atmos Energy Medical Plan are covered through BCBSTX under the Pre-65 Retiree Medical Plan. See page 13 for coverage and rates information.

Spouses who are eligible for post-65 coverage may enroll with Via Benefits. For more information about eligibility, contact your HR Partner or the Benefits Team at **800-888-0149**.

Retiree Age	Retiree Medicare Status	Retiree Medical/Pharmacy Plan	Retiree Dental Plan	Retiree Vision Plan
Under 65	Non-Medicare-Eligible	BCBSTX Pre-65 Non-Medicare	BlueCare Dental	EyeMed
Under 65	Medicare-Eligible	BCBSTX Medicare Plan BlueRx Pharmacy	BlueCare Dental	EyeMed
65 or Over	Medicare-Eligible	Via Benefits	Via Benefits	Via Benefits

Spouse Age	Spouse Medicare Status	Spouse Medical/Pharmacy Plan	Spouse Dental Plan	Spouse Vision Plan
Under 65	Non-Medicare-Eligible	BCBSTX Pre-65 Non-Medicare	BlueCare Dental	EyeMed
Under 65	Medicare-Eligible	BCBSTX Medicare Plan BlueRx Pharmacy	BlueCare Dental	EyeMed
65 or Over	Medicare-Eligible	Via Benefits	Via Benefits	Via Benefits

PRE-65 NON-MEDICARE-ELIGIBLE COVERAGE

Until you reach age 65 or become eligible for Medicare, your medical benefits are like those you had while you were working, but your costs will be different. If you have active employee coverage at the time of your retirement, your active coverage will continue through the end of the month in which you retire. **Retiree coverage begins the first of the month following retirement.**

If you elect medical coverage through Atmos Energy, medical ID cards will not be sent to you until your active coverage ends. While coverage is effective, even if you don't have your ID card, we recommend that any routine visits and prescription refills are done before your active coverage ends (the end of the month in which you separate).

Pre-65 Non-Medicare-Eligible 2026 Medical Plan Options

	EPO	PPO		HDHP	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What You Pay					
Primary Care Physician	\$20 copay	\$20 copay	Deductible + 30% coinsurance	Deductible only	Deductible + 30% coinsurance
Specialist	\$60 copay	\$60 copay			
Urgent Care	\$35 copay	\$35 copay			
ER Visit	\$200 copay	Deductible + 20% coinsurance		Covered at 100%	
Preventive Care Services	Covered at 100%	Covered at 100%			
MDLIVE Virtual Visit	\$20 copay				
Deductible					
Individual	\$400	\$600	\$600	\$3,400	\$5,000
Family	\$800	\$1,200	\$1,200	\$6,800	\$10,000
Company Coinsurance After Deductible	100%	80%	70%	100%	70%
Retiree Coinsurance After Deductible	0%	20%	30%	0%	30%
Medical Out-of-Pocket (OOP) Maximum					
Individual	\$1,100	\$2,100	\$4,000	\$3,400	\$10,000
Family	\$2,200	\$4,200	\$8,000	\$6,800	\$20,000



 **Pre-65 Non-Medicare-Eligible**
 **2026 Monthly Costs**

	Retiree and Spouse Under 65			Retiree Under 65, Spouse 65 or Over		
	EPO	PPO	HDHP	EPO	PPO	HDHP
Retiree Only	\$287	\$229	\$211	\$287	\$229	\$211
Retiree + Spouse	\$649	\$518	\$477	N/A	N/A	N/A
Retiree + Child(ren)	\$576	\$459	\$423	\$576	\$459	\$423
Retiree + Family	\$938	\$748	\$690	N/A	N/A	N/A

If you elect pre-65 medical coverage, you will pay premiums on a **monthly** basis. Premiums are based on the plan option and level of coverage you select and whether you and/or your spouse are age 65 or older. If you and/or your spouse are under age 65 but are eligible for Medicare, please see the *Pre-65 Medicare-Eligible* section for the appropriate rates.

For spouses under 65:
 If you are 65 or over but your spouse is under 65, your spouse will pay the Retiree Only rate or Retiree + Children rate listed in the table above.

For spouses 65 or over:
 If you are under 65 and your spouse is 65 or over, please see the Post-65 Via Benefits section for healthcare coverage information.



Pre-65 Non-Medicare-Eligible Prescription Drug Program

	EPO	PPO	HDHP
Rx Deductible	None	None	Combined with Medical Deductible
Retail			
Generic	25% (\$10 max.)		
Preferred Brand	25% (\$25 min., \$75 max.)		
Non-Preferred Brand	35% (\$55 min., \$150 max.)		
Mail Order			
Generic	25% (\$20 max.)		
Preferred Brand	25% (\$50 min., \$150 max.)		
Non-Preferred Brand	35% (\$110 min., \$300 max.)		

Atmos Energy contracts with Prime Therapeutics for prescription drugs. This plan is the same for all medical plans; however, if you are enrolled in the HDHP, all of your prescription drugs will be at the full cost and will count toward the deductible and out-of-pocket maximum. The exception is that with preventive maintenance drugs (as defined and maintained by BCBSTX), you will not be required to pay the full cost of the drug but will owe a portion of the cost as outlined in the table below.

Generic, Preferred, and Non-Preferred Drugs

Generic drugs generally save you the most money. Brand-name drugs on the Preferred Drug List are available at a lower cost to you. Brand-name drugs on the Non-Preferred Drug List are still available, but the cost to you is higher. Updates to the Preferred Drug List are available on the Prime Therapeutics website, myprime.com, or you can call **866-314-0266** for a list.

Mail Order Program

You may save money on maintenance medications by using the mail order program. Ask your doctor for a 90-day prescription with refills, and ensure that it includes the patient's full name, the doctor's name, and the exact medication details (strength, quantity, and dosage). For more information or to get started, visit express-scripts.com/rx or call **833-715-0942**.

Retail Pharmacy

Most large national chain pharmacies participate in the Prime Therapeutics network. To find pharmacies in your area, go to myprime.com or call **866-314-0266** for the following information: drug list, drug cost estimate, pharmacy locations, prime mail profile, prime mail order form. Present your BCBSTX ID card to the pharmacy staff, and they will verify your eligibility and fill your prescription.

PRE-65 MEDICARE-ELIGIBLE COVERAGE

You can be eligible for Medicare before age 65 if you have received Social Security Disability benefits for 24 months or if you have end-stage renal disease or amyotrophic lateral sclerosis (ALS). If you have active employee coverage at the time of your retirement, your active coverage will continue through the end of the month in which you retire. **Retiree coverage begins on the first of the month following retirement.**

As a pre-65 Medicare-eligible participant, your prescription drug coverage is provided and managed by Prime Therapeutics, and your enrollment is coordinated by BCBSTX with Blue MedicareRx.

Pre-65 Medicare-Eligible 2026 Medical Plan Options

	EPO	PPO		HDHP	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What You Pay					
Primary Care Physician	\$20 copay	Deductible and coinsurance		Deductible and coinsurance	
Specialist	\$30 copay				
Urgent Care	\$35 copay				
ER Visit	\$75 copay				
Inpatient Hospital Stay	\$200 per confinement				
Preventive Care Services	\$20 copay			Deductible and coinsurance \$300 annual limit	
MDLIVE	\$20 copay				
Deductible					
Individual	\$0	\$250		\$400	
Family	\$0	\$500		\$800	
Company Coinsurance After Deductible	100%	90%	70%	80%	
Coinsurance After Deductible	0%	10%	30%	20%	
Medical Out-of-Pocket Maximum					
Individual	\$0	\$1,250	\$2,500	\$2,500	
Family	\$0	\$2,500	\$5,000	\$5,000	
Lifetime Maximum	\$2,000,000	\$2,000,000		\$2,000,000	

For Your Spouse/Dependents:

If you are Medicare-eligible but your **spouse and/or dependent(s) are under age 65 and not Medicare-eligible**, they may enroll in Atmos Energy's Pre-65 Retiree Medical Plan through BCBSTX. They may choose from the EPO, PPO, or HDHP options; they will receive separate ID cards and have prescription drug coverage through Prime Therapeutics. Premiums are shared between you and Atmos Energy and are either deducted from your pension or billed by HealthEquity/WageWorks (see page 13 for details and rates). **If your spouse and/or dependent(s) become eligible for Medicare, you must contact Atmos Energy to update your medical plan. Once your spouse and/or dependent(s) become Medicare-eligible, they must enroll in Medicare Parts A and B since Medicare will become the primary medical insurance coverage.** If coverage is waived, re-enrollment is available only during Open Enrollment or with a qualifying life event.

If your **eligible spouse is age 65 or over**, they may enroll in coverage through our Via Benefits program, provided they are enrolled in Medicare Parts A and B (see page 17 for more information).

 **Pre-65 Medicare-Eligible**
 **2026 Monthly Costs**

	Retiree Only	Retiree + Spouse	Retiree + Child(ren)	Retiree + Family
Retiree and Spouse BOTH Pre-65 Medicare-Eligible				
EPO	\$61.44	\$120.65	\$220.52	\$280.34
PPO	\$45.80	\$91.60	\$165.52	\$213.73
HDHP	\$43.57	\$88.25	\$157.08	\$201.01

Retiree and Spouse BOTH Pre-65 Medicare-Eligible				
Part D Plus Plan	\$117.29	\$234.57	\$234.57*	\$351.87*

*Rates in the table above apply **ONLY** to Medicare-eligible participants and assume one dependent child in the child/family options. Additional Medicare-eligible dependents will increase the rate. Contact the Atmos Energy Benefits Team for your rates.

If you elect coverage, you and Atmos Energy share the **monthly** cost for coverage. Costs are based on the option and level of coverage you select and whether you and/or your spouse and dependents are eligible for Medicare.

Note: If you are eligible for Medicare and you elect to cover your dependents who are **not Medicare eligible**, they will be enrolled in the Pre-65 Retiree Medical Plan. Refer to page 13 for those rates.

The monthly prescription premiums will be displayed on your statement as itemized charges for the Atmos Energy Medicare Part D Prescription Plus Plan.

 **Pre-65 Medicare-Eligible**
Prescription Drug Program

You are eligible to elect pre-65 Medicare prescription drug coverage provided by Prime Therapeutics. Your enrollment is coordinated by BCBSTX and Blue MedicareRx.

The Medicare-eligible prescription drug program is the same for all medical plans: EPO, PPO, and HDHP.

Blue MedicareRx Plan Design	Retail and Mail Order
Initial phases (up to OOP of \$2,100): generic, brand-name, specialty	25% coinsurance, \$175 maximum (per prescription)
Catastrophic phase (after \$2,100 OOP)	\$0

Generic, Preferred, and Non-Preferred Drugs

Generic drugs generally save you the most money. Brand-name drugs on the Preferred Drug List are available at a lower cost to you. Brand-name drugs on the Non-Preferred Drug List are still available, but the cost to you is higher. Updates to the Preferred Drug List are available on the Prime Therapeutics website, myprime.com, or you can call **866-314-0266** for a list.

Retail Pharmacy

Most large national chain pharmacies participate in the Prime Therapeutics network. To find pharmacies in your area, go to myprime.com or call **866-314-0266** for the following information: drug list, drug cost estimate, pharmacy locations, prime mail profile, prime mail order form. Present your Blue MedicareRx ID card to the pharmacy staff, and they will verify your eligibility and fill your prescription.

Mail Order Prescription Drug Program

You may be able to save money by using the mail order program for maintenance medications. Ask your doctor for a written prescription for a 90-day supply, plus refills, of any maintenance medication prescribed. Be sure the prescription provides the patient's full name, the doctor's name, and the exact strength, quantity, and dosage. Go to walgreensmailservice.com or call **866-314-0266** for more information about the mail order program, including how to register and order medications.

You also have the option to choose Express Scripts Pharmacy for home delivery and/or Accredo for specialty pharmacy services. AllianceRx Walgreens Prime home delivery and specialty pharmacies will remain in-network; you are not required to switch unless you choose to. For more information, visit myprime.com or call customer service at **866-314-0266**.

POST-65 MEDICARE-ELIGIBLE COVERAGE



Post-65 Medicare-Eligible Healthcare Coverage

Retirees and spouses who are age 65 or over are eligible to enroll in healthcare with our partner, Via Benefits, and Atmos Energy continues to help pay for coverage. Via Benefits will help you choose from many individual Medicare supplement, prescription drug, and other healthcare plans in addition to providing personalized, year-round, one-on-one support from its Benefit Advisors. Through Via Benefits, you can choose from two types of plans that either supplement or replace Medicare coverage. In most geographic areas, you can select from multiple insurance plan options.

Retirees who are under age 65 will start receiving information from Via Benefits about one year before they turn 65.

Retirees' spouses who are under age 65 will remain on the Atmos Energy Medical Plan until they are eligible to transition to Via Benefits at age 65.



Smart Moves

- **Apply on time.** To make sure Medicare benefits are not delayed, apply for Part A and Part B **90 days prior to your retirement**. You **must** be enrolled in Medicare Part A and Part B before you can enroll with Via Benefits.
- **Understand the HSA rules.** If you have an HSA, your access to those funds doesn't stop when you retire; however, you are no longer eligible to contribute to the account once you enroll in Medicare. You can continue to use the funds to pay for past, current, or future qualifying healthcare expenses, including Medicare premiums and out-of-pocket expenses. Before you enroll in Medicare, you should discuss your options with your tax and/or financial advisor.
- **Make an appointment with a Via Benefits Advisor.** Benefit Advisors, who are licensed in the state where you live, will help find the health plan options that work best for you, taking into account preferred doctors and networks, prescription drug requirements, and more. Reach Via Benefits at **833-945-1112** or my.viabenefits.com/atmosenergy.





HELPING WITH YOUR HEALTHCARE COSTS: THE HEALTH REIMBURSEMENT ACCOUNT (HRA)

For eligible post-65 retirees and spouses, Atmos Energy will continue to help pay for healthcare coverage through Via Benefits. An HRA, or Health Reimbursement Arrangement, will be established at Via Benefits.

Atmos Energy will make an annual contribution of **\$3,350** to your HRA, prorated based on when you enroll, that can be used to help pay for your premiums. If your post-65 Medicare-eligible spouse also enrolls in coverage through Via Benefits, they will receive the same annual HRA contribution from Atmos Energy. Both contributions will be funded to a joint HRA.

Note that funds in the HRA do not roll over each year, so it's important to use your funds to pay for your premiums during the plan year.

How the HRA Works

Atmos Energy funds your HRA at the start of each year; the funds are prorated in the year you retire, depending on when you enroll. To access your HRA funds, you will submit reimbursement requests to Via Benefits, online, by fax, or by mail, for premiums you have paid. Some insurance carriers also offer automatic premium reimbursement, which enables you to be reimbursed for your monthly premiums without submitting a manual request.

The timing of reimbursements will depend on the insurance provider you choose. You will receive more information about the claims and reimbursement process from Via Benefits.

When you enroll, you may be required to pay your first month's premium at the time of enrollment, depending on your carrier and plan type. If you are required to do so, you'll be eligible for reimbursement as soon as your HRA is effective. Your Via Benefits Advisor will explain this process and answer any questions during your enrollment call.

Eligible HRA Expenses

You will pay your premiums and then submit a request to Via Benefits for reimbursement from your HRA. The money contributed to your HRA is not taxed as long as it is used for these eligible expenses:

- Medicare Part B premiums
- Individual Medicare supplement or Medicare Advantage medical premiums
- Prescription drug plan premiums
- Vision plan premiums
- Dental plan premiums
- Qualified long-term care premiums





Medigap (Medicare Supplement) with a Part D Prescription Drug Plan

With this option, you will purchase a Medigap policy and a Part D prescription drug plan that is designed to work with Original Medicare (Part A and Part B). A Medigap policy helps pay for the out-of-pocket health costs you have **after** Original Medicare pays, such as copays and deductibles. An individual Part D prescription drug plan helps pay for out-of-pocket prescription drug costs.

Medicare Advantage (MA) or Medicare Advantage with Prescription Drug (MAPD) Plan

With an MA or MAPD, all of your Medicare benefits are provided by a private insurer who contracts with Medicare. Both plans bundle Medicare Part A and Part B and generally operate as an all-in-one plan. MAPD plans include both health and prescription drug coverage and may also include routine eye, hearing, and dental care. Both plans have networks, so you'll want to check if your preferred doctors are in the network of the new plan you're considering. MA and MAPD plans tend to have lower premiums but may have more copays, leading to higher out-of-pocket expenses.

Important: The HRA cannot be used to reimburse out-of-pocket expenses.

Additional Coverage

- **Prescription drug coverage:** You'll have access to prescription drug plans through Via Benefits if you need separate coverage.
- **Dental and vision coverage:** You'll have access to discounted dental and vision plans through Via Benefits, and you'll be able to use your HRA dollars to help reimburse your premiums if you choose.

Taking care of your oral health is not a luxury; it's a necessity for long-term optimal health.

DENTAL COVERAGE



Atmos Energy is now offering subsidized dental coverage for retirees who are under age 65* and their eligible dependents. The dental plan is provided through BlueCare Dental, part of BCBSTX. In addition to comprehensive dental coverage, BlueCare Dental offers tools and information through its Dental Wellness Center® to help you make better dental healthcare choices.

Your level of dental coverage does not need to be the same level of coverage you select for medical.

	Annual Deductible	Coverage	Maximum
Preventive <ul style="list-style-type: none"> • Oral exams/cleaning – 2 per year (plus 1 for expectant mothers) • Bite-wing X-ray – 1 per year • Panoramic X-ray – 1 per 5 years 	None	100%	N/A
Basic Treatment Includes cavity fillings, root canals, gum treatment, oral surgery	\$50 (combined Basic and Major)	80%	\$2,000 per person annually (combined Basic and Major)
Major Treatment Includes crowns, dentures, implants, and bridgework	\$50 (combined Basic and Major)	50%	\$2,000 per person annually (combined Basic and Major)
Orthodontia Child and adult orthodontics	None	50%	\$2,000 lifetime limit per person

Monthly Dental Costs

	Retiree and Spouse Under 65
Retiree Only	\$8.67
Retiree + Spouse	\$15.17
Retiree + Child(ren)	\$15.17
Retiree + Family	\$23.83

For spouses under 65:

If you are 65 or over but your spouse is under 65, your spouse will pay the Retiree Only rate or Retiree + Children rate listed in the table.

* If you are 65 or over, you can elect dental coverage through Via Benefits, or you may continue your dental benefits under COBRA for up to 18 months through HealthEquity/WageWorks. If you choose the latter, HealthEquity/WageWorks will mail you enrollment forms for dental benefits.

VISION COVERAGE



Atmos Energy is now offering retirees who are under age 65† and their eligible dependents a voluntary vision plan provided through EyeMed as part of the Insight network. In addition to exams, contacts, and glasses, EyeMed offers discounts on LASIK and hearing care.

Your level of vision coverage does not need to be the same level of coverage you select for medical.

	In-Network	Out-of-Network (Copay Applies)
Exams (one exam every year)		
By an Ophthalmologist	\$10 copay	Reimbursement up to \$42
By an Optometrist	\$10 copay	Reimbursement up to \$42
Retinal Imaging	\$0 copay	Reimbursement up to \$20
Lenses		
Single Vision	\$10 copay	Reimbursement up to \$42
Bifocal	\$10 copay	Reimbursement up to \$56
Trifocal	\$10 copay	Reimbursement up to \$71
Lenticular	\$10 copay	Reimbursement up to \$94
Frames (one frame every year with eyeglass lenses or contact lenses)*		
Frames (Standard) Per Pair	100% up to \$130	Reimbursement up to \$93
Contact Lenses (per pair)*		
Contact Lens Fitting	\$25 copay: one per 12 months	Reimbursement up to \$42
Conventional Lenses	\$130 allowance, 15% off amount over \$130	Reimbursement up to \$110
Disposable Lenses*	\$130 allowance	Reimbursement up to \$110

* Plan covers **either** eyeglass lenses **or** contact lenses every calendar year.

Monthly Vision Costs

	Retiree and Spouse Under 65
Retiree Only	\$7.21
Retiree + Spouse	\$15.51
Retiree + Child(ren)	\$11.71
Retiree + Family	\$21.30

For spouses under 65:

If you are 65 or over but your spouse is under 65, your spouse will pay the Retiree Only rate or Retiree + Children rate listed in the table.

† If you are 65 or over, you can elect vision coverage through Via Benefits, or you may continue your vision benefits under COBRA for up to 18 months through HealthEquity/WageWorks. If you choose the latter, HealthEquity/WageWorks will mail you enrollment forms to elect coverage for vision benefits.

MDLIVE



With Virtual Visits from MDLIVE®, the doctor is always in. This benefit coordinates with BCBSTX to provide you with access to 24/7 non-emergency care from a board-certified doctor, therapist, or dermatologist by phone, online video, or mobile app from almost anywhere. Doctors can send prescriptions to your local pharmacy if needed.

MDLIVE is available to all pre-65 retirees and family members covered by the Atmos Energy Retiree Medical Plan.

	Physical Well-Being	Dermatology	Mental Well-Being*
Symptoms Treated Include <i>This is not a full list.</i>	<ul style="list-style-type: none"> • Allergies • Cold/Flu • Fever • Nausea • Sinus infections 	<ul style="list-style-type: none"> • Acne • Psoriasis • Eczema • Rosacea • Rash • Skin infections • Dermatitis 	<ul style="list-style-type: none"> • Depression • Anxiety • Parenting concerns • Marital and relationship challenges • Substance use disorders • Trauma and PTSD
Eligibility	<ul style="list-style-type: none"> • Adults • Children aged 18 months+** 	<ul style="list-style-type: none"> • Adults • Children** 	<ul style="list-style-type: none"> • Adults • Children aged 10+

*Services may be provided by a psychiatrist or licensed therapist, depending on the condition.

**Age restrictions may apply to certain conditions when using MDLIVE services.



Costs for Care

Pre-65 medical plans include MDLIVE virtual visits for general medicine, dermatology, and behavioral health.

All plans (EPO, PPO, HDHP) have a \$20 copay for MDLIVE virtual visits.

Schedule an MDLIVE Visit

- Call **888-680-8646**.
- Go to MDLIVE.com/bcbstx.
- Text BCBSTX to **635-483**.
- Download the MDLIVE mobile app.

RETIREE RESOURCES

FOR ALL RETIREES



My Medical Ally

My Medical Ally, available to you and your extended family members **at no cost**, can help you understand your diagnosis and treatment options, get an expert second opinion, and support you when making decisions about surgery. A My Medical Ally team of doctors, nurses, and researchers will help you navigate the complexities of healthcare for any medical condition.

Rely on My Medical Ally for:

- Medical decision support
- Expert medical opinion (second opinion)
- Surgery decision support
- Help navigating the ever-complex healthcare system
- Clinical support to help navigate the logistical challenges of serious health conditions

My Medical Ally is available to retirees and their extended families, including spouses, children, parents and parents-in-law, aunts and uncles, siblings, grandchildren, grandparents, etc.

Contact My Medical Ally at **888-361-3944** and use code **Atmos**.



Cariloop Caregiver Support Program

Cariloop, our **free** caregiver support program, provides support for you and your loved ones for confidence and peace of mind. Cariloop's Care Coaches provide you with the research, answers to questions, and next steps it takes to confidently chart the path ahead. Get paired with your own dedicated Care Coach and collaborate on a secure Care Portal about any caregiving situation, including:

- Vetting care providers based on your loved one's needs (skilled nursing, behavioral health programs, rehab, home health, hospice, etc.)
- Filling out important legal caregiving documents (wills, powers of attorney, Do Not Resuscitate directives, etc.)
- Finding the right type of doctor or specialist for a loved one
- Understanding how to pay for a loved one's care
- Navigating a loved one's Medicare, Medicaid, or Veteran's Administration (VA) benefits
- Managing family dynamics related to your loved one's care
- Navigating pediatric care needs (therapeutic resources, behavioral or developmental challenges, education struggles, etc.)
- Understanding diagnoses such as attention deficit hyperactivity disorder (ADHD), Alzheimer's disease, anxiety, autism, cancer, Down Syndrome, Parkinson's disease, and more

Any existing cases you have open when you retire will remain active throughout your retirement, for as long as you need.

Caregiver support from Cariloop is provided to you and your extended family at no cost. To connect with a Care Coach, visit cariloop.com/atmosenergy or call **844-790-5667**.

FOR ALL RETIREES *continued*



LifeLock Identity Theft Protection

Your LifeLock coverage will extend through the end of the month in which your retirement occurs. After retirement from Atmos Energy, you can continue your coverage directly with LifeLock and receive a 15% discount on the available retail plan options. We recommend that you have a personal email address saved with LifeLock prior to your separation so that you can receive more information about continuing your coverage after you separate.

Visit memberportal.lifelock.com or call **800-607-9174**.



ASPCA Pet Insurance

With ASPCA Pet Insurance, you can protect your pets with flexible, customizable coverage for routine vet visits, accidents, illnesses, and chronic conditions at any licensed vet in the U.S. or Canada! Plans let you choose your annual deductible, reimbursement level, and annual limits to fit your budget. Simply enroll, visit any licensed vet in the U.S. or Canada, submit your claim online or through the app, and get reimbursed quickly by check or direct deposit. To learn more, get a free quote, and/or enroll, go to aspcapetinsurance.com/atmosenergy (use code **EB25AtmosEnergy**) or call **877-343-5314**.

FOR PRE-65 RETIREES



Magellan Healthcare

Get confidential support, information, and tools to help you find solutions to life's challenges, large or small. **You can receive eight free counseling sessions per issue per year:**

- Physical, emotional, and mental wellness support
- Family and relationship advice
- Work-life solutions
- Self-care programs

Our behavioral health program with Magellan offers support for you and your immediate family. Go to member.magellanhealthcare.com or call **800-424-1768**. Help is available 24/7/365.



Rightway

Rightway is a free health advocate program for pre-65 retirees and family members who are covered by the Atmos Energy Retiree Medical Plan. A Rightway health guide can assist you as follows:

- Answer healthcare questions
- Help you find a doctor
- Schedule your appointment
- Provide cost estimates and lower cost options
- Dispute a bill from your doctor

Talk with your health guide at any time. Access the Rightway app, visit member.rightwayhealthcare.com, call **833-543-6336**, or email healthguide@rightwayhealthcare.com.

FOR PRE-65 RETIREES *continued*



Diabetes Management Program

Our no-cost diabetes management program through Teladoc Health (Livongo) can help you and your covered dependents successfully manage diabetes.

The program includes:

- Easy-to-use blood glucose monitoring
- Unlimited supplies, including test strips and lancets
- One-on-one coaching
- Easy sharing of your digital logbook

If you, your spouse, or an eligible dependent on the Atmos Energy Retiree Medical Plan has been diagnosed with diabetes, go to teladochealth.com/register/atmos and use the registration code **ATMOS**.



Hypertension Management Program

Our no-cost hypertension management program through Teladoc Health (Livongo) can help you and your dependents significantly lower your blood pressure.

The program includes:

- Easy remote monitoring via a wireless-connected blood pressure cuff
- An app to easily track progress
- 24/7 coaching in stress, blood pressure management, nutrition, and weight
- Personalized lifestyle recommendations
- Notifications for high blood pressure readings and reminders to check your blood pressure

If you, your spouse, or an eligible dependent on the Atmos Energy Retiree Medical Plan has been diagnosed with hypertension, go to teladochealth.com/now/atmos and use the registration code **ATMOS**.



Nurseline

Nurseline, through BCBSTX, is a healthcare decision counseling service that provides the information and support you need to get the best possible and most appropriate healthcare for you and your family. A nurse can help if you are concerned about a health problem or want more information about a prescription, test, or surgery. Call to speak with a registered nurse at **800-581-0368, 24/7/365**.

RETIREMENT TRANSITION CHECKLIST

- Discuss your retirement** with your supervisor and HR Partner.
- Fill out the retirement application** in Workday at least 30 days prior to your chosen date.
- Discuss your retirement plans** with your tax and/or financial advisor.
- Schedule medical, dental, and vision appointments** while you're still on active coverage.
- If taking prescription medications, refill them** before your active coverage ends.
- If age 65 or older, enroll in Medicare Part A and Part B about 90 days prior to retirement.** Contact the local Medicare office to complete this process.
- If age 65 or older, make an appointment to speak with a Via Benefits licensed benefits advisor at 833-945-1112.** Make a list of your physicians and medications prior to your appointment.
- If taking a lump sum pension or 401(k)/RSP distribution,** consider setting up a qualified IRA.
- Evaluate your life insurance needs** and consider if you want to port/convert your Basic or Supplemental Term life insurance with Unum. You only have 31 days after retirement to decide.



Questions About Retirement?

- Contact your HR Partner or email benefits@atmosenergy.com.
- Social Security: Go to ssa.gov.
- Medicare: Go to medicare.gov.

CONTACTS

	Service	Phone Number	Website/Email
Accredo	Specialty pharmacy	833-721-1619	accredo.com
Airrosti	Muscle and joint pain treatment	800-404-6050	airrosti.com
ASPCA	Pet insurance claims or questions	877-343-5314 (use EB25AtmosEnergy)	aspcapetinsurance.com/atmosenergy
Atmos Energy Benefits Team	Enrollment questions, address changes, 1099 tax forms/changes, direct deposit changes, Pension Plan benefits	800-888-0149	retiree@atmosenergy.com
BCBSTX	Medical claims or questions	866-314-0266	bcbstx.com
BlueCare Dental (BCBSTX)	Dental claims or questions	866-314-0266	bcbstx.com
Cariloop	Caregiver Support Program: Get help taking care of your loved ones or yourself with confidence and peace of mind	844-790-5667	cariloop.com/atmosenergy
Express Scripts	Mail order prescription refills	833-715-0942	express-scripts.com/rx
EyeMed	Vision claims or questions	866-800-5457	eyemed.com/en-us/member
GuidedChoice	401(k)/RSP investment guidance and management	800-242-6182	guidedchoice.com
HealthEquity (WageWorks)	Retiree medical direct bill questions	877-722-2667	mybenefits.wageworks.com
Magellan Healthcare	Confidential behavioral health support and resources	800-424-1768	member.magellanhealthcare.com
MDLIVE	Telehealth: 24/7/365 access to board-certified providers for non-emergency medical, behavioral health, and dermatology care	888-680-8646	mdlive.com/bcbstx
Medicare (CMS)	Medicare Parts A and B	800-633-4227	medicare.gov
My Medical Ally	Receive expert medical opinions and recommendations, review medical data, validate your diagnosis	888-361-3944	mymedicalally.alight.com
Nurseline	Speak with a registered nurse about your medical questions and concerns	800-581-0368	bcbstx.com
Prime Therapeutics	Prescription drug questions (for retirees not on Medicare)	866-314-0266	primetherapeutics.com/member
Rightway	Doctor recommendations, claim review, and cost estimates	833-543-6336	member.rightwayhealthcare.com
Social Security Administration	Social Security questions	800-772-1213	socialsecurity.gov
Teladoc Health (Livongo)	Diabetes and Hypertension Management: Support for diabetes and high blood pressure with smart devices, expert coaches, and personalized plans	800-835-2362	Diabetes: teladochealth.com/register/ATMOS Hypertension: teladochealth.com/now/ATMOS
T. Rowe Price	401(k)/RSP questions	800-922-9945	rps.troweprice.com
Unum	Life insurance portability and conversion	866-220-8460	N/A
Workday	Update personal contact information, view final paylips, and access tax forms	N/A	atmosenergy.com/careers/retirees

NOTES

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