

Atmos Energy – 2026 Open Enrollment Frequently Asked Questions

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General Information

1. When is Open Enrollment?

October 20th – October 31st

2. Where do I complete my Open Enrollment?

Open Enrollment must be completed in Workday. You will receive an open enrollment task to review/update your benefit elections.

If you are on leave of absence or plan on being out during Open Enrollment, please contact your HR Partner for assistance in making your elections.

3. Am I required to make benefit elections?

It depends. Your current elections will remain in place for 2026 if you do not make changes, **except** for FSA and HSA elections.

*You **MUST** make an election if you plan to contribute to an FSA or the HSA in 2026. If you want to receive the company contribution to your HSA in 2026, you must enroll in the HSA even if you are not planning to contribute yourself.*

4. When do plan changes go into effect?

Changes are effective January 1, 2026.

5. Can I complete Open Enrollment on my company issued mobile device?

Yes, you can. You can access Open Enrollment using the Workday mobile app.

6. Can I make changes to my benefit elections after I complete the Open Enrollment task in Workday?

Yes, you can make changes as often as needed until the end of Open Enrollment at 6pm CT on Friday, October 31st. After Friday, October 31, 2025 at 6pm CT, no changes can be made to your benefit elections, unless you have a qualifying life event. Click [here](#) for instructions on how to make changes before the Open Enrollment Deadline.

NOTE: If you have a qualifying life event during the Open Enrollment period, reach out to your HR Partner for assistance.

7. Will I receive a confirmation email once I complete my Open Enrollment task?

You may receive a confirmation email from Workday (depending on your notification preferences) when you submit your elections.

It is recommended that you download or print a copy of your benefit statement for your records.

8. I forgot to print my benefit statement, where do I locate it?

Click [here](#) for instructions on how to print your Benefit Election Statement.

9. What is changing for 2026?

Click [here](#) for the 2026 Open Enrollment Benefits Guide for more information about what is changing.

10. Can I add/remove dependents during Open Enrollment?

- Yes, you can add or remove eligible dependents during Open Enrollment. The effective date for the change will be 1/1/2026.
- Remember to review all dependents to ensure they meet eligibility requirements.
- If you choose to add dependents, you must provide the appropriate documentation to prove eligibility.

11. Will I receive new ID cards for my 2026 Benefits?

- **Medical:** You will only receive new cards if you elected a new plan or if you are an HDHP participant as the deductible and out-of-pocket maximums have changed.
- **Dental:** You will receive new cards only if you make changes to your coverage during Open Enrollment.

NOTE: The medical card and dental cards from BCBSTX are different. If you're enrolled in both medical and dental you will have two cards, one for each program.

- **Vision:** You will receive a card from EyeMed only if you are enrolling for the first time.
- **FSA:** You will receive a card from WEX only if you are enrolling for the first time.
- **HSA:** New participants and participants with expiring cards will receive new cards from HealthEquity.

12. What if I will be on vacation during Open Enrollment?

Changes to benefits can only be made during the Open Enrollment period. If you have a scheduled vacation and will miss the entire Open Enrollment period, please contact your HR Partner to make arrangements. **No changes will be allowed after open enrollment.**

13. What resources are available?

There are several resources available to you on the [2026 Open Enrollment page](#) on Atmosphere that can assist you with making your 2026 benefit elections.

You may also contact Rightway, our benefits concierge service.

Visit: member.rightwayhealthcare.com

Call: (833) 543-6336

Email: navigators@rightwayhealthcare.com

Or download the Rightway app from the App Store or Google Play

14. Who should I contact if I have questions?

Contact your HR Partner.

Healthcare

15. Do copays apply to the deductible for my medical plan?

If you are enrolled in the **PPO and EPO plans**, co-payments are not applied to the deductible, but they do apply to out-of-pocket maximums. The HDHP copay for MDLIVE does not apply to the deductible or out-of-pocket maximum.

16. What is an out-of-pocket maximum?

A health insurance policy's out-of-pocket-maximum is the limit on the total coinsurance and deductible you will pay in any calendar year.

17. How does the out-of-pocket maximum work?

First, pay the deductible. Then if there is a remaining balance, pay the coinsurance % up to the out-of-pocket maximum for the corresponding benefit plan and coverage level. The Family out-of-pocket maximum can be met with any combination of cost per family member up to the Family maximum limit.

18. Do all my expenses apply towards the out-of-pocket maximum?

No, they do not. Bi-weekly premiums and expenses that are not otherwise covered under the plan do not apply to the out-of-pocket maximum. For example, charges above what is considered Reasonable & Customary and cosmetic expenses do **not** count towards your out-of-pocket maximum.

NOTE: The PPO and EPO have a separate pharmacy out of pocket maximum. The HDHP has one combined out-of-pocket maximum for medical and pharmacy.

19. What is included under preventive services?

Click [here](#) for a list of recommended preventive services. If you have questions, please contact BCBSTX or Rightway for assistance.

NOTE: Please review the Atmos Energy Medical Plan [SPD](#) on Atmosphere for more detailed information.

Prescriptions

20. Where can I find out more information on generic, preferred, and non-preferred drugs?

Please visit www.bcbstx.com or www.myprime.com.

Flexible Spending Accounts (FSA)

21. What is a Flexible Spending Account (FSA)?

The FSA is an account that allows you to pay for eligible expenses using pre-tax money deducted from your bi-weekly paycheck.

- **Healthcare Account** – Available to EPO and PPO plan participants ONLY. Allows you to contribute pre-tax dollars to use on eligible medical, dental, and vision services which are not fully covered or are ineligible for payment under the healthcare plan. All funds are available at the beginning of each calendar year.
- **Dependent Care Account** – Available regardless of medical plan participation, allows you to contribute pre-tax dollars to use for child and elder care expenses (e.g., child or adult day care, before- or afterschool programs, preschool, summer camps, etc.) for a child under 13, a mentally or physically disabled dependent child, or an adult who lives with you. Funds are available as you contribute to the account.
- **Limited Purpose Account** – Available to HDHP plan participants ONLY. Allows you to contribute pre-tax dollars to use for Dental and Vision expenses ONLY. All funds are available at the beginning of each calendar year.
- **Plan carefully:** The IRS has a “Use it or Lose it” rule that applies to FSAs. If you don’t use all your funds in the plan year, you will forfeit those unused funds.

You must use all your 2026 FSA funds by March 15, 2027, and submit your expenses for reimbursement by March 31, 2027, or you will forfeit those unused 2026 funds.

22. What plans are eligible for participation in a Healthcare FSA?

The EPO and PPO Plans can participate in a Healthcare FSA.

23. What plans are eligible for participation in a Dependent Care FSA?

All employees can participate in a Dependent Care FSA. You do **not** need to participate in the Atmos Energy Medical Plan to be eligible for Dependent Care FSA.

24. What plans are eligible for participation in a Limited Purpose FSA?

The HDHP Participants can participate in a Limited Purpose FSA.

25. What are the IRS limits for FSAs in 2026?

- **Healthcare:** \$3,300
- **Dependent Care:** \$7,500 if single or married, filing jointly OR \$3,750 if married, filing a separate tax return. These limits were increased for 2026.
- **Limited Purpose FSA:** \$3,300

26. Does Atmos Energy make any contributions to the FSA?

There are **no** employer contributions to any of the FSA accounts.

27. Can you make changes to your FSA at any time?

No, you may only make elections for an FSA during Open Enrollment, unless you have a qualifying life event during the year.

28. Can I use my FSA debit card to pay for over the counter drugs?

It depends. For more information regarding eligible over the counter drugs or other eligible items, you can visit the WEX website, at <https://www.wexinc.com/solutions/benefits/> or you may also find additional information at www.fsastore.com

29. Is there a grace period for my FSA?

Yes, you have through March 15, 2027, to incur expenses for the 2026 plan year. You have until March 31, 2027, to submit expenses for reimbursement.

30. Will I need to submit receipts for every claim I submit using my FSA?

Most claims are automatically substantiated for medical, dental and vision claims; however, there may be circumstances where WEX will need you to provide additional information. Keep your documentation and receipts on hand.

31. Should I keep itemized receipts on file for services rendered and paid for by my FSA?

Yes, you should always keep copies of your itemized receipts and/or Explanation of Benefits on file in case you are asked to substantiate any of your claims.

Health Savings Account (HSA)

32. What is a HSA?

An HSA is a pre-tax medical savings account available to those enrolled in the HDHP. HSAs are individual accounts (like a bank account) that are your responsibility.

HSA funds roll over and accumulate year to year if they are not spent. HSAs are owned by the individual and the accounts are available through HealthEquity.

You can also invest your HSA funds through HealthEquity once your balance exceeds \$1,000.

33. What plans are eligible for participation in HSA?

HDHP participants only.

34. Are there changes to the HSA plan?

Yes, there are new IRS limits for 2026:

- **Individual only:** \$4,400 maximum (includes \$3,900 from you + \$500 from Atmos Energy)
- **You + Spouse/Children/Family:** \$8,750 maximum (includes \$7,750 from you + \$1,000 from Atmos Energy)
- If you are age 55-65, you may also make additional contributions up to \$1,000 annually

35. Does Atmos Energy make any contributions to my HSA?

Yes, Atmos Energy contributes to HSA accounts as follows:

- Individual: \$500
- Family: \$1,000

New hires receive a pro-rated 2026 HSA deposit amount based on date of hire. You **MUST** make an election during Open Enrollment if you plan to contribute to or would like to receive the company contribution to your HSA.

36. Can you make changes to your HSA at any time?

Yes, you can. You can make changes to your HSA in Workday at any time.

37. Should I keep itemized receipts on file for services rendered and paid for by my HSA?

Yes, you should always keep copies of itemized receipts on file. Although HealthEquity does not audit your transactions, this account is regulated by the IRS, and you will need to provide documentation of your transactions if requested by the IRS.

Dependent Eligibility Questions

38. What is the definition of a dependent?

A dependent is an individual who is the son, daughter, stepson, or stepdaughter of the employee. The definition also includes both a legally adopted child of the employee, and a child who is lawfully placed with the employee for legal adoption by the employee.

NOTE: When determining dependent child status under the Patient Protection and Affordable Care Act (PPACA), an employer or insurer may not take into consideration whether the child resides with the parent, is financially dependent on the parent, is a student, is employed or is unmarried.

39. How long can my child remain on my insurance?

The Healthcare Reform law allows qualifying young adults to remain on their parent's insurance policy up to age 26 (there may be exceptions for disabled dependents). The Atmos Energy Medical Plan covers eligible dependents through the end of the month in which the dependent reaches their 26th birthday.

40. Does the coverage requirement extend to my adult dependent's spouse and/or children?

No, you may only cover your child.

41. Is it true that the dependent does not have to be a full-time student to be considered a covered dependent?

Yes, that is correct.

42. If a child has already graduated from college but is still under 26, can he or she be covered?

Yes, they are still eligible for coverage through the end of month of their 26th birthday.

43. If a child is married, can he or she still be covered?

Yes, they are eligible for coverage until the end of the month of their 26th birthday; however, their spouse and/or dependents are not eligible.

44. Will dependent coverage to age 26 extend to other types of coverage beyond medical, such as dental?

Yes, in addition to the Medical Plan, Atmos Energy allows dependent coverage for Dental, Vision, Supplemental Term Life and AD&D Insurance Plans through age 26.

45. Can an employer offer adult dependents different levels or types of benefits?

No, all dependents will have the same coverage the employee elects.

46. When exactly does a dependent child's coverage end?

Eligible dependent child coverage is available until the end of the month in which the dependent child turns age 26.

47. Can an employer require an employee contribution for adult dependent children that is greater than the contribution required for non-adult children?

No, the premium is the same regardless of the age of the dependent.

48. If my dependent is covered now in one plan (such as medical) and I want to add them to another plan (such as dental), am I required to provide documentation proving that they are eligible dependents?

No, you should have already provided proof of eligibility for the medical plan, so no further documentation is required.

NOTE: When adding a new dependent in Workday, make sure you are not creating a duplicate dependent record. Please use the drop down menu and review your existing dependent records. If the dependent already exists, please select that record.

Life Insurance

49. What life insurance coverage is provided by Atmos Energy?

Atmos Energy Provides Basic Life and Business Travel Accident Insurance at no cost to all full-time employees.

Basic Life Insurance provides insurance coverage equal to two times your base annual salary up to a maximum of \$700,000.

Business Travel Accident Insurance provides coverage when you travel on Company business. The plan pays a portion of the benefit due to loss of a limb, eyesight, or hearing as a result of an accident while traveling on Company business. In the event of your death, the benefit is two times your base annual salary up to \$250,000.

50. Is additional life insurance available?

Yes, you can enroll in Supplemental Term Life (STL) and/or Accidental Death and Dismemberment (AD&D) insurance in Workday. You may be subject to Evidence of Insurability (EOI).

Details about insurance coverage and rates are available on Atmosphere. Click [here](#) for more information.

51. Can I enroll in coverage for my spouse and child(ren)?

Yes, you can enroll your spouse and child(ren) in STL and AD&D coverage.

You must enroll in employee coverage in order to enroll your spouse or child(ren).

52. What is Evidence of Insurability (EOI) and when do I need it?

EOI, also known as 'proof of good health', is an application process in which you provide information on the condition of your health or your dependent's health to obtain certain types of insurance coverage.

EOI and completion of a health questionnaire are required if you are electing STL insurance over the guaranteed issue amount or increasing by more than one level above the amount you had in effect during 2025. When you enroll, you will receive a task through Workday with a link to the questionnaire.

The guaranteed issue amount for employees is \$500,000; for spouses, it is \$50,000.

While EOI is pending, the coverage for you or your spouse will not include the increased coverage amount.

53. What happens to my life insurance if I leave Atmos Energy?

You may port or convert your life insurance policies to an individual policy with Unum.

54. What is the difference between converting and porting life insurance?

Porting allows you to continue your group term life insurance which includes Basic Life insurance and if applicable, Supplemental Term life insurance, for you and your spouse.

Converting allows you to buy an individual life insurance policy.

Documentation and Beneficiary Questions

55. What information do I need to have to enroll a new dependent?

The following information is required for each dependent:

- Name
- Social security number
- Date of birth
- Documentation verifying eligibility

56. Do I have to designate a beneficiary?

Yes. All employees should electronically designate beneficiaries for the appropriate plans. We recommend you verify your beneficiaries and update regularly.

- Review and update beneficiaries for the following plans in Workday:
 - Basic Life
 - Supplemental Term Life
 - Business Travel Accident
 - AD&D
 - Pension (PAP)
- Review and update beneficiaries for the 401(k) Retirement Savings Plan (RSP) at T. Rowe Price (www.rps.troweprice.com).
- Review and update beneficiaries for the HSA at HealthEquity (www.healthequity.com).

57. What information do I need to have to designate my beneficiary?

Employees will need to provide the following information for each beneficiary designated:

- Name
- Address
- Phone Number
- Social Security Number
- Birth date
- Relationship

Important: If you are married and to designate anyone other than your spouse as the primary beneficiary for the Pension Account Plan (PAP) and/or 401(k)/RSP, a Spousal Consent form is required.