



Open Enrollment:
October 20 – 31, 2025

EMPLOYEE BENEFITS GUIDE

Full-time

2026



WHAT'S INSIDE




GETTING STARTED	3
• Open Enrollment	
• How to Enroll	
• Eligibility	
BODY AND MIND	7
• Medical Coverage	
• Prescription Coverage	
• Funding Accounts	
• Dental Coverage	
• Vision Coverage	
• Biweekly Costs	
• MDLIVE	
SAVING FOR THE FUTURE	16
• 401(k)/Retirement Savings Plan (RSP)	
TIME AWAY	18
• Company Holidays	
• Paid Time Off (PTO)	
• Maternity and Parental Leave	
• Short-Term and Long-Term Disability	
FINANCIAL PROTECTION	19
• Life Insurance	
• Accidental Death and Dismemberment	
FAMILY PLANNING SUPPORT SERVICES	21
HEALTH AND WELLNESS	22
• Specialty Health and Financial Programs	
CONTACTS	26



**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.

This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

GETTING STARTED

WELCOME TO YOUR 2026 BENEFITS GUIDE

Use this Benefits Guide to see what's new and to learn about your benefits.

OPEN ENROLLMENT

When Is Open Enrollment?

Open Enrollment is **October 20 – 31, 2025**. Elections made during enrollment will be effective January 1, 2026.

What's Changing in 2026?

- Medical and dental premiums are increasing for all plans.
- HDHP in-network deductibles and out-of-pocket maximums are increasing to \$3,400 (individual) and \$6,800 (family) to comply with IRS rules.
- HDHP participants will have the same \$20 copay as the EPO and PPO for MDLIVE visits.
- GLP-1 prescriptions will be covered for approved sleep apnea and cardiovascular diagnoses.
- The 401(k)/Retirement Savings Plan (RSP) company match is increasing from 5% to **6%** beginning January 1, 2026!
- The 401(k)/RSP is replacing some of its mutual fund options with Collective Investment Trusts (CITs), which offer lower fund management fees. There will also be a new T. Rowe Price 2070 Retirement Date investment option.
- The Dependent Care FSA contribution limit is increasing to \$7,500.
- Atmos Energy will offer Family Planning benefits, including support for fertility and adoption.

For more information about the changes ahead, continue reading this guide or visit the [2026 Open Enrollment page](#) on Atmosphere.



Enroll or Make Changes by October 31

All of your current benefit elections will remain in place if you do not make changes during Open Enrollment, **but your current Flexible Spending Account (FSA) or Health Savings Account (HSA) elections do not carry over.**

You **must** enroll in Workday if you want to make contributions to an FSA or HSA in 2026.

Enroll in Workday

1. To enroll or make changes, access your Workday account from any computer or mobile device.
2. Go to your inbox to find the Open Enrollment task.
3. Follow the prompts to make your elections.

If you need assistance, contact your HR Partner.



Using a mobile device? Download the Workday app.



Do I have to do anything?

Most benefits will automatically roll over to 2026. You must take action if you want to:

- Contribute to an HSA
- Contribute to an FSA
- Make changes to your coverage
- Add or remove a dependent

What do I need to think about?

- Which family members do I want to cover?
- Which medical plan option works best for me and my family?
- Does my family need dental or vision coverage?
- What type of coverage do we need to provide some financial protection in case of serious illness, injury, or death?
- Do I want to contribute pre-tax money to the HSA or FSAs to help pay for healthcare or dependent care expenses?



HOW TO ENROLL

Adding a dependent?

If you are electing to cover a new dependent, you must verify their eligibility during Open Enrollment. Your newly added dependents will not be added to your coverage until the dependent eligibility verification process is complete. If you are not able to provide the required documentation within 31 days of enrollment, please contact your HR Partner.

ELIGIBILITY



When it comes to choosing your benefits, it's important to understand what you are eligible for so that you can make an informed decision about coverage.

This Guide describes benefits available to full-time employees; part-time employees may contact their HR Partner for a list of part-time employee benefits.

Covering Your Dependents

Your eligible dependents are:

- Legally married spouse
- Child(ren) or your spouse's child(ren) under the age of 26
 - A child of any age who is disabled and dependent on you

Note: If you want to cover a new dependent, you must provide documentation to verify your dependent's eligibility. For more details, go to **Atmosphere** and search for *Benefit Dependent Documentation Requirements* or contact your HR Partner for assistance.

Qualifying Life Events

The benefits you elect during Open Enrollment will be in effect through December 31, 2026, so choose your coverage carefully.

You can make changes outside of Open Enrollment only if you have a qualifying life event, such as:

- Marriage
- Divorce
- Birth of a child
- Adoption
- Loss of coverage

In most cases, you must make changes within 31 days of the event, including the day of the event.





At Atmos Energy, we want you to live long, healthy, and successful lives. That's why we offer a variety of benefit options that you can choose from to create a customized benefits package that is best suited to your needs.

Benefits Provided at No Cost to You

- Basic Life Insurance
- Company holidays and Paid Time Off (PTO)
- 401(k)/RSP matching contribution and Fixed Annual Company Contribution (FACC)
- Short-Term and Long-Term Disability Insurance
- Employee Assistance Program and behavioral health resources
- Benefits Concierge and Health Advocate Service
- Medical Second Opinion and Surgery Decision Support Program
- Caregiver Support Program
- Diabetes and Hypertension management programs
- Business Travel Accident Insurance
- Robert W. Best Educational Assistance
- LinkedIn Learning
- Identity theft protection program: Benefit Essential employee coverage
- Employer contribution to Health Savings Account (HSA) if you enroll in the HDHP
- Travel Assistance
- Service awards
- Soft tissue injury support treatment programs
- Other health education and improvement programs

Benefits You Help Pay for

- Medical and Prescription drug coverage
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Telemedicine
- 401(k)/RSP
- 401(k)/RSP Investment Management
- Supplemental Term Life for employees and dependents
- Employee and Dependent Accidental Death and Dismemberment (AD&D) Insurance
- Identity Theft Protection Plan upgrade options



For additional Open Enrollment resources, go to the [2026 Open Enrollment Page on Atmosphere.](#)

MEDICAL COVERAGE

Medical Plans at a Glance

Atmos Energy offers three types of plans through BlueCross BlueShield of Texas (BCBSTX) so that you can choose the coverage level best suited to your personal situation. You and Atmos Energy share the cost of your coverage.

	HDHP		PPO		EPO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
What You Pay					
Primary Care Physician	Deductible only	Deductible + 30% coinsurance	\$20 copay	Deductible + 30% coinsurance	\$20 copay
Specialist			\$60 copay		\$60 copay
Urgent Care			\$35 copay		\$35 copay
ER Visit			Deductible + 20% coinsurance		\$200 copay
Inpatient Hospital Stay			Deductible only		Deductible only
Preventive Care Services	Covered at 100%		Covered at 100%		Covered at 100%
MDLIVE Virtual Visits	\$20 Copay				
Company HSA Contribution*					
Individual	\$500		N/A		N/A
Family	\$1,000				
Deductible					
Individual	\$3,400	\$5,000	\$600	\$600	\$400
Family	\$6,800	\$10,000	\$1,200	\$1,200	\$800
Company Coinsurance	100%	70%	80%	70%	100%
Employee Coinsurance	0%	30%	20%	30%	0%
Medical Out-of-Pocket Maximum					
Individual	\$3,400	\$10,000	\$2,100	\$4,000	\$1,100
Family	\$6,800	\$20,000	\$4,200	\$8,000	\$2,200

* New hires will receive a prorated company HSA deposit based on the pay period of hire.



NOTE ABOUT THE HDHP

If you enroll in the HDHP, you must also elect the HSA during Open Enrollment to receive the company contribution—even if you don't plan to add your own funds.

Looking for biweekly paycheck costs?
See page 14.

PRESCRIPTION COVERAGE



Atmos Energy offers prescription drug coverage through Prime Therapeutics and specialty prescription coverage through Accredo.

	HDHP	PPO	EPO
Rx Deductible	Combined with medical deductible	None	None
Rx Out-of-Pocket Max – Individual/Family	Combined with medical out-of-pocket maximum	\$4,950 / \$9,900	\$5,550 / \$11,100
Retail			
Generic	25% (\$10 max)		
Preferred Brand	25% (\$25 min, \$75 max)		
Non-Preferred Brand	25% (\$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)		

Note: With the HDHP, the prescription coinsurance applies only to preventive maintenance medication. Other medications are subject to deductible.

FUNDING ACCOUNTS



FSA Facts

It's important to know that FSAs are use-it-or-lose-it plans. The funds you set aside must be used to pay for eligible expenses incurred during the plan year—between January 1 and December 31. If you don't use all your 2026 Health Care FSA, Limited Purpose FSA, or Dependent Care FSA funds by **March 15, 2027**, and submit expenses for reimbursement by **March 31, 2027**, you will forfeit those unused 2026 funds.

Atmos Energy offers three types of FSAs through WEX. If you choose to contribute to an FSA, you **must** enroll each year.

FSAs at a Glance

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Who is eligible?	EPO and PPO participants <u>ONLY</u>	HDHP participants <u>ONLY</u>	All employees
How much can I contribute annually?	At least \$100 but no more than \$3,300	At least \$100 but no more than \$3,300	At least \$100 but no more than \$7,500 (\$3,750 if married but filing a separate tax return)
What can the funds be used for?	Medical, dental, and vision expenses (i.e., deductible, copay, coinsurance)	Eligible dental and vision expenses (You cannot use Limited Purpose FSA dollars on medical expenses.)	Child and elder care expenses (e.g., child or adult day care, before- or after-school programs, preschool), a child under 13, a mentally or physically disabled dependent child, or an adult who lives with you. Dependent Care FSAs CANNOT be used for medical care or dependent spouse expenses (unless your spouse is disabled).

*Once elected, FSA contributions cannot be changed during the plan year, unless you have a qualifying life event.



To learn more about eligible expenses for the Health Care FSA and Limited Purpose FSA, [click here](#).



More About the Dependent Care FSA

How It Works

1. **Pre-Tax Contributions:** You elect a portion of your salary to be deducted each pay period before taxes are calculated.
2. **Eligible Expenses:** You use these funds to pay for eligible dependent care services, like day care, preschool, or after-school programs.
3. **Tax Savings:** By contributing pre-tax dollars, you reduce your taxable income, which lowers your overall tax burden.

Eligible Dependents

To qualify for a Dependent Care FSA, your dependent must meet one of these criteria:

- **Qualifying Children:** Any child under the age of 13
- **Adult Dependents:** A spouse or other person who is physically or mentally incapable of self-care, lives with you for more than half the year, and for whom you could claim a tax exemption

Eligible Expenses

Eligible expenses for a Dependent Care FSA include:

- Day care and licensed day care centers
- Preschool and nursery school
- Approved nanny services
- Before- and after-school care and summer school/camp programs
- Licensed home-based day care

Use the Dependent Care Recurring Reimbursement [form](#) available on Atmosphere at the beginning of the year for automatic biweekly reimbursements!

An HSA can help you save money for eligible healthcare expenses and lower your taxable income through before-tax contributions.



HSA Facts

Atmos Energy offers the HSA through HealthEquity. You must enroll in the HDHP to be eligible to participate in the HSA. The HSA is a bank account you own, so it's portable and can be used to pay for qualified healthcare expenses now, in the future, and even into retirement. Both you and Atmos Energy can contribute, up to IRS limits.

Your HSA offers triple tax savings, allowing you to save on taxes three ways:

- **Before-tax contributions**—Any money you contribute lowers your federal taxable income.
- **Tax-free growth**—The money in your account earns interest, and in most states, the investment earnings are tax-free, too.
- **Tax-free withdrawals**—HSA money you use to pay for eligible expenses is withdrawn tax-free.

You elect your contribution amount during Open Enrollment, but you can start, stop, or change your HSA contributions whenever you like in Workday. Atmos Energy's HSA contribution will be deposited into your account in the first pay period of the calendar year. Your contributions will be deposited each pay period; funds are available for use once deposited into your account.

If you choose to participate in the HSA, you **must** enroll each year.

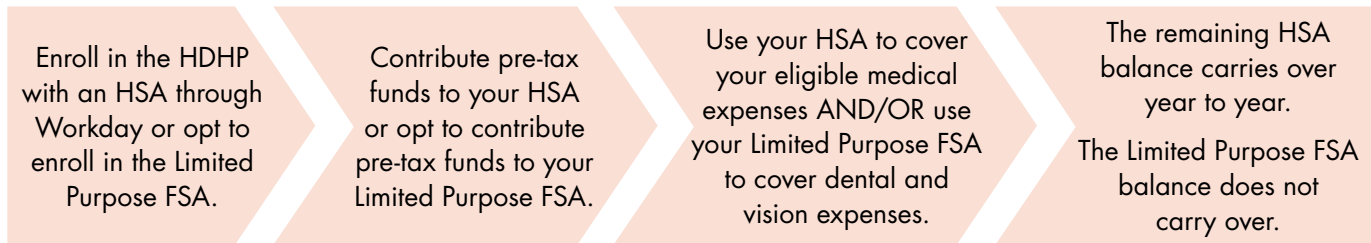
New participants may be contacted by HealthEquity to complete their HSA account activation.

HSA at a Glance

	Employee	Employee + Spouse or Child(ren)	Employee + Family
2026 HSA Contribution Limit	\$4,400	\$8,750	\$8,750
Automatic Atmos Energy Contribution	\$500	\$1,000	\$1,000
Max. Amount You Can Contribute in 2026	\$3,900	\$7,750	\$7,750

Participants over the age of 55 can contribute an additional catch-up contribution of \$1,000.

How the HDHP, HSA, and Limited Purpose FSA Work Together



Reasons to Contribute to Both a Limited Purpose FSA and an HSA

- You expect to have eligible dental and/or vision expenses.
- Your medical expenses are high enough that you will use the full HSA contribution limit to pay your medical expenses.
- You use your HSA as a retirement or investment account or to save for future medical expenses.

Key HSA Features

- There is no use-it-or-lose-it rule; **your balance carries over each year.**
- You may start, stop, or change your HSA contributions whenever you like, in Workday.
- You don't pay taxes on any HSA earnings or withdrawals made for qualified healthcare expenses.
- Investment options are available if you have at least \$1,000 in your account.
- You can take the account with you if you retire or leave Atmos Energy.

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



DENTAL COVERAGE



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/cleanings – 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, and 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

Looking for biweekly paycheck costs?
See page 14.



The vision plan is 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
Eyewear (standard lenses, per pair)*		
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: 1 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.

Looking for biweekly
paycheck costs?
See page 14.

VISION COVERAGE

BIWEEKLY COSTS



Paycheck Deductions

The following table contains the biweekly paycheck deductions for benefits beginning January 1, 2026.

Plan	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical <u>WITH</u> Employee / Spouse Wellness Discounts Earned				
HDHP	\$39	\$98	\$93	\$152
PPO	\$65	\$160	\$146	\$240
EPO	\$87	\$212	\$191	\$315
Medical <u>WITHOUT</u> Employee / Spouse Wellness Discounts Earned				
HDHP	\$49	\$118	\$103	\$172
PPO	\$75	\$180	\$156	\$260
EPO	\$97	\$232	\$201	\$335
Dental	\$4	\$7	\$7	\$11
Vision	\$3.33	\$7.16	\$5.40	\$9.83

Completed Your Annual Physical? Save on Your Medical Premiums!

If you (and/or your covered spouse) completed an annual physical with your healthcare provider between October 1, 2024, and September 30, 2025, you will receive a wellness discount of \$10 per person per pay period on your medical premiums in 2026. Note: New employees hired after September 1, 2025, automatically receive the wellness discount for 2026.

MDLIVE



When you have a minor illness or need mental well-being help, the last thing you want to do is leave the comfort of home to sit in a doctor's office. 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 or therapist by phone, video, or mobile app from almost anywhere.

Most visits take only 10 minutes, and a doctor can write a prescription, if needed, for pickup at your local pharmacy.

MDLIVE is available to all employees and family members on the Atmos Energy Medical Plan.

	Physical Well-Being	Dermatology	Mental Well-Being*
Symptoms Treated <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

All visits through MDLIVE have a **\$20 copay**. This includes all services regardless of your medical plan.

Schedule an MDLIVE Visit

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



Your well-being extends beyond the physical and emotional. It applies to your financial health, too. Atmos Energy offers a variety of benefits to help you save and grow your money.

SAVING FOR THE FUTURE

401(k)/RETIREMENT SAVINGS PLAN (RSP)

At Atmos Energy, we provide opportunities to save for retirement through the 401(k)/RSP with T. Rowe Price. Employee contributions are deducted from your biweekly paycheck. **Effective January 1, 2026, our company matching contribution is increasing to 6%.**

	Participation	Contribution	Vesting
Employee Pre-Tax Contributions	New hires are automatically enrolled at a pre-tax contribution rate of 6% after 30-day opt-out period	Maximum 65% of eligible compensation, up to IRS annual contribution limit	Immediate
Employee Roth (After-Tax) Contributions	Employees may elect to contribute Roth (after-tax) dollars to pay taxes now instead of later	Maximum 65% of eligible compensation, up to IRS annual contribution limit	Immediate
Company Matching Contributions	Immediate, once employee contribution starts	Dollar-for-dollar match up to 6% of eligible earnings	100% after 1 year of service
Fixed Annual Company Contribution (FACC) (unless active in the Pension Account Plan)	After 1 year of service	4% of annual earnings; not dependent on employee contributions	100% after 3 years of service

Starting at age 50, you may make additional catch-up contributions, subject to IRS rules and annual limits. If you are aged 60–63, you are eligible to make higher additional catch-up contributions based on IRS annual limits.

IMPORTANT NOTE: Beginning January 1, 2026, IRS plan rules require that catch-up contributions are contributed as Roth (after-tax) for employees whose prior year W-2 compensation was more than \$145,000.

You may change your investment elections at any time by logging in to your account on rps.troweprice.com or calling T. Rowe Price at **800-922-9945**.



Your Contributions

- **Pre-tax:** Contributions are made on a before-tax basis. Withdrawals and earnings are taxable.
- **Roth (after-tax):** Contributions are made on a Roth (after-tax) basis. Withdrawals and earnings are tax-free once the qualified distribution rules are met.

Company Match

Atmos Energy matches your retirement savings dollar for dollar, up to **6%** of your pay. The company match is contributed to your account each pay period, so the money is put to work right away.

You become eligible to receive the company match when you begin making contributions to your account.

Investment Options

To help you grow your savings, you have access to a wide range of investment options to fit many investment styles. These include:

- **Mutual fund and Collective Investment Trust (CIT) options:** Choose from several investments for a balanced asset allocation.
- **Retirement Date CITs:** You can invest in a retirement date option based on the date you expect to retire. The mix automatically rebalances to become more conservative as your retirement date nears.
- **Atmos Energy stock:** You may invest up to 25% of your allocation in company stock.

Rollover Options

You may be able to transfer some or all of your distribution from a previous employer's plan to the Atmos Energy 401(k)/RSP. To request a rollover form, visit rps.troweprice.com or call T. Rowe Price at **800-922-9945**.

Customize Your Contributions

Update your elections for pre-tax contributions, Roth contributions, or a combination at rps.troweprice.com.

GuidedChoice Investment Services

The GuidedChoice investment advisory service offers free guidance to all Atmos Energy employees, with the option to pay for additional investment advice and account management. Fees for the additional services are \$3.50 per \$1,000 of assets in your 401(k)/RSP, with an annual maximum of \$350. Access the investment advice services and use the retirement income tool at guidedchoice.com or call **800-242-6182**.

Vesting

You are immediately vested in the contributions you make. You are vested in the company matching contributions after one year of service.

You are vested in the FACC after three years of service.

Beneficiaries

To make changes to your 401(k)/RSP account, including your beneficiaries, log in to rps.troweprice.com.

If you are married and select someone other than your spouse as your primary beneficiary for your 401(k)/RSP account, a signed Spousal Consent Form is required.

Balancing work and life is important for your health. That's why Atmos Energy provides programs to help you take time away from work to recharge and revitalize your well-being.

TIME AWAY



COMPANY HOLIDAYS

Atmos Energy observes the following paid company holidays each year. You also receive a floating holiday; you may select a holiday you choose to celebrate, subject to supervisor approval.

- New Year's Day
- MLK Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Floating holiday

MATERNITY AND PARENTAL LEAVE

Maternity leave for all birth mothers recovering from childbirth is provided under the Short-Term Disability plan.

All full-time employees are eligible for two weeks of parental leave at 100% of pay following the birth or adoption of their child(ren). The leave must be taken within 12 months of the child's birth or adoption.

[Click here](#) for more information or contact your HR Partner for details.

PAID TIME OFF (PTO)*

PTO allows you to balance work and life. Use your PTO whenever you want for vacation, sick days, etc., subject to your supervisor's approval.

You earn PTO each pay period. The rate at which you earn PTO is based on your years of service. For more information on time off, [click here](#).

*Colorado employees should refer to the specific Colorado time off policies.

Years of service	PTO Hours Accrued per Biweekly Check	Annual Equivalent
0-4	4.62	15 days (120 hours)
5-9	6.16	20 days (160 hours)
10-19	7.70	25 days (200 hours)
20+	9.24	30 days (240 hours)

SHORT-TERM DISABILITY (STD)

Atmos Energy pays 100% up to the first eight weeks and then 70% for the remainder of an approved STD, based on medical necessity. If you are still unable to work after 26 weeks of approved leave, you may be eligible to receive Long-Term Disability benefits.

LONG-TERM DISABILITY (LTD)

Atmos Energy pays 60% of your pre-disability base pay for approved LTD.

LIFE INSURANCE



EMPLOYEE BASIC LIFE INSURANCE

Atmos Energy provides you with a Basic Life Insurance plan equal to two times your base annual salary. You automatically receive this coverage at **no cost** to you. All Atmos Energy life insurance plans are administered by Unum.



SUPPLEMENTAL TERM LIFE INSURANCE

- You can elect coverage for yourself in increments of \$50,000 up to \$1,500,000 (combined maximum with Basic Life).
- During Open Enrollment, you may increase your existing coverage by one level, not to exceed the guaranteed issue amount of \$500,000, without completing Evidence of Insurability (EOI). If coverage was not already in place, newly elected coverage **will** require EOI for any amount elected.
- Your premiums for Supplemental Term Life Insurance are based on your age and your elected coverage amount.



DEPENDENT LIFE INSURANCE

You also have the opportunity to enroll your eligible dependents in life insurance. **If you would like to enroll in Dependent Life Insurance coverage, you must enroll yourself in Supplemental Term Life.**

Spouse Life Insurance Options

- You can elect coverage for your spouse in \$10,000 increments up to \$100,000.
- During Open Enrollment, you may increase your existing spousal coverage by one level, not to exceed the guaranteed issue amount of \$50,000, without completing EOI. If coverage was not already in place, newly elected coverage **will** require EOI for any spouse life amount elected.
- Premiums for Spouse Life Insurance are based on **your** age (not your spouse's age) and the amount of coverage you select.

Child(ren) Life Insurance Options

- You can elect \$10,000.
- The biweekly cost is \$0.51 regardless of the number of children you have.
- Coverage continues until the date your child turns 26.

BENEFICIARIES

Making sure your beneficiary information is up to date ensures that your Atmos Energy benefits are paid quickly and without confusion in the event of your death. It takes only a few minutes to review and update beneficiary information in Workday.

Age	Monthly Rate per \$1,000 of Coverage	Monthly Rate per \$50,000 of Coverage
<25	\$0.053	\$2.65
25-29	\$0.063	\$3.15
30-34	\$0.084	\$4.20
35-39	\$0.095	\$4.75
40-44	\$0.105	\$5.25
45-49	\$0.158	\$7.90
50-54	\$0.294	\$14.70
55-59	\$0.483	\$24.15
60-64	\$0.693	\$34.65
65-69	\$1.334	\$66.70
70+	\$2.163	\$108.15

Note: All life insurance coverage is paid with after-tax dollars.

ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death and Dismemberment (AD&D) insurance is administered by Unum. You may elect AD&D insurance up to ten times your annual base pay, not to exceed \$1,000,000, to provide you and your family with financial security in case of an accident. You pay the full cost of this coverage on an after-tax basis.

You may also elect AD&D insurance for your spouse and child(ren). For your spouse, you may elect up to \$500,000 in \$10,000 increments, not to exceed 50% of the employee AD&D coverage amount. For your child(ren), you may elect up to \$150,000 in \$10,000 increments, not to exceed 50% of the employee AD&D coverage amount.

AD&D RATES

	Monthly Rate per \$1,000 of Coverage
Employee	\$0.035
Spouse	\$0.030
Child(ren)	\$0.030

BENEFICIARIES

Making sure your beneficiary information is up to date ensures that your Atmos Energy benefits are paid quickly and without confusion in the event of your death. It takes only a few minutes to review and update beneficiary information in Workday.



FAMILY PLANNING SUPPORT SERVICES

New for 2026, Atmos Energy is providing benefits to support family planning. These include infertility coverage through our medical and pharmacy plans with BCBSTX and Prime Therapeutics, adoption assistance, and support throughout the family planning process. You and your spouse will also have access to support services through Maven to help you as you navigate this important—and sometimes challenging—family journey.

FERTILITY COVERAGE

Atmos Energy's coverage for diagnosed infertility treatments include:

- \$15,000 lifetime benefit for medical expenses, AND
- \$15,000 lifetime benefit for fertility-related prescriptions and specialty drugs

ADOPTION ASSISTANCE

When you add to your family through adoption, Atmos Energy will provide support and financial assistance with a **lifetime maximum benefit of \$30,000** for those expenses. We have partnered with Maven to provide administration and support for eligible adoption expenses.

FAMILY PLANNING SUPPORT SERVICES

Maven also provides personalized support services for you and your spouse throughout the family planning process, including:

- Dedicated Care Advocates who provide coaching, care coordination, and education
- 24/7 virtual access to medical and adoption doctors and specialists
- Help navigating your in-network medical benefits
- Access to the Maven Wallet mobile app for adoptions to connect you with your care team, track expenses, and manage your plan reimbursements

Stay tuned for more information in the coming months.



HEALTH AND WELLNESS

At Atmos Energy, we want you and your family to get the help you need wherever and whenever you need it. If you, a family member, or a coworker could benefit from specialty health and financial programs, we have resources available. **These resources will never disclose any of your confidential personal information.** For more information, [click here](#).



Magellan Healthcare Employee Assistance Program

We all face challenges in life. Get confidential support, information, and tools to help you find solutions to these challenges—big or small—through Magellan Healthcare’s Employee Assistance Program. **You and your immediate family can receive up to eight free counseling sessions per issue per year.**

Here are just a few resources the program offers:

- 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 hours a day, 365 days a year.



Rightway

Rightway, our partner for benefits concierge services, is available to answer questions or assist you with understanding your plan options. Our dedicated Rightway team also provides unlimited access to a live health guide to assist you with your Atmos Energy benefit needs. Rightway is available to all employees.

In addition, for those on the Atmos Energy Medical Plan, Rightway can:

- Recommend the best provider for you based on your needs and preferences
- Offer cost-effective options and places to fill prescriptions
- Coordinate and schedule your appointment
- Answer your healthcare-related questions
- Explain your bill and dispute it for you if something doesn’t seem right
- Connect you with additional benefit resources based on your needs

To get started, go to member.rightwayhealthcare.com, call **833-543-6336**, or email navigators@rightwayhealthcare.com.



My Medical Ally

My Medical Ally is a **free** benefit that 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
- Help navigating the ever-complex healthcare system
- Expert medical opinion (second opinion)
- Clinical support to help navigate the logistical challenges of serious health conditions
- Surgery decision support

My Medical Ally is available to employees and their extended families, including spouses, children, parents and parents-in-law, aunts, uncles, siblings, grandchildren, grandparents, etc. Contact My Medical Ally for any health-related decision or question at **888-361-3944**.



Well onTarget

Well onTarget through BCBSTX provides you with support to make healthy lifestyle choices and rewards you for your hard work.

- **Health and wellness library:** Articles, podcasts, and videos on a variety of topics
- **Digital self-management programs:** Learn about nutrition, fitness, weight loss, quitting smoking, managing stress, and more
- **Fitness center discounts:** Access to a nationwide network of fitness centers and classes (digital and live)
- **Blue points:** Earn points for wellness activities and redeem them for a variety of retail gift cards
- **Health assessment:** Learn more about your health and receive a personal wellness report
- **Tools and trackers:** Interactive resources to help keep you on track
- **AlwaysOn app:** Sync with devices to track activity and nutrition, complete self-management programs, and more

Well onTarget is available to everyone age 18 or older who is enrolled in the Atmos Energy Medical Plan. To access the portal, log in to [BCBSTX.com](https://www.bcbstx.com) and click the *Wellness* tab.



Wondr Health

Wondr Health is an online program, available for **free** to all employees and spouses, that helps you change how you eat instead of what you eat. The program fights the risk factors associated with metabolic syndrome and teaches you how to lose weight, increase your activity level, and improve your health. You have the flexibility to start the program whenever you are ready. No lines, no waitlist, no delays! Visit Wondr Health at wondrhealth.com/atmos.



Cariloop Caregiver Support Program

Atmos Energy provides **free** access to Cariloop, a caregiver support program with access to Care Coaches and a secure platform, for you and your family (this includes whomever you consider family). Care Coaches provide research, guidance, and support for many of the challenges that come with caring for your loved ones, including medical, financial, legal, emotional, and family support—all on a secure and confidential platform.

- **Adults and aging loved ones:** Get help vetting care providers, understanding cost of care, and navigating legal caregiving needs and receive health condition and emotional support.
- **Pediatrics and child care (prenatal to age 18):** Get support for medical and developmental needs, find backup care and childcare, understand care costs, and get guidance for adoption, infertility, and lactation issues.

Access your cases through a secure portal, where you'll work with your Care Coach, store important documents, and invite others to collaborate.

Cariloop is **free** for all Atmos Energy employees and family. Connect with a Care Coach today at cariloop.com/atmosenergy or call **844-790-5667**.



LifeLock Identity Theft Protection

LifeLock offers identity theft protection to help safeguard your finances, credit, and good name. Atmos Energy pays the full cost for employee coverage on the Benefit Essential Plan. If you elect the Benefit Premier Plus Plan, Atmos Energy will pay a portion of the employee cost (the same amount as the contribution to the Benefit Essential Plan) and you pay the difference. Add family members or change your LifeLock elections at any time in Workday.

For more information on the LifeLock plans and rates, [click here](#).

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**.



LinkedIn Learning

Atmos Energy provides **no-cost** access to LinkedIn Learning, an online educational platform that helps employees discover and develop business, technology-related, and creative skills through expert-led course videos.



Robert W. Best Educational Assistance Program

This program, available immediately upon hire, provides 100% reimbursement up to \$5,250 annually for full-time employees to help cover tuition, professional certification fees, and other education-related expenses. Talk with your supervisor for more information.





Airrosti

Airrosti providers diagnose and treat most common muscle and joint conditions, like back, knee, wrist, arm, and foot pain—either in a clinic or remotely. Highly individualized evaluation and treatment often eliminates unnecessary imaging, injections, pharmaceuticals, and other costly procedures.

Airrosti Remote Recovery is a virtual option that connects you with an expert clinician who will help you understand your condition, prescribe an individualized recovery plan, and give you the tools you need to live pain-free, including a Remote Recovery Kit and unlimited access to your Care Team.

Airrosti is covered through BCBSTX under the Atmos Energy Medical Plan. EPO and PPO plan participants pay **\$0** for an Airrosti visit. HDHP participants pay the full visit cost until the plan deductible is met. Visit airrosti.com or call **800-404-6050** to get started.



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 Medical Plan has been diagnosed with diabetes, visit teladochealth.com/register/atmos and use 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 blood pressure cuff
- An app to easily track progress
- 24/7 coaching on 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 Medical Plan has been diagnosed with hypertension, go to teladochealth.com/now/atmos and use registration code **ATMOS**.

CONTACTS

Provider	Benefit	Website	Phone
Accredo	Specialty Pharmacy	accredo.com	833-721-1619
Airrosti	Muscle & Joint Pain Treatment	airrosti.com	800-404-6050
ASPCA	Pet Insurance	aspicapetinsurance.com/atmosenergy	877-343-5314 (use EB25AtmosEnergy)
BCBSTX	Medical	bcbstx.com	866-314-0266
	Well onTarget	mybam.bcbstx.com (log in and click <i>Wellness</i> tab)	877-806-9380
BlueCare Dental (BCBSTX)	Dental	bcbstx.com	866-314-0266
Cariloop	Caregiver Support Program	cariloop.com/atmosenergy	844-790-5667
Education Assistance	Robert W. Best Educational Assistance Program	atmosphere.atmosenergy.com/learning-and-development	Talk with your supervisor.
EyeMed	Vision	eyemed.com/en-us/member	866-800-5457
GuidedChoice	401(k)/RSP investment guidance and management	guidedchoice.com	800-242-6182
HealthEquity	HSA	healthequity.com	844-396-0226
Lifelock	Identity Theft Protection	memberportal.lifelock.com	800-607-9174
LinkedIn	LinkedIn Learning	linkedin.com/learning	Talk with your supervisor.
Magellan Healthcare	Employee Assistance Program	member.magellanhealthcare.com	800-424-1768
MDLIVE	Telemedicine	mdlive.com/bcbstx	888-680-8646
My Medical Ally	Second Opinion Services	N/A	888-361-3944 (Company code: Atmos)
Prime Therapeutics	Prescriptions	primetherapeutics.com/member	866-314-0266
Rightway	Benefits concierge services	member.rightwayhealthcare.com	833-543-6336
Teladoc Health (Livongo)	Diabetes & Hypertension Management Programs	Diabetes: teladohealth.com/register/ATMOS Hypertension: teladohealth.com/now/ATMOS	800-835-2362
T. Rowe Price	401(k)/RSP questions	rps.troweprice.com	800-922-9945
Unum	Life and AD&D Insurance	N/A	Talk with your HR partner.
	Disability	portal.unum.com	866-868-6737
WEX	FSAs	wexinc.com/solutions/benefits	866-451-3399
Wondr Health	Digital Weight Loss Program	wondrhealth.com/atmos	855-999-7549

