



Open Enrollment:
October 27 – November 21, 2025

PRE-65 RETIREE BENEFITS

Non-Medicare Eligible Participants

2026



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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.

WELCOME TO YOUR 2026 BENEFITS GUIDE

Use this Benefits Guide to see what's new and to learn about your benefit plan options.

GETTING STARTED

OPEN ENROLLMENT

When is Open Enrollment?

Open Enrollment is October 27 – November 21, 2025. Elections made during enrollment will be effective January 1, 2026.

What's Changing in 2026?

- Monthly premiums are increasing for all medical plans: EPO, PPO, and HDHP.
- HDHP in-network deductibles and out-of-pocket maximums are increasing to \$3,400 (individual) and \$6,800 (family) to comply with IRS rules.
- **NEW!** Dental coverage is being offered through BlueCare dental; Atmos Energy is sharing the cost of this coverage. More details are on page 10.
- **NEW!** Vision coverage is being offered through EyeMed. More details are on page 11.
- HDHP participants will have the same \$20 copay as the EPO and PPO for MDLIVE visits.

Enroll or Make Changes by November 21

If you do not enroll or make changes during Open Enrollment, your current coverage will automatically continue. However, if you want to take advantage of our new dental and vision plan offerings, you **MUST** actively enroll for coverage. You may enroll online by logging in to your Workday account.

How to Enroll

There are two ways to enroll:

1. Enroll in Workday:

- Access Workday from your computer or mobile device at atmosenergy.com/careers/retirees and log in.
- Go to your inbox to find the Open Enrollment task.
- Follow the prompts to make your elections.

2. Paper form:

Enclosed, you'll find a paper form along with a postage-paid envelope. Complete the form and drop it in the mail.



Using a mobile device? Download the Workday app.



Do I have to do anything?

Your benefits will automatically roll over to 2026. You must enroll if you want to:

- Enroll in the new dental or vision plans
- Make changes to your medical coverage plan or tier
- 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?

HOW TO ENROLL



ELIGIBILITY



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

Covering Your Dependents

Your eligible dependents include:

- Legally married spouse
- Child(ren) or your spouse's child(ren) under the age of 25
 - An unmarried child of any age who is disabled and dependent upon you

Note: To cover a new dependent, contact the Atmos Energy Benefits Team at retiree@atmosenergy.com or call the Retiree Line at **800-888-0149**.

Qualifying Life Events

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

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

- Marriage
- Divorce
- Loss of coverage

In most cases, you must make changes within 31 days of the event, including the day of the event. To report a life event, contact the Atmos Energy Benefits Team at retiree@atmosenergy.com or call the Retiree Line at **800-888-0149**.

Canceling Your Coverage

If you choose to cancel your coverage during Open Enrollment, you can only re-enroll later if you experience a qualifying life event. 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.**



MEDICAL BENEFITS

You and Atmos Energy share the cost of medical benefits. 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 leave the company. Retiree coverage begins the first of the month following retirement.

Accessing Your Network

You may obtain a list of providers in the network by logging in to bcbstx.com. When you are asked to select a network, be sure to indicate the “BlueChoice PPO” network. The BlueChoice PPO network physicians and facilities are providers for the Atmos Energy EPO, PPO, and HDHP plans.

You may also call BCBSTX at **866-314-0266** to find out if your current providers are in the network or to obtain a list of contracted providers.

About the Medical Plans

Atmos Energy offers three types of plans through BCBSTX, so you can choose the coverage level best suited to your personal situation. You and Atmos Energy share the cost of your coverage.

EPO

The EPO plan offers access to a wide network of doctors, specialists, and healthcare facilities available in most areas. With this plan, you must use in-network providers for your care in order to receive coverage.

PPO

The PPO plan offers flexibility by allowing you to receive care from any licensed provider, whether they are in or out of the plan’s network. To maximize your benefits and minimize out-of-pocket costs, it’s best to use in-network providers. If you choose an out-of-network provider, you’ll generally pay a higher share of the cost—typically 30% of covered expenses—plus any amount that exceeds the BCBSTX allowable charges. Additionally, you may need to submit a claim form to be reimbursed for out-of-network services.

HDHP

The HDHP offers lower monthly premiums in exchange for higher out-of-pocket costs. You’ll pay the full cost of non-preventive care until you meet your annual deductible. After that, the plan shares the cost of covered services until you reach your out-of-pocket maximum—at which point, in-network care is covered at 100%.

If you enroll in the HDHP, you may be eligible to open an HSA, which allows you to set aside money tax-free to pay for qualified medical expenses now or in the future. It also offers tax advantages and flexibility in how you manage your healthcare spending.

Note: When you become Medicare eligible, you will incur tax penalties if you continue to contribute to an HSA plan. Tricare, Medicare, and VA participants are not eligible to contribute to an HSA. We recommend you consult with your tax or financial advisor for guidance.

Explore at 64

About one year before you turn age 65, you will receive information from our partner, Via Benefits, the leading private retiree medical marketplace in the country, about your post-65 retiree medical coverage options.

Through Via Benefits, post-65 Medicare-eligible retirees are able to choose from many individual Medicare supplement and prescription drug plans along with personalized, one-on-one support.

Medical Plans At A Glance

	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			
Inpatient Hospital Stay	Deductible Only				
Preventive Care Services	Covered at 100%	Covered at 100%	Deductible + 30% Coinsurance	Covered at 100%	Deductible + 30% Coinsurance
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 Maximum					
Individual	\$1,100	\$2,100	\$4,000	\$3,400	\$10,000
Family	\$2,200	\$4,200	\$8,000	\$6,800	\$20,000

Precertification of Procedures

The following services require pre-certification:

- Hospital admissions
- Skilled nursing facility admission
- Hospice care
- Home health care
- Home infusion therapy
- Rehabilitation facility admission
- Continuous passive motion machine

Note: This is not a comprehensive list, and it is subject to change. For the most up-to-date information, call BCBSTX prior to your procedure to confirm if precertification is required.

MONTHLY MEDICAL COSTS



About Premiums

You pay premiums on a monthly basis. Premiums are based on the plan option and level of coverage you select, and whether you or your spouse are eligible for Medicare. Pre-65 medical premiums are increasing in 2026.

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

Important Notes

- **For spouses under 65:** If the retiree is over 65 and their spouse is under 65, the spouse will pay the Retiree Only rate or Retiree + Children rate listed in the table above.
- **For all retirees or spouses who are age 65 and older and are Medicare eligible:** You are eligible for coverage through Via Benefits—for more information, call **833-945-1112**.

PRESCRIPTION COVERAGE



Atmos Energy offers prescription drug coverage through Prime Therapeutics.

The prescription drug benefits for participants in the HDHP plan are slightly different from those in the EPO or PPO plan. 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.

	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	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)		

Generic, Preferred, and Non-Preferred Drugs

Generic drugs typically cost the least. Preferred brand-name drugs are covered at a lower cost than non-preferred brand drugs. If you choose a brand-name drug when a generic equivalent is available (and your doctor hasn't indicated "dispense as written"), you'll be responsible for the cost difference. Non-preferred drugs usually have the highest out-of-pocket costs. The Preferred Drug List is available at myprime.com, bcbstx.com, or call **866-314-0266**.

Retail Pharmacy

You can fill 30- or 90-day prescriptions at over 54,000 participating retail pharmacies, including major chains like Walgreens, CVS, and Kroger—most large national pharmacies are part of the Prime Therapeutics network. Be sure to present your BCBSTX ID card when filling prescriptions at a retail pharmacy. To find a nearby pharmacy, check drug costs, view the drug list, or access the mail order form, visit myprime.com or call **866-314-0266**.

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 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**.

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 pre-65 retirees 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 their 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



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
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

VISION COVERAGE

MDLIVE



With Virtual Visits from MDLIVE®, the doctor is always in. This benefit coordinates with BCBSTX to provide you 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 retirees and family members on the Atmos Energy 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

All medical plans include MDLIVE virtual visits for general medicine, dermatology, and behavioral health.

All plans (including 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

HEALTH AND WELLNESS

At Atmos Energy, we want you and your family members to get the help you need wherever and whenever you need it. If you or a family member could benefit from specialty health and financial programs, we have resources available to help. **These resources are confidential and will never disclose any of your personal information.**



Rightway

Rightway, our partner for benefits concierge services, is available to answer questions or to 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 pre-65 retirees and family members covered by 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.



Cariloop Caregiver Support Program

Atmos Energy offers 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). Cariloop's Care Coaches support you with the research, 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 around any caregiving situation—from pediatrics to elder care—including:

- Understanding diagnoses like ADHD, Alzheimer's, anxiety, autism, cancer, Down Syndrome, Parkinson's disease, etc.
- Understanding how to pay for a loved one's care
- Vetting care providers based on your loved one's needs (skilled nursing, behavioral health programs, rehab, home health, hospice, etc.)
- Navigating a loved one's Medicare, Medicaid, or VA benefits
- Filling out important legal caregiving documents (wills, POAs, DNRs, etc.)
- Managing family dynamics related to your loved one's care
- Finding the right type of doctor or specialist for a loved one
- Navigating pediatric care needs (therapeutic resources, behavioral or developmental challenges, education struggles, etc.)

Caregiver support from Cariloop is provided to Atmos Energy retirees at no cost. Connect with a Care Coach today by going to cariloop.com/atmosenergy or calling **844-790-5667**.



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 Medical Ally Team of doctors, nurses, and researchers will help you navigate the complexities of healthcare for any medical condition.

Contact My Medical Ally for any health-related decision or question at **888-361-3944**.



Magellan Healthcare

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. **You and your immediate family can receive up to eight free counseling sessions per issue, per year.**

Here are just a few resources Magellan 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.



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 your eligible dependents have 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, and nutrition and weight
- Personalized lifestyle recommendations
- Notifications for high blood pressure readings and reminders to check your blood pressure

If you, your spouse, or your eligible dependents have been diagnosed with hypertension, go to teladochealth.com/now/atmos and use the registration code **ATMOS**.



Your well-being extends beyond the physical and emotional—it applies to your financial health, too. Atmos Energy provides resources to help you manage and make the most of the money you've saved.

FINANCIAL BENEFITS

401(K)/RETIREMENT SAVINGS PLAN (RSP)

The 401(k)/RSP includes the contributions you've made, the matching contributions the company made on your behalf and, if applicable, the Fixed Annual Company Contribution (FACC) provided to you by the company. You may leave your account with T. Rowe Price until age 73, at which time, you must begin taking minimum required distributions. A quarterly recordkeeping fee of \$9.00 is charged once you are no longer an active employee.

At any time, you may roll over or take a distribution of your account. It's recommended that you speak with a tax advisor before making any withdrawals. Access your account online at rps.troweprice.com to view your balance or make investment changes. For more information, contact T. Rowe Price at **800-922-9945**.

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

PENSION ACCOUNT PLAN

The Pension Plan is a company-paid retirement plan for eligible employees hired before October 1, 2010. If you elect to defer your pension benefit, it will continue to accrue interest. If you decide to take your pension, your options are as follows:

- Leave the plan in place and wait until later to start your benefit, or
- Transfer the balance to another qualified plan, or
- Take a monthly annuity, or
- Take the account balance in a lump sum payment

We recommend you consult with a tax or financial advisor before making any decisions regarding your pension benefits. Withdrawal before age 59½ may have tax penalties if not transferred to another qualified plan.

CONTACTS

	Service	Phone Number	Website/Email
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, 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
Workday	Update personal contact information, view final paystips, and access tax forms	N/A	atmosenergy.com/careers/retirees

