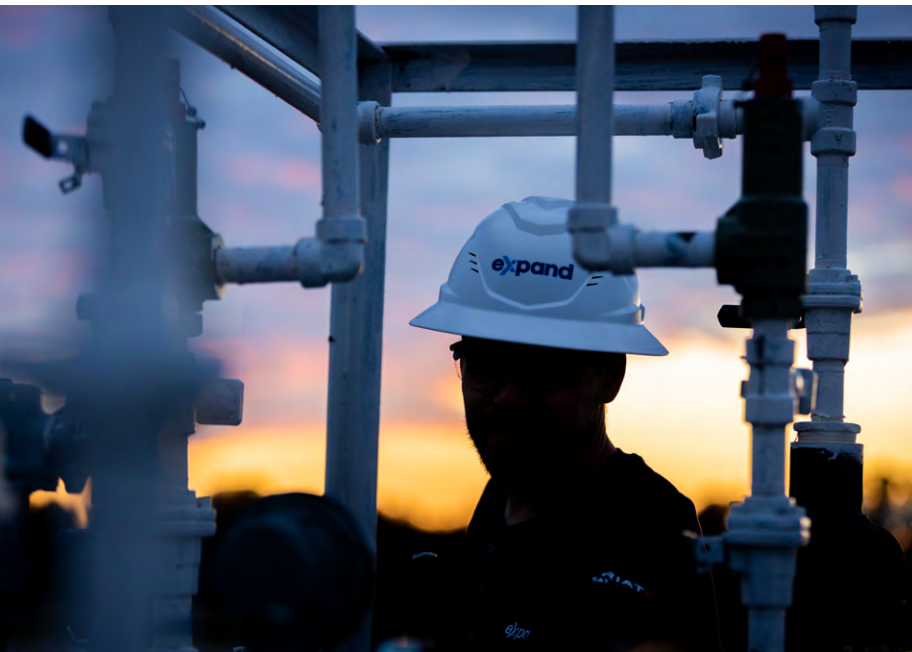


# 2025 Total Rewards GUIDE



**expand**

HUMAN  
RESOURCES

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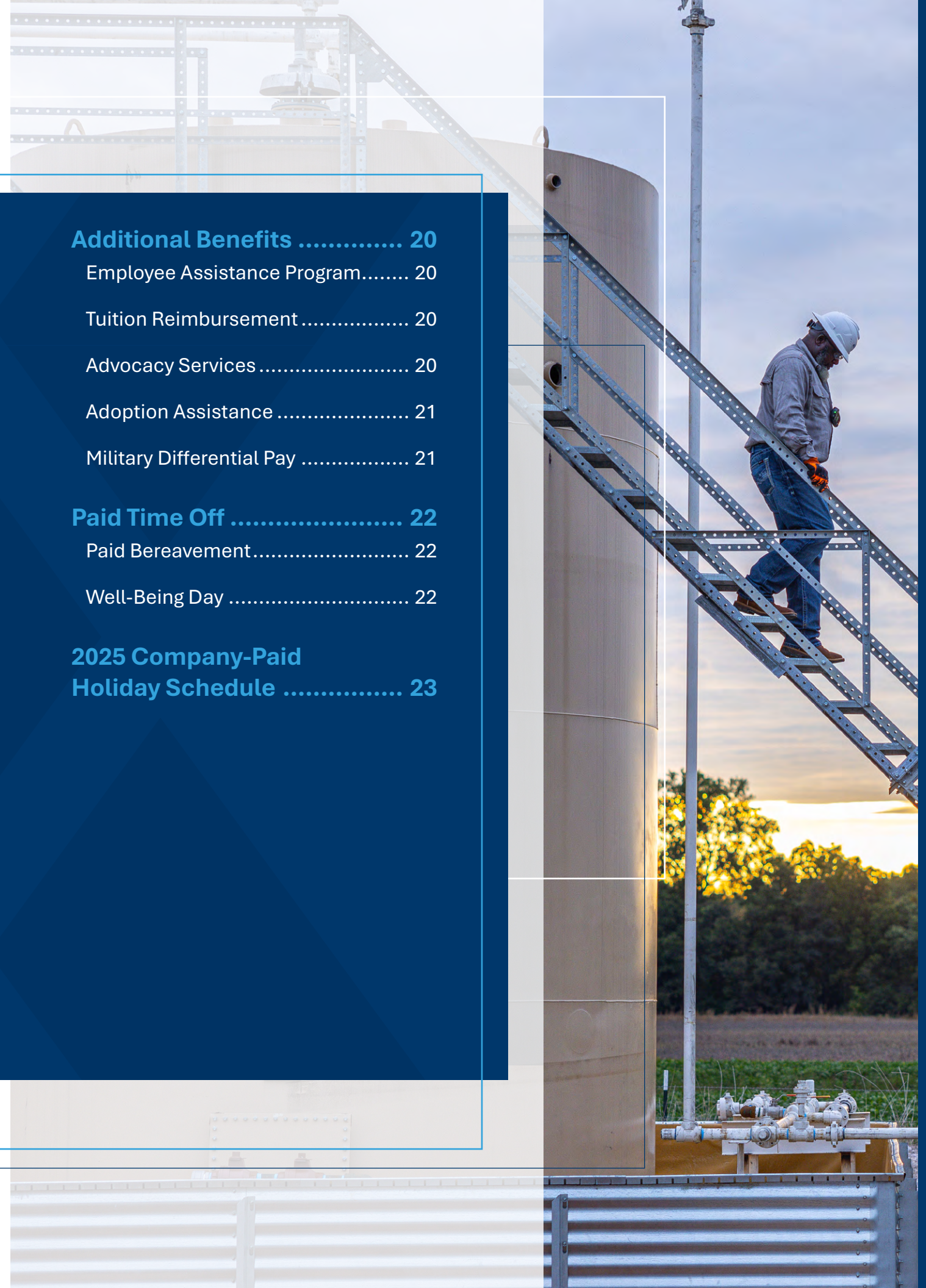
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## Health Plans

Medical coverage is offered through Blue Cross Blue Shield of Texas (BCBSTX). Expand Energy offers a choice between two medical plans — the Health Investment Plan (HIP) with a Health Savings Account (HSA) and a traditional Preferred Provider Organization Plan (PPO).

### Who is Eligible?

All full-time, regular employees (those normally working a minimum of 30 hours per week) are eligible to participate in benefits on the first day of employment. Your spouse/domestic partner is eligible for coverage unless you are divorced or legally separated (documentation is required). Common-law spouses are not recognized as eligible dependents.

Eligible dependent children/domestic partner children can be covered until the age of 26.

When adding your spouse/domestic partner and/or dependent children/domestic partner children to medical coverage, you will be required to provide documentation to verify your spouse/domestic partner and/or dependent children/domestic partner children. After you enroll your eligible dependents in coverage, an email notification will be sent to you explaining the dependent verification process. You must complete the verification process for coverage to remain active.

### Domestic Partnership

We offer access to coverage for qualifying domestic partners and domestic partner children.

## Health Plans

The two medical plans allow you to choose any physician or health care provider you like, but you will receive discounted rates when you select in-network providers. It's important to carefully consider both options and select a plan that best meets your specific healthcare needs and financial situation.

### Health Investment Plan with HSA

The HIP (Health Investment Plan) is a high deductible plan. When enrolled in this medical plan, you pay lower premiums and higher deductibles. When you reach the deductible, our plan will split the cost of services with you – this is known as coinsurance and is capped by an out-of-pocket maximum (OOP Max). When you reach the OOP Max, our plan covers the remaining in-network costs.

This plan can be beneficial for those who want to take advantage of an HSA to save for future medical expenses. The HIP is paired with a health savings account (HSA), which allows for pre-tax contributions to be made to your Fidelity account by you and Expand Energy.

### PPO Plan

The PPO (Preferred Provider Organization) medical plan is also offered. When enrolled in the PPO plan, you pay higher monthly premiums, which means you'll pay lower deductibles and potentially lower out-of-pocket costs.

By enrolling in the PPO plan, you are eligible to set aside pre-tax dollars to a Medical Flex Spending account through Smart-Choice that can be used to pay for out-of-pocket medical expenses. You will want to plan for your potential medical expenses in the upcoming year as the Medical Flex Spending account is considered a “use it or lose it” account.

### Health Savings Account

In January, the company will contribute to your HSA to provide you a head start on the money you will need to meet your deductible each year. To receive the company contribution, you must be employed on Jan. 1. Anyone hired after Jan. 1 will receive a prorated company contribution. The total combined amount you and Expand can contribute is determined each year by the IRS. See the IRS Limits for the updated annual maximum contribution.

Remember, your HSA balance is always yours even if you change employers, and balances left over at the end of the year will roll over from year to year. But keep in mind, if you take advantage of any of the investment vehicles for your account, those investments can fluctuate. You can talk to a specialist at Fidelity for guidance if you are interested in investing your HSA balance.

# Health Plans

## Wellness Premium Discount







When enrolled in the company-provided medical plan, you and your spouse/domestic partner can complete a wellness/preventive exam in the current plan year to each receive a \$25 wellness discount on monthly medical premiums the following year. Once your wellness exam is completed, your physician will file a claim with BCBSTX, and your records will show you have completed your eligible wellness exam.

Wellness/preventive exams are covered at 100% by the medical plan. Exams that will be considered for the discount include:

- > Colonoscopy
- > Mammogram
- > Prostate Exam
- > Routine Physicals
- > Well Woman Visit
- > Well Man Visit

## Wellness Benefits

Expand Energy is committed to providing you and your family with tools and resources that will support and encourage education and preventive health activities. You and your enrolled dependents can take advantage of a number of health services that can prevent or identify a medical issue in the earliest stages. These services are paid at 100% (of the allowable charge):

-  Adult immunizations  
*(flu shots, shingles vaccinations, etc.)*
-  Bone density screenings
-  Blood pressure screenings
-  Well-child care
-  Routine physicals
-  Prostate cancer screenings

# Health Plans

## Tobacco Use

The medical plan requires a \$100 monthly fee for employees who are nicotine users, which encourages a healthier lifestyle. Non-tobacco users are defined as those who have not smoked a cigarette, cigar, pipe or any other tobacco or nicotine product and not used smokeless tobacco products such as e-cigarette, snuff, plug or chew within the prior two months.

If you are currently a tobacco user, the tobacco-use fee can be waived with the participation of a tobacco cessation program through Lyra or by stopping tobacco use for two months.



## Advantages of Being Enrolled in an Expand Energy Medical Plan

When you are enrolled in the company medical plan, you and your covered dependents are automatically enrolled in additional benefits and services at no charge to you.

- > You and your covered dependents will automatically be enrolled in prescription drug coverage, offered by CVS/Caremark.
- > Your coverage also includes access to telemedicine services — offered through Teladoc and access to a Personal Health Clinician through Blue Care Connection.



## Health Plans

### Prescription Drug Plan

You and your dependents covered on the Expand Energy medical plan have access to comprehensive prescription coverage through our partnership with CVS/Caremark.

The benefits and amounts you will pay for medications will depend on what medical plan you are enrolled in; and whether or not you fill your prescriptions through a retail outlet or by mail order. In most instances, you will pay less for generic medications.



### Blue Care Connection\*

Blue Care Connection is available to you and your covered dependents when enrolled in the Expand Energy medical plan. Clinicians can help you manage chronic, complex or serious conditions and provide support to better manage your health care needs. Personal Health Clinicians are available whenever you need support or additional information from a health professional.

## Health Plans

### Teladoc-24/7 Access

When you are enrolled in the Expand Energy health plan, you and your covered dependents are automatically enrolled in Teladoc. With your Teladoc membership, you can connect with a board-certified and state licensed physician in minutes — anytime, anywhere — get help with everyday care, dermatology and counseling via phone or video.

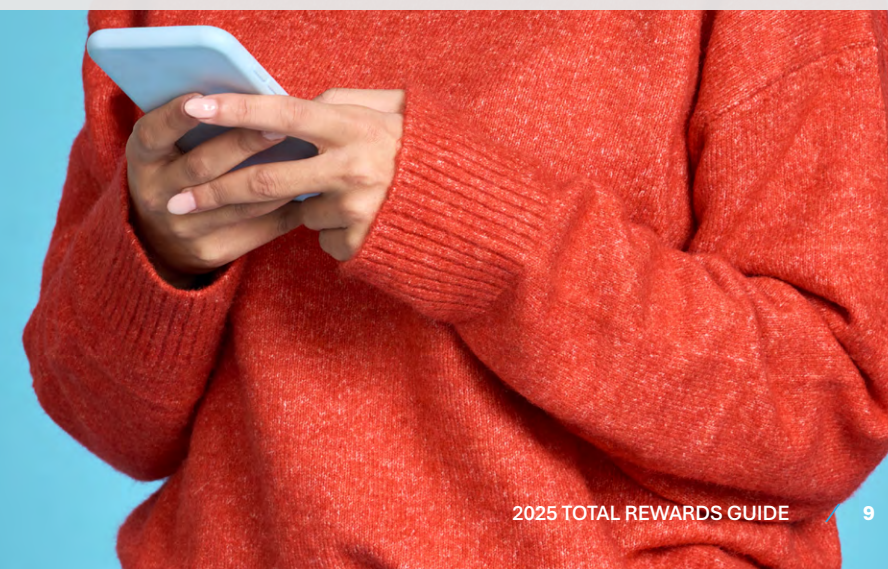
Once your account is established, you can request an affordable and convenient consult with a doctor

**24 / 365**  
hours a day / days a year  
by web, phone or mobile app.

**Teladoc**  
HEALTH

Teladoc physicians will be able to access your completed medical history record and provide a diagnosis by considering any past health issues, medications you take or allergies you may have.

Should you need medication, Teladoc physicians can send a prescription to the pharmacy of your choice. When seeking every day care, you will be responsible for a consult fee based on the type of medical plan you are enrolled in, which is far less expensive than urgent care and emergency room visits.





## Health Plans

### Dental Plan

Expand Energy provides a comprehensive dental plan that covers a wide range of dental health services for you and your covered dependents through Delta Dental of Oklahoma. Delta Dental programs allow you to select any licensed dentist. While we recommend you select a Delta Dental participating dentist because you may enjoy lower out-of-pocket costs and the convenience of having your claim forms handled free-of-charge by the dental office, you are free to choose any dentist.

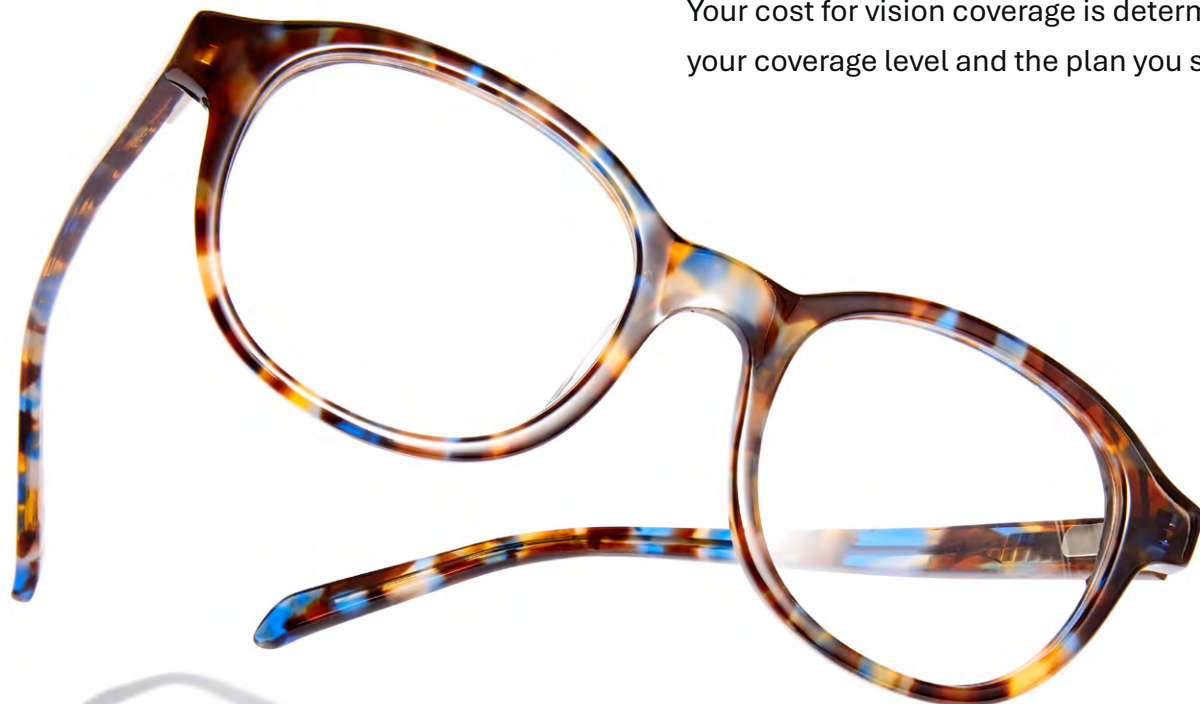
Your cost for dental coverage is determined by whether you cover just yourself or additional members of your family.



### Vision Plan

Vision insurance is offered through the VSP vision plan. Expand Energy gives you the choice of Basic and Premium coverage. Basic coverage offers an allowance for frames or contacts and with the Premium plan you have an allowance for both frames and contacts. By enrolling in a vision plan through Expand Energy, you and your dependents will receive value and savings on eye exams and eyewear. VSP has one of the largest networks of providers throughout the U.S.

Your cost for vision coverage is determined by your coverage level and the plan you select.



## Voluntary Benefits

Expand Energy offers a number of voluntary benefits for you to select from. Though these benefits are paid entirely by you, by enrolling through Expand Energy you have access to group rates — which are likely to be less than what you would find on your own — and the ease of paying through payroll deduction. In most cases, your access to the group rate will carry with you if you continue your benefit after leaving the company.



### Aflac Insurance

Through Aflac you have access to a variety of plans that can help ease financial stress when you are enrolled in the plan. Aflac pays cash benefits directly to you — giving you flexibility to help pay bills related to an off-job accident or illness or help with everyday living expenses. You can use your cash benefit the best way you see fit.

[Group Accident Insurance](#)

[Critical Illness Insurance](#)

[Hospital Indemnity Insurance](#)

## Voluntary Benefits

### Legal Insurance

With ARAG legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters. This coverage includes, but not limited to, wills and estate planning, real estate and home ownership, traffic tickets and license suspension, disputes with a landlord, family law matters, small claims court, consumer fraud and personal property disputes. This benefit can also assist with student loan debt, bankruptcy and tax audit.



You will have access to a nationwide network of more than 14,000 attorneys who average 20 years of experience.

### Identity Theft Protection

With the protection of ID Watchdog, you have an easy and affordable way to help better protect and monitor the identities of you and your family. Features include blocked inquiry alerts, child credit lock, customizable alert options, credit monitoring, dark web monitoring and online resolution tracker.



ID Watchdog offers two levels of plan coverage — Essentials and Ultimate.

## Flexible Spending Accounts

Sign up for a medical expense or dependent care flexible spending account (FSA) to set aside pre-tax dollars to cover eligible out-of-pocket expenses. Our medical expense and dependent care flexible spending accounts are administered through Smart-Choice Accounts at BenefitsNow.

If you're participating in either or both spending accounts, you should know that there are some IRS restrictions on how the money in your account can be used. The money must be used each plan year, which is Jan. 1 through Dec. 31, or any unused balance is forfeited. The IRS allows some additional time to submit your expenses for reimbursement to make sure you don't get penalized if you pay for eligible services or products later in the calendar year. You have until March 31 of the next calendar year to submit your expenses for eligible services or materials that you pay for during the prior year. You won't lose any of the remaining funds in your account until that date.

### Important!

If you terminate employment with Expand Energy during the year, only charges incurred while you are an active employee are eligible for reimbursement from the medical expense reimbursement account, unless you continue to participate through COBRA. For your dependent care reimbursement account, you will be eligible to submit for reimbursement any claims incurred during your employment (i.e. last day of employment).



## Disability

Expand Energy provides the following company-paid disability benefits through Prudential:

### Short-Term Disability

The short-term disability benefit is provided to you at no cost. There is a zero-day waiting period for injuries and maternity leave and a five calendar-day waiting period for illness. If you are eligible, you will receive your first eight weeks of short-term disability protection at 100% of your base salary. If your disability exceeds eight weeks, you will receive an additional 18 weeks of short-term disability protection at 70% of your base salary until transitioning to long-term disability (if/when eligible).

### Long-Term Disability

When eligible, you will receive 60% of base salary up to \$20,000 per month; there is a 180 calendar-day waiting period. You have two options for long-term disability:

#### Taxable Option (default)

Expand Energy pays the entire premium, which is not considered taxable income. If you become disabled and qualify for long-term disability, it will be treated as taxable income.

#### Nontaxable Option

Expand Energy makes the same contribution for the premium as for the taxable option.

You make a small contribution to the premium. Expand Energy's contribution is taxable income. If you become disabled and qualify for long-term disability, your disability benefit payments will not be treated as taxable income.

## Life Insurance

To provide you and your family with financial protection in the event of a death, Expand Energy offers a range of life insurance options that can cover you, your spouse/domestic partner and your children/domestic partner children. We hope you never need to use these benefits, but you can rest easier knowing these benefits allow you to be prepared. Bear in mind that age-related reductions in your employee and spouse/domestic partner life insurance coverage will occur at:

> Age 65 – 69 (65%)

> Age 70 – 74 (50%)

> Age 75 and over (35%)

For life insurance and Accidental Death and Dismemberment (AD&D) insurance and disability plans, the active work clause applies. If you are not actively working on the day before the scheduled effective date of your insurance or increase, your insurance or increase will not become effective until the day after you complete one full day of active work as an eligible member.





# Life Insurance

## Basic Life and AD&D

Expand Energy provides group term life insurance in the amount of two times annual earnings as defined by the life insurance provider. There is also an option of electing a flat \$50,000 instead. In a qualified situation, AD&D will also pay in the amount equal to your basic life insurance. You may also elect Basic coverage for your dependents — \$5,000 for your spouse and \$2,000 for dependent children.

The Internal Revenue Service (IRS) requires the value of employer provided group term life insurance in excess of \$50,000 be included in the gross income of a covered employee. Company-paid premiums for the amount of coverage over \$50,000 are taxable for federal income tax, FICA and state income tax, if applicable.

## Supplemental Life

### Employee Supplemental Life

You may apply for up to eight times your base salary, to a maximum of \$1,000,000 in coverage. When you are first eligible you may purchase up to \$500,000 (or five times your annual salary if lower) without providing any evidence of insurability. If you enroll later or want to increase your amount you will be required to prove good health.

### Spouse Supplemental Life

You may elect in increments of \$10,000 up to the lesser of \$500,000 or your elected employee supplemental life amount for your spouse/domestic partner. Approval is guaranteed for up to \$50,000 during the initial enrollment period. Amounts that total more than \$50,000, and enrollments after initial eligibility, are subject to review and require evidence of insurability.

### Child Supplemental Life

Your dependent child is eligible for supplemental life insurance until his or her 26th birthday, regardless of marital status, student status and financial dependence. This includes adopted children, domestic partner children and stepchildren living in your home. You may elect child supplemental life regardless of your enrollment in supplemental life up to \$10,000. The premium is the same regardless of the number of children covered.

# Life Insurance

## Supplemental AD&D

In addition to your basic and supplemental life insurance, you may purchase Supplemental AD&D coverage for yourself, your spouse/domestic partner and your children/domestic partner children.

**Employee Supplemental AD&D:** Purchase up to eight times your base salary, up to a maximum of \$1,000,000. No proof of good health is required.

**Spouse Supplemental AD&D:** Purchase your selected AD&D amount in increments of \$10,000 up to the lesser of \$500,000 or your elected employee supplemental life amount.

**Child Supplemental AD&D:** Purchase up to 15% of your selected AD&D amount in increments of \$10,000. Maximum coverage is \$100,000 for each child/domestic partner child.

### When both spouses/domestic partners are Expand Energy employees:

- › You cannot be covered under another employee's supplemental spouse/domestic partner policy (this includes basic spouse coverage). Each must have their own employee supplemental life insurance policy.
- › Only one employee can cover their children/domestic partner children in child supplemental life/child basic life.

Rates are based on your age and will increase throughout the year if you experience an age-tier change.



Supplemental coverage can be changed anytime throughout the year. When increasing coverage, Evidence of Insurability (EOI) may be required.

## 401(k) Plan

The Expand Energy 401(k) plan provides an opportunity for you to build a financial reserve to use when you retire.

You receive company contributions and tax advantages when you participate, and you have choices about how much to contribute and how you invest.

### Joining the Program

You are eligible to participate in the Expand Energy 401(k) plan upon employment. **Note: Employees who do not make an affirmative election will have automatic contributions of 4% beginning 30 days following the eligibility date.**

### Contributing Your Money

Expand Energy matches 100% of the first 6% of your eligible contribution. You may contribute up to 75% of your base pay and eligible bonus compensation, up to the annual IRS limit.

- › Your 401(k) contributions are matched by Expand Energy with cash. All contributions made to your account will be invested in the same percentages in the investments you have chosen for your own contributions.
- › You can increase or decrease your contributions at any time. Requests for changes will be made directly on the Fidelity website and will be reflected in your paycheck as soon as administratively possible.
- › You can stop your contributions at any time.
- › Your contributions and the company contributions are always 100% vested.

## 401(k) Plan

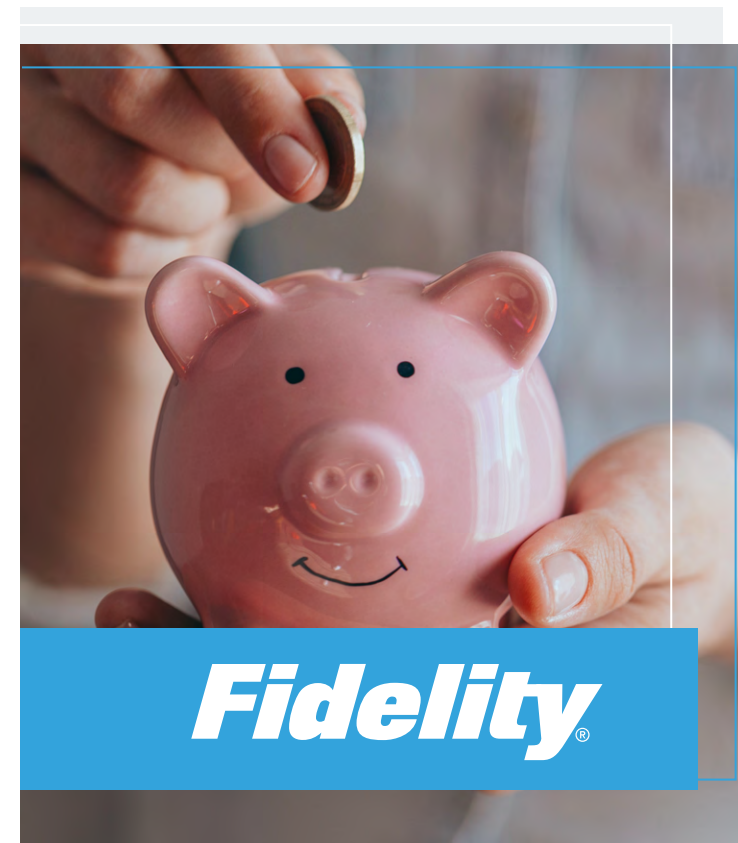
### Roth and After-Tax Options

Expand Energy offers other savings opportunities within the 401(k) plan through the use of a Roth After-Tax contribution account, and a separate After-Tax contribution account.

You can substantially increase the amount of your contributions and reduce your tax burden by taking advantage of these tools.

With a Roth contribution account, you can make after-tax contributions and receive company matching contributions up to IRS limits.

You may also take advantage of a separate, unmatched after-tax contribution account which can increase the overall amounts you can contribute.



### Company Profit Sharing Contribution



Expand Energy makes a quarterly discretionary profit sharing contribution to your 401(k) account. The profit sharing contribution, based on a percentage of free cash flow, is distributed equally to all eligible employees. You are not required to contribute to your 401(k) account to receive this contribution.



## Additional Benefits

### Employee Assistance Program

To make sure you have the support you need to work through life's challenges, Expand Energy has partnered with Lyra Health to provide cost-free, totally confidential, evidence-based mental health care for you and your family. In addition, you will have access to work-life services, eLearning and more.

Life is hard, especially with everything going on in the world these days. The good news? You don't have to get through it alone. With Lyra, you can build new skills to manage and cope with the stress, sadness and anxiety that may be keeping you from being your best self.

#### Remember:

At no cost to you, each member of your household is allowed eight counseling sessions per year.



### Tuition Reimbursement

Expand Energy is committed to continuous improvement through education and development and supports employees who want the same. To be eligible to participate in the tuition reimbursement program, you must be a full-time employee and in good standing with a satisfactory performance record.

### Advocacy Services

Health care and insurance can be very confusing and costly. Making the wrong decision, or even the right decision at the wrong time, can be frustrating and extremely expensive. Expand Energy wants to make sure you and your family have as much support as possible as you navigate the complex world of insurance and medical benefits.

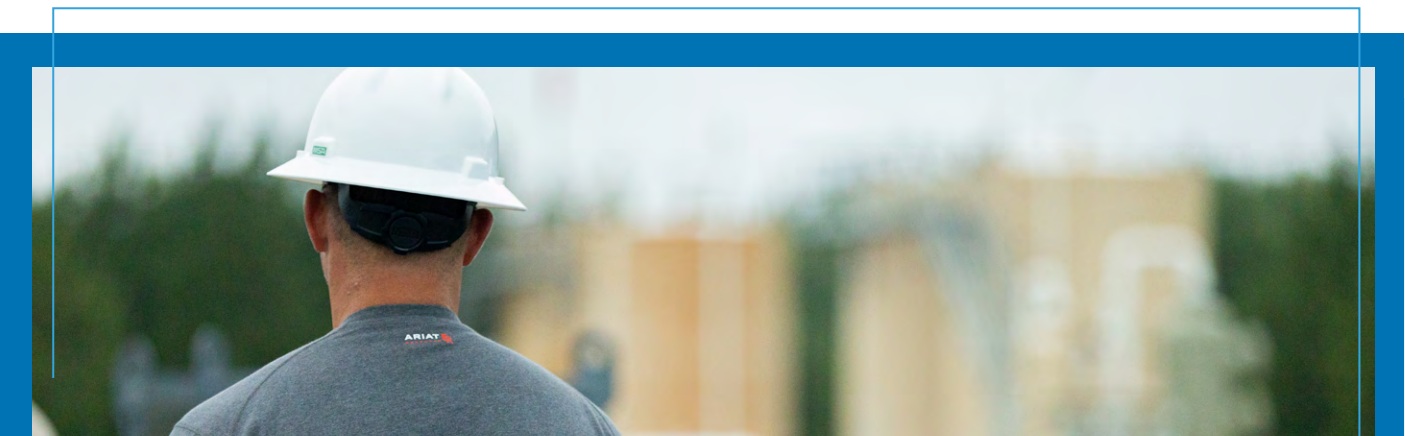
## Additional Benefits

### Adoption Assistance

Expand Energy provides a \$20,000 lifetime adoption assistance benefit to help employees with qualified adoption expenses. Regular, full-time or part-time employees are eligible immediately upon employment for expenses incurred on or after hire date.

### Military Differential Pay

Full-time employees who have completed at least one year of continuous employment and are called to active duty or military training for 30 or more continuous days are eligible for Military Differential Pay.



#### About this information

*The information in this brochure offers only a general overview. Some important details — including definitions, limitations and exceptions — are not included. Do not use this as your only source of information in making enrollment decisions, obtaining services or claiming benefits.*

# Paid Time Off

Expand Energy provides paid holidays, paid time off (PTO) and paid bereavement for all full-time employees. Work experience is defined as your age (as of Jan. 1) minus 22. Please reference the table below for PTO amounts:

YEARS OF EXPERIENCE	HOURS OF PTO ACCRUED ANNUALLY	PER-PAY-PERIOD ACCRUAL AMOUNT (26 PAY PERIODS)*
0 – 4	160 hours	6.153 hours
5 – 9	200 hours	7.692 hours
10 – 19	220 hours	8.461 hours
20 – 24	240 hours	9.230 hours
25 +	280 hours	10.769 hours

*\*This table reflects accrual amounts to the third decimal only. When actively at work you will receive your per-pay period PTO accrual amount.*

# Paid Bereavement

You are eligible for up to five days of paid bereavement leave per incident.



## Well-Being Day

Expand Energy is invested in your physical, mental and emotional health and knows you may need to take a day off to relax and recharge — whatever that means to you. You can take a Well-Being Day (one day per calendar year) whenever you need it.

# 2025 Company-Paid Holiday Schedule

There are 12 company-paid holidays in 2025:

- › Wednesday, January 1 — New Year’s Day
- › Monday, January 20 — Martin Luther King Jr. Day
- › Monday, February 17 — Presidents’ Day
- › Friday, April 18 — Good Friday
- › Monday, May 26 — Memorial Day
- › Friday, July 4 — Independence Day
- › Monday, September 1 — Labor Day
- › Thursday, November 27 — Thanksgiving Day
- › Friday, November 28 — Day after Thanksgiving Day
- › Wednesday, December 24 — Christmas Eve
- › Thursday, December 25 — Christmas Day
- › Wednesday, December 31 — New Year’s Eve



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