



Employee Benefits Summary 2025

- Medical and prescription drug coverage
- Dental plan
- Vision plan
- Flexible spending accounts
- Life and AD&D insurances
- Disability coverage
- Parental Leave
- 401(k) retirement plan
- Paid time off
- Additional programs

Eligibility:

You are eligible to participate in the Plains benefit plans if you are a regular full-time or part-time employee working 30 or more hours per week. You are eligible for coverage on your first day of employment.



PLAINS

Medical and Prescription Drug Coverage

Plan Feature	In-Network	Out-of-Network
Annual deductible	\$400 individual / \$1,150 family	\$800 individual / \$2,300 family
Out-of-pocket maximum (includes deductible)	\$2,600 individual / \$5,500 family	\$5,200 individual / \$11,000 family
Preventive care services	100% covered (no deductible)	Plan pays 70% after deductible
Office visit	\$20 copay	Plan pays 70% after deductible
Virtual Visit by video chat	\$10 copay	N/A
Urgent care clinic	\$20 copay	Plan pays 70% after deductible
Coinsurance	Plan pays 90% after deductible	Plan pays 70% after deductible

Prescription Drugs	Retail (up to 30-day supply)		Mail Order (up to 90-day supply)
	In-Network	Out-of-Network	In-Network
Generic	\$10 copay	Plan pays 70% of the predominant reimbursement rate per prescription order or refill	\$20 copay
Brand	\$25 copay		\$40 copay
Non-Formulary	\$40 copay		\$65 copay

Dental Plan

Dental Care	In-Network	Out-of-Network
Calendar year deductible	\$50 individual / \$150 family	
Preventive and diagnostic care	100% covered twice per year (no deductible)	You pay any amount over plan reimbursement rate (covered twice per year)
Basic care	Plan pays 80% after deductible	Plan pays 80% after deductible; you pay any amount over plan reimbursement rate
Major care	Plan pays 50% after deductible	Plan pays 50% after deductible; you pay any amount over plan reimbursement rate
Calendar year maximum	\$2,000 per person	
Orthodontia For children under age 19 \$2,000 lifetime maximum	Plan pays 50% (no deductible)	Plan pays 50%; you pay any amount over plan reimbursement rate

Vision Plan

Vision Care	In-Network Cost	Out-of-Network Reimbursement
Eye exam (once every 12 months)	\$10 copay	Up to \$45
Prescription glasses (lenses covered once every 12 months; frames covered once every 24 months for adults; once every 12 months for children up to age 26)	\$20 copay Frames: \$180 allowance	Single vision lenses: Up to \$30 Bifocal lenses: Up to \$50 Trifocal lenses: Up to \$65 Frames: Up to \$70
Elective contact lenses (once every 12 months)	\$160 allowance; 15% discount off fitting and evaluation fee	Up to \$105
Medically necessary contact lenses (once every 12 months)	\$20 copay	Up to \$210

Flexible Spending Accounts

Flexible spending accounts (FSAs) are money-saving options to help pay your out-of-pocket expenses for health care and dependent day care.

	Health Care FSA	Dependent Day Care FSA
Eligible expenses For complete lists, search for publications 502 (health care) and 503 (dependent day care) on www.irs.gov	<ul style="list-style-type: none"> Out-of-pocket expenses such as coinsurance and copays not paid by your medical plan Out-of-pocket expenses for dental treatments not paid by your dental plan Out-of-pocket expenses for glasses, contact lenses or copays not paid by your vision plan 	Day care expenses that allow you and your spouse to work, including: <ul style="list-style-type: none"> Day care, after-school care or summer day camp for dependent children under age 13 Day care for your dependents who are mentally or physically incapable of caring for themselves
Contribution limit	\$3,200	\$5,000 (or \$2,500 if you are married filing separate tax returns)
Reimbursement window	For FSA-eligible expenses you have during the plan year (January 1 to December 31, 2025), you must submit claims for reimbursement by March 31, 2026.	
Rollover of unused funds	Up to \$640	None

Life and AD&D Insurance

Basic Life and AD&D	Employee
What are available coverage amounts for each plan?	Truck drivers: Life coverage equal to two times annual salary up to \$140,000; AD&D coverage equal to five times annual salary up to \$350,000 Other employees: Life coverage equal to two times annual salary up to \$500,000; AD&D coverage equal to five times annual salary up to \$500,000
Who pays for this coverage?	The company pays the full cost for basic life and AD&D insurance

Optional Life	Employee	Spouse	Children
What are available coverage amounts?	\$10,000 increments up to 5 times salary or \$1,000,000 (whichever is less)	\$5,000 increments up to \$250,000 (cannot exceed employee coverage amount)	\$1,000, \$5,000 or \$10,000
Who pays for this coverage?	You pay for this coverage at group rates through payroll deductions		

Voluntary AD&D	Employee	Family (Spouse and/or Children)
What are available coverage amounts?	\$10,000 increments up to \$500,000	Spouse only: 60% of employee amount Spouse with children: 50% of employee amount Children only: 15% of employee amount Children with spouse: 10% of employee amount
Who pays for this coverage?	You pay for this coverage at group rates through payroll deductions	

Disability Coverage

	Short-Term Disability	Long-Term Disability
Who pays for this coverage?	The company pays the full cost for disability coverage	
When do benefits begin?	After 7 days for non-work-related accident, outpatient surgery, hospitalization or illness	After 180 days of disability
What is the benefit amount?	100% of your base pay for the first six weeks; 60% of your base pay thereafter	60% of base pay Truck drivers: \$3,500 monthly maximum Other employees: \$10,000 monthly maximum
How long do benefits last?	Up to 180 days	Until you reach Social Security normal retirement age or you are no longer disabled

Parental Leave

Eligible employees may take parental leave for a birth or adoption of a child. Parental Leave provides up to six weeks of paid parental leave to eligible employees who are “Primary Caregivers” and up to one week of paid parental leave to eligible employees who are “Secondary Caregivers”. Eligible employees will be compensated at 100 percent of their regular, straight weekly pay during all parental leave.

Employee and Family Assistance Program

The employee and family assistance program (EFAP) can offer extra support dealing with challenging health, personal, family, financial, legal or work-related issues at home or at work. The company covers the full cost of this program so that you and your family members can receive free, confidential counseling.

401(k) Retirement Plan Program

As soon as you receive your first paycheck, you can enroll in the Plains All American 401(k) Plan at any time. You may make pre-tax or Roth contributions of 1% to 75% of gross pay, not to exceed the IRS maximums. The company may match your contributions, up to an aggregate of 6%. You may roll over your balance from other qualified plans upon employment. You always own 100% of your account and the company match account.

Paid Time Off

Plains offers a Paid Time Off (PTO) Plan that allows employees the freedom and flexibility to use their time away from work in the ways they want and need. Full-time employees accrue PTO hours each pay period. During the first year, a new employee's accrual is prorated from the hire date.

Paid Company Holidays

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

Additional Programs

Program	Details
Health Advocacy Services	Access to assistance for you and your family (including parents and parents-in-law) for health care, insurance, medical bill needs, Medicare, Medicare Supplement plans, & Medicaid assistance
Travel Assistance	Emergency medical and travel services for you and your family members when you are traveling at least 100 miles from home on company business or vacation
Identity Theft Program	One-on-one assistance if you become a victim of credit card fraud and financial or medical identity theft
Online Will Preparation	Free online tools to help prepare legal documents for yourself and your spouse, including wills, living wills and power of attorney documents
Education Reimbursement	With management approval, employees who are continuing their education may receive up to 100% reimbursement for tuition and books after satisfactorily completing courses leading to a degree (up to \$5,250 per year)
Parking	Plains provides paid parking or bus passes for the Corporate office