



2025 Employee Benefits Guide

Summary Benefit Guide



We offer this guide as a resource to familiarize you with the benefits available to you and your family. Throughout this guide, you will find important enrollment and eligibility requirements, helpful tips, definitions, examples and key contact information.

We would like to encourage employees to visit the HR Benefits page on the Continental Hub. There you will find the most up-to-date information on each of the benefits offered by Continental Resources. Go to "Company Links," select "Human Resources," then click on the "Benefits" tile.

This booklet highlights the main features of the benefit plans sponsored by Continental Resources. Full details of these benefits are contained in the legal documents governing the plans. If there is any discrepancy or conflict between the plan documents and the information presented here, the plan documents will govern. In all cases, the

plan documents are the exclusive source for determining rights and benefits under the plans. Continental Resources reserves the right to change or discontinue the plans at any time. Participation in the plans does not constitute an employment contract. Continental Resources reserves the rights to modify, amend, or terminate any benefit

plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974, as amended.

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Medical Coverage



At Continental Resources, we are committed to offering medical coverage that works best for you and your family.

We offer two plans for you to choose from: the **high-deductible health plan** or the **copay plan**. Both plans will offer affordable premiums, deductibles and out of pocket maximums. Both plans are Preferred Provider Organization (PPO) plans through the BCBSTX network. This means that care performed by providers within the BCBSTX network offer savings to Continental Resources plan members. To locate a medical provider in the network, visit www.BCBSTX.com.

It is important to understand the differences in **high-deductible health plan (HDHP)** and the **copay plan**. The notable difference between the two plans is.

The HDHP plan allows for participants to pay for claims out of pocket with a tax-exempt health savings account (HSA) until they meet the annual deductible. Once the deductible is met, subsequent claims are subject to coinsurance.

The copay plan allows participants to pay a copay for office visits and pharmacy claims. The copay plan is not eligible for a Health Savings account.



**BlueCross BlueShield
of Texas**

Pharmacy Benefits

Pharmacy benefits are included with your medical coverage. CVS – Employers Health Plan helps you get the medicines your doctor prescribes. CVS is the pharmacy benefit manager (PBM) that will be utilized effective 1/1/2025.

SAVE TIME WITH HOME DELIVERY

- Get up to 90-day supply of your long-term medicines from CVS.
- Set up automatic refills.
- No extra cost for shipping.
- Learn more on-line at www.Caremark.com/Rxdelivery

Eligibility

All regular, full-time employees who work 30 or more hours per week are eligible for coverage at the first of the month following their date of hire. New hires must complete the enrollment process by the enrollment deadline for their coverage to become effective.

Below are the **types of dependents** allowed, and the documentation required to verify dependency:

- *Spouse* — Valid marriage license
- *Common Law Spouse* — Documentation from a court with proper jurisdiction recognizing the existence of a marriage contract
- *Child (up to the age of 26)* — Birth certificate, adoption papers, or legal guardianship documentation
- *Disabled child (over the age of 26)* — Proof of incapacity/disability

**The Summary of Benefits Coverage (SBC) is available on the Continental Hub. Printed versions are provided upon request*

		HDHP with HSA		Copoly Plan	
		In Network	Out of Network	In Network	Out of Network
Coverage Level - Deductible	Employee Only	\$1,750	\$3,250	\$1,500	\$3,250
	Employee + Dependent	\$3,500	\$7,000	\$3,000	\$7,000
Out-of-Pocket Maximum	Employee Only	\$4,250	\$8,250	\$4,250	\$8,250
	Employee + Dependent	\$7,000	\$13,700	\$7,000	\$13,700
Co-insurance		20%	50%	20%	50%
Office Visit Subject to Deductible		Yes	Yes	No	Yes
	Primary Care Office Visit	Deductible/Coinsurance		\$20	Deductible / Coinsurance
	Specialist Office Visit	Deductible/Coinsurance		\$35	
	Urgent Care	Deductible/Coinsurance		\$40	
ER Subject to Deductible & Coinsurance		Yes	Yes	No	Yes
	Emergency Room	Deductible/Coinsurance		\$150	Deductible / Coinsurance
Pharmacy Benefits					
	Rx Preferred Preventive	Generic \$10 Copay		Copoly	
		Brand \$30 Copay			
	Rx Generic	Deductible/Coinsurance		\$10	
	Rx Preferred Brand	Deductible/Coinsurance		\$45	
	Rx Non-Preferred Brand	Deductible/Coinsurance		\$60	
Rx Speciality	Deductible/Coinsurance		\$100		
Eligible for HSA		Yes		No	
Maximum Company Contribution	Employee Only	\$1,000		Copoly plan is not eligible for the Health Savings Account (HSA). Participants are eligible for the Health Care Flexible Spending Account (FSA).	
	Employee + Dependent	\$1,875			
Maximum Employee Contribution	Employee Only	\$3,300			
	Employee + Dependent	\$6,675			

Tobacco User - Continental Resources believes that being tobacco free is critical to maintaining an individual's health. The medical plan includes a premium surcharge for employees who are NOT tobacco-free.

Tobacco users may avoid the premium surcharge by completing a tobacco cessation program and providing a certificate of program completion to Human Resources. The surcharge will be waived on a prospective basis and any surcharge amounts already paid during the plan year will be refunded to the participant upon Human Resources' receipt of the certificate of program completion. If applicable, the recommendations of a participant's personal physician will be accommodated.

Need help finding a high-quality physician for your specific needs?

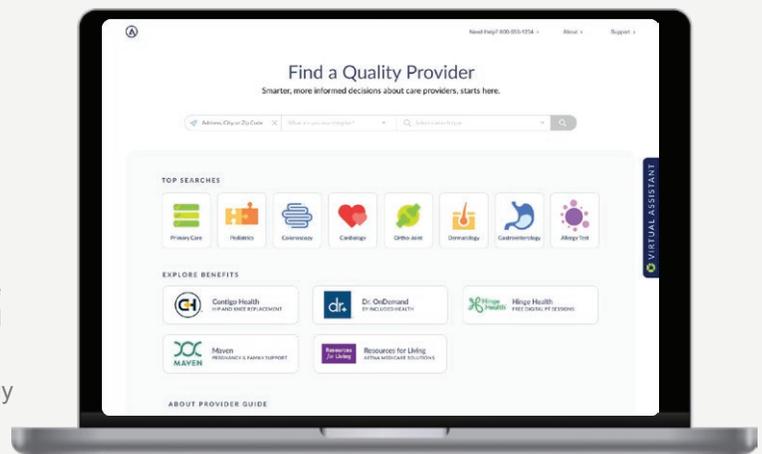
Find the right doctor for your health needs, the first time, with Embold Health.

HOW DOES IT WORK?

When you search for a provider, look for the Embold Health Exceeds Standards badge, which indicates that the provider has exceptional performance in adhering to medical guidelines, achieving positive patient outcomes, and optimizing cost.

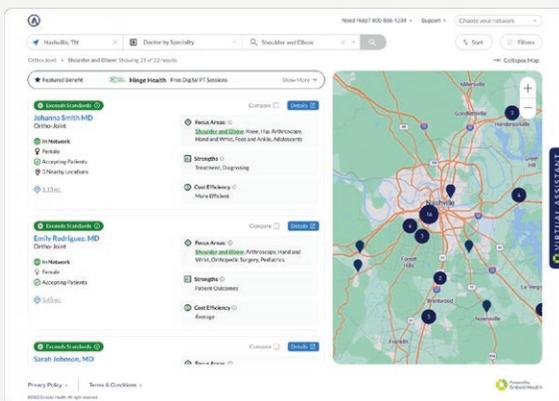
Embold Health rates providers on three factors:

- **Appropriateness of care** (did the provider diagnose correctly and suggest the latest standards of medical care without unnecessary risk?)
- **Effectiveness of care** (does the provider consistently deliver favorable outcomes for patients?)
- **Cost of care** (is the care reasonably priced?)



HOW TO GET STARTED

1. Create an account at: continental.emboldhealth.com. Invitation code: **EHCLR2024**
2. Click on Find a Provider and look for the Embold Health Exceeds Standards badge.
3. Find a top-rated doctor! Make an informed choice of a top quality physician near you and use the phone number to schedule an appointment.



Find a highly-rated doctor in the following specialties from Embold Health:

- Primary Care
- Obstetrics
- Cardiology
- Endocrinology
- Pulmonology
- Joint Care (Orthopedic)
- Spine Care (Orthopedic and/ or Neurosurgical)
- Gastroenterology
- Pediatrics
- Dermatology

To learn more about Embold Health, visit emboldhealth.com

\$0
cost to you

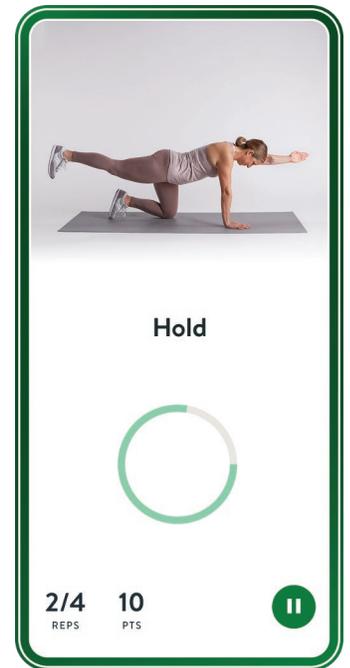


Reduce back and joint pain without drugs or surgery

You're eligible to join Hinge Health. Overcome back, knee, and other joint and muscle pain at **no extra cost to you**. Your family may be eligible too. Programs include:

- Personalized exercise therapy
- Unlimited 1-on-1 health coaching
- Motion tracking technology for instant feedback on your form

On average, participants cut their pain as much as 68%!¹



Scan the QR code to learn more or apply at hinge.health/continentalresources

Questions? Call (855) 902-2777

Employees and dependents 18+ enrolled in a Continental Resources medical plan are eligible.

¹After 12 weeks, in a study of chronic knee and back program participants. Bailey JF, et al. Digital Care for Chronic Musculoskeletal Pain: 10,000 Participant Longitudinal Cohort Study. J Med Internet Res 2020;22(5):e18250.

Health Savings Account (HSA)



At Continental Resources, we offer a Health Savings Account (HSA) which is a triple tax-exempt account that accompanies enrollment in the HDHP medical plan.



GOES IN tax free

Money you save from your paycheck goes into your Health Savings Account (HSA) tax free¹ and lowers your taxable income.

For example:²

If you contribute before taxes: \$3,000

Your take-home pay is reduced by: \$2,110

Your estimated potential tax savings: \$890



IS USED tax free

Use those pretax savings for qualified medical expenses and there's no tax on those withdrawals.



GROWS tax free

What you don't use can be saved from year to year. If you invest any extra savings in your account, you won't be taxed on those earnings.

Pre-tax funds can be deposited into the HSA via payroll deduction and then used to pay for eligible out-of-pocket health care expenses. Funds in the HSA vest immediately and accumulate year after year. An HSA is individually owned, which means the account moves with the account owner and is not tied to an employer.



Health Savings Account (HSA)



Highlights of the HSA:

- Account is administered by Fidelity
- Account holders receive debit cards
- Continental match equals a dollar-for-dollar employee contribution up to \$500 yearly
- Continental seed contribution based upon enrollment coverage:



Coverage	Seed Contribution	Match Contribution	Total Eligible Contribution
Employee Only	\$500	\$500	\$1,000
Employee + Dependent	\$1,375	\$500	\$1,875

Increased Seed Contributions

Most employees enrolled in the HDHP health plan are eligible for an HSA:

Eligibility requirements for the HSA are:

- Must be enrolled in the HDHP
- Must NOT be enrolled in another medical plan or medical FSA
- Must NOT be enrolled in Medicare (Part A or B)

HDHP Plan Coverage Level	HSA Maximum
Employee Only	\$4,300
Employee + Dependent	\$8,550
Additional Catch-up Contribution (age 55 and older)	\$1,000

Dental Coverage



Continental Resources offers dental coverage that is administered by Delta Dental. You have the freedom to visit the provider of your choice, with no change to your deductible amount, however, visiting network providers will maximize your annual benefit and reduce your overall out-of-pocket expenses.

Research shows that dental health is an excellent measure of overall health, and that the condition of your mouth can indicate the condition of your body as a whole. Regular dental check-ups do more than just help you maintain a great smile. They can also give your dentist an indication as to whether much more serious issues are occurring, such as the development of diabetes. Employees are encouraged to take advantage of this benefit.

Schedule of Benefits

Feature	What You Pay	
Annual Deductible	\$50	<i>Amount you must pay before plan pays for services other than preventive.</i>
Maximum Benefit per Calendar Year	\$2,000	<i>Maximum annual amount paid per covered member.</i>
Preventive and Diagnostic Services	100% covered by plan	<i>Includes services such as oral evaluations, routine cleanings, x-rays, fluoride treatments, etc.</i>
Restorative Services	20% after deductible	<i>Includes services such as amalgam and composite fillings, stainless steel crowns, endodontic, oral surgery, periodontics, etc.</i>
Major Services	50% after deductible	<i>Includes services such as major restorative, prosthodontic, etc.</i>
Orthodontic Services	50% after deductible	<i>\$2,000 lifetime maximum</i>

Participant ID is your SSN



www.deltadentalok.org

Vision Coverage



Continental Resources offers vision coverage through VSP. This coverage is designed to provide discounts on necessary goods and services. The plan is a Preferred Provider Organization (PPO) plan, which means certain providers have contracted with VSP to provide their services at a discounted rate. Visiting these network providers will maximize your benefits and stretch your benefit dollars further.

Schedule of Benefits

Feature	Your Coverage In-Network	Your Coverage Out-of-Network	Notes
Exam	\$10 copay	\$50 allowance	Every 12 months
Frames	\$150 allowance 20% off any amount over the allowance	\$70 allowance	Every 12 months
Single Lenses	Covered in full after \$25 copay	\$50 allowance	Every 12 months
Bifocal Lenses	Covered in full after \$25 copay	\$75 allowance	Every 12 months
Trifocal Lenses	Covered in full after \$25 copay	\$100 allowance	Every 12 months
Lenticular Lenses	Covered in full after \$25 copay	\$125 allowance	Every 12 months
Contacts (instead of glasses)	\$150 allowance 15% off contact lens exam	\$105 allowance	Every 12 months

Participant ID is your SSN

To locate a network provider or to learn more about your vision coverage, visit: www.VSP.com



IMPORTANT NOTE: While most lenses and frames are covered, some cosmetic options and frames may be above the plan allowance and involve an extra cost to you. At the time of your visit, you are responsible for any copays and the cost of any non-covered service or equipment.

Flexible Spending Account (FSA)



Due to the pre-tax nature of FSAs, setting aside money will allow you to save money on eligible expenses associated with health care and/or dependent day care.

HEALTH CARE FSA

- The plan year for the Health Care FSA is January 1st through December 31st. All reimbursable expenses must be incurred during this eligible time frame.
- Refer to IRS publication 502 at www.irs.gov for the most comprehensive list of eligible health care expenses.
- Participants enrolled in the HSA are not eligible for the Health Care FSA.

LIMITED HEALTH CARE FSA

- Employees enrolled in the HDHP can use the Limited Health Care FSA for vision and dental expenses, thereby maximizing the HSA savings. The plan year for the Limited Health Care FSA is January 1st through December 31st. All reimbursable expenses must be incurred during this eligible time frame.
- Refer to IRS publication 502 at www.irs.gov for the most comprehensive list of eligible health care expenses.

Let's compare the HSA to the FSA

HSA vs Health FSA	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)
Employer match	Yes	No
HDHP Plan Requirement	Yes	No
Tax-free Contributions	Yes	Yes
Funds roll over yearly	Yes	No
Annual Maximum Contributions	\$4,300 for individual \$8,550 for family	\$3,200 year <i>*Maximum projected</i>

Flexible Spending Account (FSA)



DEPENDENT CARE FSA

The Dependent Care FSA allows you to set aside pre-tax money for eligible dependent day care expenses. This benefit is helpful if you and your spouse are working or in school.

- Dependent Daycare expenses cannot be used for health care.
- The maximum contribution is \$5,000 for most participants. Highly Comp Employees (HCE) will be limited to \$4,000 due to IRS regulations.
- Refer to IRS publication 502 at www.irs.gov for the most comprehensive list of eligible dependent care expenses.

The following types of care are eligible for reimbursement under a dependent care FSA:

- Childcare for dependents under the age of 13.
- Care for a dependent of any age is who physically or mentally incapable of self-care.
- Care for dependent adults living with you.
- Day care provided before and after school.



Life Insurance Coverage



To provide a level of reassurance and security, Continental Resources pays for Basic Life Insurance and Accidental Death and Dismemberment (AD&D) for all full-time employees.

Benefit	Coverage	Paid By
Basic Life Insurance	2x annual earnings, up to a maximum of \$1,000,000	Continental Resources
Basic AD&D Insurance	2x annual earnings, up to a maximum of \$1,000,000	Continental Resources

Employees also have the option of purchasing additional life insurance and AD&D coverage at a group rate. This coverage is administered by Sun Life.

SUPPLEMENTAL LIFE INSURANCE COVERAGE

Employees who purchase life insurance also have the option of purchasing life insurance for a spouse or dependent.

Premiums for supplemental life insurance for employees and their spouses are age-banded, meaning the rate paid for your coverage is dependent upon your age.

CALCULATING PREMIUMS

- 1) Divide the policy amount you wish to elect by 1,000
- 2) Take that number and multiply it by the cost of coverage as outlined in the chart.
- 3) Multiply by 12, then divide by 26.

The total will be the amount deducted per pay check.

Supplemental AD&D Insurance Coverage



In addition to basic Accidental Death & Dismemberment (AD&D) coverage provided by Continental Resources, employees also have the option to buy additional AD&D coverage for themselves and/or their eligible spouse or dependents.

AD&D coverage is designed to pay the designated beneficiaries the face amount of the policy in the event of the policyholder's accidental death. AD&D coverage also has provisions for dismemberment.

Policy Amounts and Rates

Employee Only Policy Amount

Increments of \$25,000 up to \$350,000. Amounts applied for in excess of \$150,000 must not exceed 10x employee's base salary.

Dependent Policy Amounts

If employee elects family coverage, the face amount of the policy is distributed among the dependents as outlined below:

Spouse Only

Spouse has a policy for 50% of the amount of the employee's policy.

Dependent Child(ren) Only

Each eligible child has a policy in the amount of 15% of the employee's policy amount.

Spouse and Dependent Child(ren)

Spouse receives 40% and each child receives 10% of the employee's policy amount.

PORTABILITY OF COVERAGE

Any optional life and AD&D policies you elect are portable. This means you can convert your group policy to a private policy in the event you leave Continental.

You must contact Human Resources within 31 days of your departure to request the paperwork necessary to convert your policy. Upon completion of the conversion process, you must send your premium payments directly to the insurance company in order to maintain your coverage.

Disability Coverage



Continental Resources provides both short- and long-term disability coverage for full-time employees. This helps protect you if you are unable to work due to an accident or illness unrelated to your job.

SHORT-TERM DISABILITY

Short-term disability coverage is provided to all full-time employees who work 30 hours or more per week.

Short-term disability has a 5-working day elimination period, meaning that participants are eligible to receive benefit payments beginning on the 6th consecutive work day of eligible injury or illness. Benefit payments coincide with the normal Continental Resources pay cycle.

The maximum benefit period is 26 weeks.

Benefit amounts are as follows:

- First 6 weeks: 100% of covered employee's base weekly salary (includes elimination period)
- Remaining 20 weeks: 60% of covered employee's base weekly salary

Maternity Leave



In addition to disability leave, Continental Resources also provides full-time employees with maternity leave benefits. Maternity leave provides six (6) weeks of pay at 100% of your weekly base salary. Benefits begin on the day you deliver or the first business day following your delivery.

When applicable, maternity leave will run concurrently with the Family Medical Leave Act (FMLA).

Employees should contact their Benefits Partner to ensure the necessary documentation to apply for maternity leave and FMLA is completed so benefits will not be delayed.

Long-Term Disability



Long-term disability coverage is provided to all full-time employees who work 30 hours or more per week.

Employees are eligible to receive benefit payments after 180 consecutive days of being impaired by a qualifying injury or illness.

Benefit payments are monthly, and in the amount of 60% of your Continental Resources base monthly earnings.

The maximum benefit amount per month is \$10,000.

Qualifying employees are eligible to receive payments as long as they:

- Continue to meet the definition of 'disability' in accordance with the plan documents.
- Do not exceed Social Security normal retirement age.
- Have not exceeded the duration of benefits.

Employee Time Off



PAID TIME OFF (PTO)

PTO leave is provided on the first day of the month of the employee's anniversary date. PTO accrual is based on career experience and awarded as outlined below:

Career Experience	PTO Amount
0-9 years	160 hours
10-19 years	200 hours
20+ years	240 hours

PTO time may be carried over to the next year, but the total PTO balance cannot exceed a maximum of 280 hours. At this point, any excess unused PTO leave will be forfeited the first pay period of the month of the employee's anniversary date.

PARENTAL LEAVE

All employees are eligible for 2 weeks (80 hours) of paid parental leave following the birth or adoption of a child to allow for additional family bonding time. The 80 hours of leave will run consecutively with the employee's work schedule. The leave will be paid at 100 percent of the employees base salary.

For expecting mothers this leave will run after maternity leave is exhausted. (i.e., 6 weeks of paid maternity leave, under disability and 2 weeks of parentally leave following).

Lyra

Your Path to Better Mental Health

No matter what you're going through—coping with stress, managing anxiety or depression, navigating relationship issues, or whatever else life brings—personalized mental health care from Lyra will help you feel your best.



Fast access

Sign up with Lyra in just a few minutes and be paired with providers who have appointments available for new clients.



High-quality providers

Lyra's expert mental health providers are custom matched to you to meet your unique needs.



Flexible options

Meet with Lyra's mental health providers in person or online—whatever works best for your schedule.



Self-care resources

Gain unlimited access to a library of videos, meditations, soundscapes, and breathing exercises.

All Continental Resources employees, their spouse/domestic partner, and their dependents have access to 6 coaching or therapy sessions, per person per year, at no cost.

Eligible employees and their dependents enrolled in Continental Resources' BCBS OK health plan have access to additional therapy sessions, beyond the 6 free sessions, and medication management support from a Lyra network provider. This care is subject to in-network outpatient mental health cost-sharing, as defined under your health plan.



Norton LifeLock Identity Theft Protection



Everyday activities like online shopping, banking and even browsing can expose your personal information making you more vulnerable to cybercrime.

LifeLock with Norton Benefit plans combine leading identify theft protection and device security against online threats, viruses, ransomware, and malware, at home and on-the-go.

Active & Fit Program



Continental Resources offers the Active & Fit program, which gives \$28 per person gym memberships, activity tracking and online exercise classes.

- Over 10,000 participating fitness centers nationwide
 - Gold's Gym and area YMCAs are part of Active & Fit Direct
 - Locate fitness centers in your area by specific programs or amenities
 - Nominate a fitness center that is not part of the current network
- Monthly membership fee is \$28 per person plus tax

**Please see the Health & Wellness page on Continental Hub for more information*



401K



Planning for retirement is important. Continental Resources offers a 401(k) plan administered by Fidelity to help you meet your long-term financial planning goals.

Continental Resources matches your contribution \$1 for \$1 up to 10%

401K PLAN DETAILS

- New hires are automatically enrolled at 8% unless they take action prior to the enrollment deadline (30 days from date of hire) to make an alternate deferral election.
- Continental Resources offers a discretionary match that is fully vested after two years of employment. All Continental Resources matching is on a pre-tax basis.
- You can choose between investing your contributions **pre-tax** (before taxes are calculated, lowering your taxable income) or through the **Roth** (your contributions are post-tax).
- As a participant, you can change your contribution amount at anytime through the Fidelity NetBenefits website at www.401k.com
- You choose how to invest your contributions.
- Check out the Continental Hub benefits 401(k) page for the most current contribution information.



FIDELITY CONTACT INFORMATION

For questions regarding completing the enrollment process, to check your account balance or to view forms or disclosures, visit the Fidelity website: www.401k.com

Fidelity Customer Service
1-800-835-5097





BlueCross BlueShield of Texas

We're with you
wherever you go



Download the Blue Cross and Blue Shield of Texas (BCBSTX) App to manage your health wherever you are.

- Find an in-network doctor, hospital or urgent care facility
- Access your claims, coverage and deductible information
- View or print your member ID card
- Log in securely with your fingerprint or face recognition*
- View your Explanation of Benefits

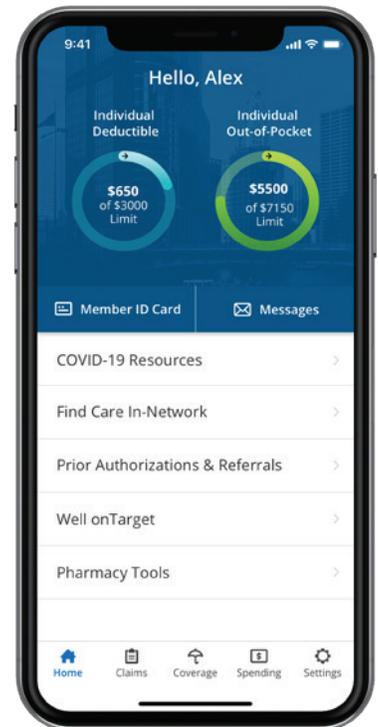
Then, Manage Your Preferences

In the BCBSTX App:

- Update your profile with your mobile number.
- Set your notification preferences to text.

Choose the messages and information you want to get:

- Claims, prior authorization or referral updates
- New documents to review
- Secure message notifications
- Find out about new benefits and services



Available in Spanish

Ready to get started? Text BCBSTXAPP to 33633 to get the app.**



* Availability varies by device.
** Message and data rates may apply. Terms and conditions and privacy policy at bcbstx.com/member/account-access/mobile/text-messaging.



BlueCross BlueShield
of Texas



Experience Wellness Your Way

Well onTarget® gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal

The heart of Well onTarget is the member portal, available at wellontarget.com.^{*} It links you to a suite of inviting programs and tools.

- **Health Assessment¹:** The HA presents a series of questions to learn more about you. After you take the HA, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.
- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue Points^{SM,2}

Start experiencing the wellness portal today. Go to wellontarget.com.

^{*}Members can use their Blue Access for MembersSM credentials to access the wellontarget.com site.



Go Mobile with BCBSTX

At bcbstx.com, log into or create your BAM account. You can stay linked to your claims activity, member ID card and coverage details. It's also where to see prescription refill reminders and health tips by text messages at 33633.