HOPE GAS, INC. RETIREE HEALTH AND WELFARE BENEFIT PLAN

RETIREE LIFE INSURANCE

SUMMARY PLAN DESCRIPTION

FOR

EMPLOYEES REPRESENTED

BY

THE UNITED GAS WORKERS' UNION,

LOCAL 69,

UWUA, AFL-CIO

Effective January 1, 2026

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I. INTRODUCTION

The Retiree Life Insurance Plan under the Hope Gas, Inc. Retiree Health and Welfare Benefit Plan (the "**Retiree Health and Welfare Benefit Plan**") provides retiree life insurance coverage to Eligible Retirees of Hope Gas, Inc. (the "**Company**"), as set forth in this Retiree Life Insurance Summary Plan Description (the "**Retiree Life SPD**").

Please note that the eligibility requirements for Retiree Life Insurance (as described below) differ from the eligibility requirements for Retiree Medical coverage under the Retiree Health and Welfare Benefit Plan.

SUMMARY PLAN DESCRIPTION

The Summary Plan Description for Retiree Life Insurance consists of this Retiree Life SPD and the Additional Information Summary Plan Description for Employees Represented by the United Gas Workers' Union, Local 69, UWUA, AFL-CIO (the "**Additional Information SPD**").

Benefits described in this Retiree Life SPD are as in effect on January 1, 2026. The Company may subsequently provide additional materials that supplement, update or amend the Retiree Life SPD or the Additional Information SPD.

OTHER BENEFITS UNDER THE RETIREE HEALTH AND WELFARE BENEFIT PLAN

In addition to the Retiree Life Insurance, the Retiree Health and Welfare Benefit Plan provides eligible retirees of the Company with retiree medical and health reimbursement arrangement benefits.

- ***For information on Retiree Medical and eligibility for coverage, please refer to the Retiree Health and Welfare Benefit Plan – Retiree Medical Plan Summary Plan Description.***
- ***For information on Health Reimbursement Arrangement benefits, please refer to the Retiree Health and Welfare Benefit Plan Health Reimbursement Arrangement Summary Plan Description.***

RETIREE LIFE INSURANCE HIGHLIGHTS

ELIGIBILITY REQUIREMENTS	• Date of Employment before January 1, 2006; • Represented by the United Gas Workers Union Local 69, UWUA, AFL-CIO; • 10 years of Credited Service; • Retirement from the Company on or after attaining age 55; and • Commence Pension Plan benefits as of the first month following retirement from the Company. ***Note: Employees hired on or after January 1, 2006 are not eligible for Retiree Life Insurance.***
ENROLLMENT	Enrollment must be completed within 30 days after the date of retirement from the Company.
WHEN COVERAGE BEGINS	If enrollment is completed within 30 days after the date of retirement from the Company, Retiree Life Insurance coverage is effective as of the first day of the month following the date of retirement.

WHEN COVERAGE ENDS	Retiree Life Insurance coverage is a lifetime benefit.
COST OF COVERAGE	The Company pays the full cost of Retiree Life Insurance Coverage.
FUNDING	Retiree Life Insurance coverage is fully insured by MetLife.

II. ELIGIBILITY

ELIGIBLE EMPLOYEES

Regular full-time employees of the Company who are represented by the United Gas Workers' Union Local 69, UWUA, AFL-CIO ("**Union Employees**") and whose date of employment with the Company for purposes of the Hope Gas Pension Plan (the "**Pension Plan**") is before January 1, 2006 are an "**Eligible Retiree**" and eligible for Retiree Life Insurance coverage upon satisfying the following requirements:

- Completion of 10 years of Credited Service for purposes of the Pension Plan;
- Retirement from the Company on or after attaining age 55; and
- Commencement of Pension Plan benefit distributions as of the first month following retirement from the Company.

For more information on determining your date of employment for purposes of the Pension Plan, years of Credited Service and Pension Plan provisions on retirement and commencement of benefits, please refer to the Hope Gas Pension Plan Summary Plan Description or contact Hope Gas Benefits:

Hope Gas, Inc. Benefits
781 Chestnut Ridge Road, Suite 100
Morgantown, WV 26505
(304) 566-2959
Samantha.j.baxter-nard@hopegas.com

III. ENROLLMENT AND COVERAGE EFFECTIVE DATE

ENROLLMENT PROCEDURE

You can enroll for Retiree Life Insurance coverage at any time within 30 days after satisfying the eligibility requirements (including the commencement of Pension Plan benefits as of the first month following retirement from the Company) by contacting Hope Gas Benefits:

Hope Gas, Inc. Benefits
781 Chestnut Ridge Road, Suite 100
Morgantown, WV 26505
(304) 566-2959
Samantha.j.baxter-nard@hopegas.com

Please note: in order to enroll for Retiree Life Insurance coverage, you must do so within 30 days after you become an Eligible Retiree (i.e., within 30 days after the date you retire from the Company). If you do not enroll for Retiree Life Insurance during this time period, you will no longer be eligible to enroll.

COVERAGE EFFECTIVE DATE

Your Retiree Life Insurance coverage will be effective as of the first day of the month coinciding with or next following the date you became an Eligible Retiree and complete the enrollment procedure.

IV. MEDICAL LIFE INSURANCE COSTS

If you enroll for Retiree Life Insurance coverage, the Company will pay the full cost of coverage.

V. RETIREE LIFE INSURANCE BENEFITS

If you enroll for Retiree Life Insurance coverage, the amount of your Retiree Life Insurance benefit is determined as follows:

- If you were age 55 or older on January 1, 2006, your Retiree Life Insurance coverage provides a benefit equal to 50% of your annual rate of Compensation during your final year of employment with the Company, up to a maximum Retiree Life Insurance benefit of $50,000. For purposes of determining your Retiree Life Insurance benefit, your "Compensation" will have the meaning given in the Pension Plan.

- If you had not attained age 55 as of January 1, 2006, your Retiree Life Insurance benefit is $10,000.

At the time you enroll for Retiree Life Insurance coverage, Hope Gas Benefits will confirm your Retiree Life Insurance benefit amount.

VI. WHEN RETIREE LIFE INSURANCE COVERAGE ENDS

If you are an Eligible Retiree for Retiree Life Insurance coverage and enroll in accordance with enrollment procedures described in this Retiree Life SPD, your coverage is a lifetime benefit and will continue until your death.

VII. FILING A RETIREE LIFE INSURANCE CLAIM

A claim for Retiree Life Insurance benefits can be initiated by contacting Hope Gass Benefits:

Hope Gas, Inc. Benefits
781 Chestnut Ridge Road, Suite 100
Morgantown, WV 26505
(304) 566-2959
Samantha.j.baxter-nard@hopegas.com

Hope Gas Benefits will assist in filing a claim with MetLife.

A claim for Retiree Life Insurance benefits should be filed with MetLife within 90 days after the date of death.

VIII. CLAIMS PROCEDURES AND APPEALS

CLAIMS PROCEDURE

MetLife will provide you with a written benefit determination notice within 90 days of receiving a Retiree Life Insurance claim. This time period may be extended for an additional period of 90 days if MetLife both determines that such an extension is necessary due to matters beyond its control and provides notification of the circumstances requiring the extension and the date by which MetLife expects to render a decision. If such an extension is necessary due to a failure to submit the information necessary to decide the claim, the notice of extension will specifically describe the required information, and MetLife will allow at least 45 days from receipt of such notice within which to provide the specified information. If there is a failure to deliver the requested information within the time period specified, MetLife may make a decision on the Retiree Life Insurance claim without that information.

If a Retiree Life Insurance claim for benefits is wholly or partially denied, MetLife's benefit determination notice will:

- State the specific reason(s) for the determination;
- Reference specific plan provision(s) on which the determination is based;
- Describe additional material or information necessary to complete the claim and why such information is necessary;
- Describe plan procedures and time limits for appealing the determination, and the claimant's right to obtain information about those procedures and the right to sue in federal court; and
- Disclose any internal rule, guidelines, protocol or similar criterion relied on in making the adverse determination (or state that such information will be provided free of charge upon request).

MetLife's benefit determination notice may be provided in written or electronic form. Electronic notices will be provided in a form that complies with any applicable legal requirements.

APPEAL PROCEDURE

A claimant will have 60 days from the receipt of MetLife's benefit determination notice to file an appeal. Appeals should be sent to the address specified in the benefit determination notice. A decision on an appeal will be made not later than 60 days following receipt of the written appeal. If MetLife determines that special circumstances require an extension of time for a decision on an appeal, the review period may be extended by an additional 60 days (120 days in total). MetLife will provide written notification if an additional 60- day extension is needed.

If an extension is necessary due to the claimant's failure to submit the information necessary to decide the appeal, the notice of extension will specifically describe the required information, and the claimant will be afforded at least 45 days from receipt of such notice to provide the specified information. If the requested information is provided within the time specified, the 60-day extension of the appeal period will begin after that information is provided. If there is a failure to deliver the requested information within the time specified, MetLife may make a determination on the appeal without that information.

The claimant will have the opportunity to submit written comments, documents, or other information in support of an appeal. The claimant will have access to all relevant documents as defined by applicable U.S. Department of Labor regulations. The review of an appeal will take into account all new information, whether or not presented or available at the initial benefit determination. No deference will be afforded to the initial benefit determination.

The review will be conducted by MetLife and will be made by a person different from the person who made the initial benefit determination and such person will not be the original decision maker's subordinate. In the case of a claim denied on the grounds of a medical judgment, MetLife will consult with a medical or other professional with appropriate training and experience. The medical or other professional who is consulted on appeal will not be the individual who was consulted during the initial determination or a subordinate thereof. If the advice of a medical or vocational expert was obtained by the plan in connection with the denial of a claim, MetLife will provide the claimant with the names of each such expert, regardless of whether the advice was relied upon.

A notice that an appeal is denied will contain the following information:

- The specific reason(s) for the determination;
- A reference to the specific Plan provisions(s) on which the determination is based;

- A statement disclosing any internal rule, guidelines, protocol or similar criterion relied on in the benefit determination on appeal (or a statement that such information will be provided free of charge upon request);

- A statement describing the right to bring a civil suit under federal law; and

- A statement that the claimant is entitled to receive upon request, and without charge, reasonable access to or copies of all documents, records or other information relevant to the determination.

MetLife's appeal determination notice may be provided in written or electronic form. Electronic notices will be provided in a form that complies with any applicable legal requirements.

Unless there are special circumstances, this administrative appeal process must be completed before any legal action regarding a claim begins.

IX. PLAN DOCUMENTS

The information in this Retiree Life Insurance SPD has been prepared to describe Retiree Life Insurance benefits under the Retiree Health and Welfare Benefit Plan that are available to Eligible Retirees, as described in this Retiree Life Insurance SPD. If there is a conflict between this information and the official documents and contracts that govern Retiree Life Insurance and the Retiree Health and Welfare Benefit Plan, including but not limited to MetLife policies of insurance, as applicable, those official documents and contracts will govern.

X. CHANGING OR TERMINATING THE RETIREE MEDICAL PLAN

Please see the "Changing or Terminating the Plans" section of the Additional Information SPD for information on the Company's ability to change or terminate the Retiree Life Insurance Medical Plan.