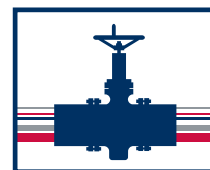


## Employee Benefits Summary 2020

- Medical and prescription drug coverage
- Dental plan
- Vision plan
- Flexible spending accounts
- Basic and optional life insurance
- Basic and voluntary AD&D insurance
- Disability coverage
- 401(k) retirement plan
- Paid time off
- Additional programs



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## Medical and Prescription Drug Coverage

Plan Feature	In-Network	Out-of-Network
Annual deductible	\$350 individual / \$1,000 family	\$350 individual / \$1,000 family
Out-of-pocket maximum (includes deductible)	\$2,000 individual / \$4,800 family	\$2,000 individual / \$4,800 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
Formulary	\$40 copay		\$65 copay

## Dental Plan

Dental Care	In-Network	Out-of-Network
Calendar year deductible	\$50 individual / \$150 family	
<b>Preventive and diagnostic care</b>	100% covered twice per year (no deductible)	You pay any amount over plan reimbursement rate (covered twice per year)
<b>Basic care</b>	Plan pays 80% after deductible	Plan pays 80% after deductible; you pay any amount over plan reimbursement rate
<b>Major care</b>	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	
<b>Orthodontia</b> For children under age 19 \$1,500 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
<b>Eligible expenses</b> For complete lists, search for publications 502 (health care) and 503 (dependent day care) on <a href="http://www.irs.gov">www.irs.gov</a>	<ul style="list-style-type: none"> <li>Out-of-pocket expenses such as coinsurance and copays not paid by your medical plan</li> <li>Out-of-pocket expenses for dental treatments not paid by your dental plan</li> <li>Out-of-pocket expenses for glasses, contact lenses or copays not paid by your vision plan</li> </ul>	Day care expenses that allow you and your spouse to work, including: <ul style="list-style-type: none"> <li>Day care, after-school care or summer day camp for dependent children under age 13</li> <li>Day care for your dependents who are mentally or physically incapable of caring for themselves</li> </ul>
<b>Contribution limit</b>	\$2,700	\$5,000 (or \$2,500 if you are married filing separate tax returns)
<b>Reimbursement window</b>	For FSA-eligible expenses you have during the plan year (January 1 to December 31, 2020), you must submit claims for reimbursement by March 31, 2021.	
<b>Rollover of unused funds</b>	Up to \$500	None



## Life and AD&D Insurance

Basic Life and AD&D	Employee
What are available coverage amounts for each plan?	<b>Truck drivers:</b> 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 <b>Other employees:</b> 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?	<b>The company pays the full cost for basic life and AD&amp;D insurance</b>

Optional Life	Employee	Spouse	Children
What are available coverage amounts?	\$10,000 increments up to 5 times salary or \$500,000 (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?	<b>The company pays the full cost for disability coverage</b>	
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 <b>Truck drivers:</b> \$3,500 monthly maximum <b>Other employees:</b> \$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

## Employee Assistance Program

The employee assistance program (EAP) 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

On your first day of employment, you will be eligible to participate in the Plains All American 401(k) plan. You may make pretax contributions of 1% to 50% of gross pay, not to exceed the IRS maximums (\$19,000 or \$25,000 if you are 50 or older in 2020). 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 before-tax account and the company match account.

## Paid Time Off

### Paid Company Holidays

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

### Vacation

Full-time employees accrue vacation hours each pay period based on years of service. During the first year, a new employee's accrual is prorated from the hire date. Employees may carry over up to two weeks of vacation into the following year.

Years of Service	Vacation Time
Up to 5	2 weeks
After 5	3 weeks
After 10	4 weeks
After 25	5 weeks

### Sick Leave

Full-time employees receive two weeks of sick leave per year. For new employees, sick time hours are prorated based on hire date.

## Additional Programs

Program	Details
<b>Health Advocacy Services</b>	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
<b>Travel Assistance</b>	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
<b>Identity Theft Program</b>	One-on-one assistance if you become a victim of credit card fraud and financial or medical identity theft
<b>Online Will Preparation</b>	Free online tools to help prepare legal documents for yourself and your spouse, including wills, living wills and power of attorney documents
<b>Healthy Rewards</b>	Discounts for health and wellness products and services, including acupuncture, massage therapy, Jenny Craig and Weight Watchers
<b>Credit Union</b>	As a Plains All American employee, you may join the Peoples Trust Federal Credit Union
<b>Education Reimbursement</b>	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)
<b>Parking</b>	Plains All American provides paid parking or bus passes for the Corporate office