



Annual Enrollment 2025 Decision eGuide

November 1 to November 15, 2024



Annual Enrollment 2025 – November 1 to November 15, 2024

It's Annual Enrollment – the time of year to review your options and purchase the coverage that is right for you and your family using your Flex Credits. Reviewing your out-of-pocket expenses from the current year, as well as your planned expenses for the coming year, can help you determine what level of health and dental coverage you need.

We're pleased to announce that there are **no changes** to your benefit plan options for next year. However, as a result of higher claim activity along with continued increase in the cost of medical and dental care and services, the rates for both medical and dental will increase.

In both of our medical options, you will see an **enhanced vision benefit** offering an annual exam covered at 100%. To help support your growing family, we're also offering a **new adoption benefit** of up to \$10,000 per adoption to help cover eligible expenses. Take the time to learn more about your options and make your selections for next year.

The coverage you choose is effective for the benefit year, **January 1 to December 31, 2025**, and you cannot make changes during the year unless you have a **qualifying life event**.

What's Inside

Eligibility and Enrollment	3
Your 2025 Costs & Flex Credits	4
Annual Costs for Health Coverage	4
Annual Costs for Dental Coverage	4
Opt-Out Credits	4
Health Options – At a Glance	5
Take Charge of Your Well-being	6
Dental Options – At a Glance	7
Health Spending Account	8
Education Assistance	8
Disability Insurance	8
Adoption Assistance	8
Contacts	9



Eligibility and Enrollment

The elections you make during Annual Enrollment will be effective from January 1, 2025, through December 31, 2025. Once Annual Enrollment ends, you cannot make changes during 2025 unless you experience a **qualifying life event**. Be sure to take the following action:

Consider Your Needs and Learn More About Your Options

- **Understand the personal needs of your family.**
If your family status has changed, such as through marriage or a new child, your benefit needs may have also changed. Carefully review your options to see if you need to make adjustments or add coverage.
- **Review your options and what's new for 2025.**
This guide provides an overview of your choices for 2025. Read it carefully and share it with your family so you're prepared to enroll. Visit CFTotalRewards.com/ca for even more information.

Do You Need to Take Action?

If you do not enroll, your 2024 coverages will carry forward to 2025, including your excess Flex Credit election. If you want to make changes to your coverage, or change how your excess Flex Credits are allocated, you should take action during Annual Enrollment. Take the time to review your options to decide if you want to make changes for next year.

Please Note – Annual Enrollment is not available through the Workday mobile app.

NEW – Enrolling a New Dependent?

If you add a new dependent to your coverage for 2025, you must provide supporting documentation such as marriage certificate, birth certificate, etc., to support your dependent's eligibility. As a reminder, if you have a **qualified life event** during the year, you must submit the change and supporting documentation within 30 days of the event.



Your 2025 Costs & Flex Credits

CF provides you with Flex Credits each year based on your enrolled family status. You can use your Flex Credits to:

- Purchase health coverage
- Purchase dental coverage

Excess Flex Credits can be:

- Allocated to a Health Spending Account (HSA), or
- Taken as taxable cash through bi-weekly payroll credit

The benefit costs and Flex Credits are shown below. You do not have to choose the same coverage level for health and dental coverage.

Annual Costs for Health Coverage

If You Choose	Cost	Flex Credits	Difference
Option 1			
Single	\$967	\$1,467	(\$500) excess Flex Credits
Employee + 1	\$1,720	\$2,220	(\$500) excess Flex Credits
Family	\$2,734	\$3,234	(\$500) excess Flex Credits
Option 2			
Single	\$1,596	\$1,596	\$0
Employee + 1	\$2,842	\$2,842	\$0
Family	\$4,517	\$4,517	\$0

Annual Costs for Dental Coverage

If You Choose	Cost	Flex Credits	Difference
Option 1			
Single	\$507	\$932	(\$425) excess Flex Credits
Employee + 1	\$844	\$1,269	(\$425) excess Flex Credits
Family	\$1,429	\$1,854	(\$425) excess Flex Credits
Option 2			
Single	\$1,018	\$1,018	\$0
Employee + 1	\$1,696	\$1,696	\$0
Family	\$2,871	\$2,871	\$0

Opt-Out Credits

If you have coverage under your spouse's program or with another private insurer, you can choose to opt out of health coverage. If you opt out of health coverage, you must provide proof of alternate coverage. You can opt out of the dental program without providing proof of alternate coverage.

If you opt out of both health and dental coverage, you will receive "opt out" credits, which can be taken as taxable cash through a bi-weekly payroll credit or deposited into a Health Spending Account.

Annual Opt-Out Credits	
Medical	\$750
Dental	\$688

What's Your Family Status?

Your family status is based on who you are enrolling in coverage. If you are enrolling yourself only in health coverage and you and a qualified dependent in dental coverage, your health coverage family status would be **Single** and your dental coverage family status would be **Employee + 1**.

Health Options – At a Glance

You have the choice of two Health Options through Sun Life. Unless otherwise noted, the maximums listed per insured person are featured below. Per-year maximums refer to the benefit year, which is January 1 to December 31. Coverage ends when you retire or reach age 70, whichever is earlier.

NEW for 2025 – Enhanced vision benefit providing annual exams covered at 100%.

Benefit	Option 1	Option 2
Prescription Drugs*	70% Includes smoking cessation and anti-obesity drugs (limits apply) Includes fertility drugs up to a lifetime maximum of \$2,500	100% Includes smoking cessation and anti-obesity drugs (limits apply) Includes fertility drugs up to a lifetime maximum of \$2,500
Vision Care	Fixed benefit period renews every 2 years. The benefit period starts on 1/1/2025 and ends on 12/31/2026.	
• Eye Exams**	Annual eye exams covered at 100%	
• Eyeglasses, Contacts, Laser Surgery	100% up to \$300 every 2 years for adults, \$75 every year for children	100% up to \$300 every 2 years for adults, every year for children
Paramedical Services	70%	100%
• Psychologists, social workers, psychotherapists, clinical counsellors	\$3,500 per person, per benefit year	\$3,500 per person, per benefit year
• Max for all other specialists combined (e.g., naturopaths, chiropractors, podiatrists, etc.)	\$500 per person, per benefit year	\$1,000 per person, per benefit year
Medical Services and Equipment (e.g., orthotics)	70%	100%
Ambulance	100%	
Hospital	70% for semi-private room	100% for semi-private room
Hearing Aids	100% to a \$1,000 maximum every 3 years	100% to a \$2,000 maximum every 3 years
Private Duty Nursing	\$15,000 maximum every 3 years	\$15,000 maximum every 3 years
Fertility Treatment	\$20,000 lifetime maximum	
Out-of-Province/Country	Out-of-Province/Country emergency services and referral services – up to a lifetime maximum of \$2,000,000 per person for all services combined	

*Sun Life will reimburse your drug expenses up to the “lowest cost alternative” amount for your prescription. See the health benefit section in the employee handbook for more information. Prior authorization is required for some drugs. You can find a list of drugs by going to mysunlife.ca and selecting “prior authorization drug list and forms” from the “group benefits” menu at the top of the page.

**Annual eye exam is excluded from the fixed benefit period. You may have an eye exam annually and the cost does not count toward the dollar maximum in the benefit period.

Take Charge of Your Well-Being

CF is committed to providing comprehensive programs at no cost to you that help you focus on your well-being. Visit [CFTotalRewards.com/ca](https://www.cftotalrewards.com/ca) to learn more about the following:

- **Strive** – CF Industries' well-being platform that provides a simple way to help you take charge of your physical, financial, mental, and social well-being at home and work while earning gift cards as your reward.
- **Dario Health** – Confidential chronic condition management and prevention program, focusing on emotional well-being, weight management, diabetes management, blood pressure management and musculoskeletal health.
- **Employee Assistance Program** – Confidential support, consultation, resources and information to help you and your household family members balance work and family as well as manage personal difficulties.
- **Origin Financial** – CF Industries partners with Origin to provide employees with personal access to local financial professionals that can help manage their finances. Unlimited one-on-one meetings with these professionals come at no charge and can aid employees in reaching their financial goals or conquering a financial struggle.

Origin can help you:

- Manage all the details of your finances including investments
- Connect with a professional best suited for your unique financial needs
- Reach your savings goals with a visual roadmap
- Identify ways to pay off debt
- Enhance your retirement portfolio

Email hereforyou@useorigin.com or visit [useorigin.com](https://www.useorigin.com) for more information.



Qualifying Life Event Changes

You can make changes to your benefits at any time within the plan year if you experience a Life Event Change. You have 30 days from the event to submit your change in Workday. You will have to submit proof of the event, such as a marriage or birth certificate, along with your request. Your requested benefit change must be consistent with the type of life event that you or your dependent experienced.

Dental Options – At a Glance

You have the choice of two Dental Options through Sun Life.

Benefit	Option 1	Option 2
Basic and Preventive Treatments (e.g., Cleanings, Fluoride, X-rays, Fillings, Extractions) Recall Exams Include 2 Units of Scaling	100% Check-ups every 9 months for adults, 6 months for children	100% Check-ups every 6 months
Endodontic and Periodontic Treatments (e.g., Root Canals, Treatments for Gum Disease)	70%	90%
Major Restorative Procedures (e.g., Bridgework, Crowns, Inlays and Onlays)	50%	60%
Combined Maximum for Above Benefits per Year	\$1,500	\$2,000
Orthodontia	Not covered	Covered for adults and children 50% coinsurance up to \$2,000 lifetime maximum

Coverage ends when you retire or reach age 70, whichever is earlier.



Health Spending Account

CF Industries offers a Health Spending Account (HSA) that you can use to pay for out-of-pocket health and dental expenses. You can choose to deposit unused Flex Credits into your HSA.

The HSA has two important tax advantages:

- You are not taxed on the Flex Credits deposited into your account.
- The reimbursements you receive from your account are not taxable.

If you don't spend your HSA balance during the benefit year, you can carry forward unused credits to the next year. Carryover credits that have not been used by the end of the second year will be forfeited as required by the Canada Revenue Agency.

Education Assistance

The Education Assistance Program helps you further your knowledge, skills and job effectiveness through higher education. You may qualify for reimbursement of up to \$10,000 of eligible tuition costs in a calendar year with management approval. [Learn more about the education assistance benefits.](#)

CF also supports your professional development by reimbursing 100% of completed courses and exams with satisfactory results that are relative to your professional role, but apart from an educational degree program. Professional development should be discussed and approved with your manager during the annual performance planning process.

NEW! Adoption Assistance

CF is committed to supporting your overall well-being, including your family life. We're pleased to provide up to \$10,000 of reimbursement for eligible adoption-related expenses for adoptions that begin on or after January 1, 2025. More information about this new benefit will be available in January.

Disability Insurance

CF provides you with Short-Term Disability (STD) and Basic Long-Term Disability (LTD) automatically at no cost to you. Disability insurance can be a valuable source of income if you are ill, injured and/or unable to work.

Plan	Benefit
Short-Term Disability	Continues at 100% of your base salary for up to 14 weeks and then 66.67% for the next 12 weeks.
Long-Term Disability	Taxable benefit that pays 66.67% of your base salary (up to a maximum monthly benefit of \$10,000) after 26 weeks of disability.

Contacts

For Information About...	Contact...
<ul style="list-style-type: none"> • Benefit Choices and How to Enroll • Company Policies • Short-Term Disability Claims • Tax and Payroll Information • Updating Your Benefits After a Life Event 	<p>Courtright Human Resources Department 161 Bickford Line Courtright, Ontario N0N 1H0 Phone: (519) 867-2739 (ext. 1903) Email: courtright@cfindustries.com</p> <p>Medicine Hat Human Resources Department PO Box 1300 Medicine Hat, AB T1A-7R9</p> <p>Production Employees: Phone: 403-525-4339 (Rachel) Email: rcollin@cfindustries.com</p> <p>Phone: 403-525-4351 (Andrèa) Email: andrea.hamilton.contractor@cfindustries.com</p> <p>Non-Production Employees: Phone: (403) 525-4343 (Amissa) Email: afunk@cfindustries.com</p>
<ul style="list-style-type: none"> • Making Health, Dental and Health Spending Account Claims • Coverage Under Your Health, Dental and Health Spending Account Benefits • Life and Disability Claims • The Status of a Claim 	<p>Sun Life Financial Phone: (800) 361-6212 (you'll need your Member ID and plan program number 50621)</p> <p>Hours: Monday through Friday 6 a.m. to 6 p.m. (MDT) (8 a.m. to 8 p.m. EST)</p> <p>Website: sunlife.ca/member</p> <p>To register, enter your CF email address. Once entered, you'll receive an email from Sun Life to confirm your email address. To complete the registration, set up a password and answer some verification questions and answers.</p>
<p>Accessing Top Medical Specialists</p>	<p>Teladoc Medical Experts Phone: (877) 419-2378 Website: Teladoc.ca/medical-experts</p>
<p>General Information</p>	<p>CFTotalRewards.com/ca</p>





CF Industries
2375 Waterview Drive
Northbrook, IL 60062

Disclaimer

This guide presents summary information about the CF Industries benefits program and select policies. Nothing in this guide changes any plan and/or contract terms, or any other term of your employment with CF Industries. The guide does not include, nor is it intended to include, all program details, which are contained in governing documents, such as insurance contracts, plan documents, and trust agreements. If there is any discrepancy between the information on this site and the governing documents, the governing documents will take control. CF Industries reserves the right to amend, modify, reduce, or terminate any part of its benefits program at any time, without notice, in accordance with applicable laws and regulations.

Canada_103024