



Annual Enrollment 2024 Decision eGuide

October 30 to November 10, 2023



Annual Enrollment 2024 – October 30 to November 10, 2023

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. **In addition, in both of our medical options, you will see an enhanced mental health benefit of up to \$3,500 per year.** 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, 2024**, and you cannot make changes during the year unless you have a qualifying life event.

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Eligibility and Enrollment

The elections you make during Annual Enrollment will be effective from January 1, 2024, through December 31, 2024. Once Annual Enrollment ends, you cannot make changes during 2024 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 2024.** This guide provides an overview of your choices for 2024. Read it carefully and share it with your family so you're prepared to enroll. Visit [CFTotalRewards.com](https://www.CFTotalRewards.com) for even more information.

Do You Need to Take Action?

If you do not enroll, your 2023 coverages will carry forward to 2024, 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.



Your 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 number of Flex Credits needed 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	\$874	\$1,374	(\$500) excess Flex Credits
Employee + 1	\$1,555	\$2,055	(\$500) excess Flex Credits
Family	\$2,472	\$2,972	(\$500) excess Flex Credits
Option 2			
Single	\$1,443	\$1,443	\$0
Employee + 1	\$2,570	\$2,570	\$0
Family	\$4,084	\$4,084	\$0

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 your spouse in dental coverage, your health coverage family status would be **Single** and your dental coverage family status would be **Employee + 1**.

Annual Costs for Dental Coverage

If You Choose	Cost	Flex Credits	Difference
Option 1			
Single	\$437	\$862	(\$425) excess Flex Credits
Employee + 1	\$728	\$1,153	(\$425) excess Flex Credits
Family	\$1,232	\$1,657	(\$425) excess Flex Credits
Option 2			
Single	\$878	\$878	\$0
Employee + 1	\$1,462	\$1,462	\$0
Family	\$2,475	\$2,475	\$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

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.

NEW for 2024 – Enhanced mental health benefit of up to \$3,500 per year.

Benefit	Option 1	Option 2
Prescription Drugs*	70% Includes smoking cessation and anti-obesity drugs (limits apply) Includes fertility up to a lifetime maximum of \$2,500	100% Includes smoking cessation and anti-obesity drugs (limits apply) Includes fertility up to a lifetime maximum of \$2,500
Vision Care**	Fixed benefit period renews every 2 years (on even years)	
Eye Exams and Eyeglasses, Contacts, Laser Surgery	\$300 every 2 years for adults, \$75 every year for children	\$300 every 2 years for adults, every year for children
Paramedical Practitioners (e.g., Chiropractic, Podiatry, Naturopathy), Family Practitioner	70% up to \$3,500 maximum for psychologist/social worker; \$500 maximum for all other practitioners (e.g. chiropractic, podiatry, naturopathy)	100% up to \$3,500 maximum for psychologist/social worker; \$1,000 maximum for all other practitioners (e.g. chiropractic, podiatry, naturopathy)
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	

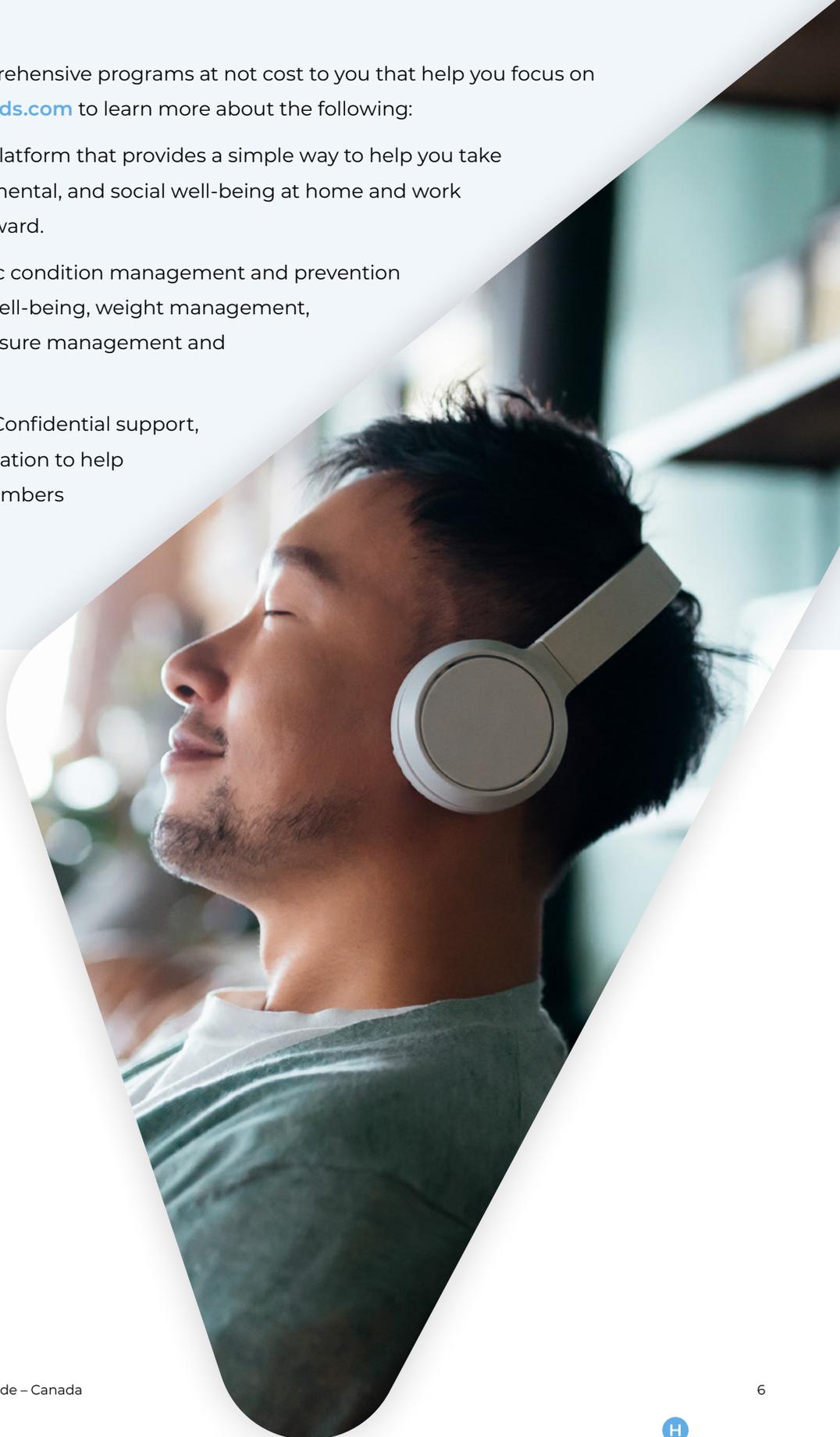
*Sun Life will reimburse your drug expenses up to the “lowest cost alternative” amount for your prescription. See the health benefit section in the employee handbook for more information. Prior authorization is required for some drugs. You can find a list of drugs by going to mysunlife.ca and selecting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

**Vision coverage follows a fixed cycle that begins on January 1, 2024 and renews every two years. Child vision coverage ends when your dependent turns age 19. See the vision benefit section of the handbook for more information.

Take Charge of Your Well-Being

CF is committed to providing comprehensive programs at not cost to you that help you focus on your well-being. Visit [CFTotalRewards.com](https://www.cftotalrewards.com) 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.



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



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.

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</p>



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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.