

Retiree Benefits Guide



An Introduction to Your Benefits

Congratulations on your retirement! This booklet provides details about the transition of your benefits from a full-time employee to a retiree of CF.

YOUR NEXT STEP...

The booklet addresses benefits available through the Company. You may participate in some or all of these benefits. **In each section, please pay particular attention to the areas labeled 'YOUR NEXT STEP...'** to guide you through important decisions and actions regarding your benefits.

Please note that this booklet is only a summary of the benefit Plans available to you for continuation or conversion. While we have made every effort to make this summary as accurate as possible, if there are inconsistencies between this summary and the Plan document, the terms of the Plan documents will control. The benefits and other provisions described in this booklet are effective only if you are eligible to participate in accordance with the terms of the Plans.

CF Industries reserves the right to amend, modify or terminate the Plans at any time at its discretion.



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Retiree Benefits At-a-Glance

If you retiree from CF at age 55 or older with at least five years of service, you are eligible to participate in certain benefit programs:

Benefit	Description
CF Industries Holdings, Inc. Pension Plan	If you are vested you will receive information from the Pension Center in the month following your retirement. Please contact the CF Industries Pension Center at (866) 234-9977 if you have any questions.
CF Industries Holdings, Inc. 401(k) Plan	All employee and Company contributions stop with your last paycheck of eligible earnings. If you have an outstanding loan, you may choose to pay the amount of the loan due in full to avoid a taxable event. You are eligible for distribution of your vested account balance. You may request this distribution at any time following your retirement. The IRS requires that you begin taking distributions when you reach age 72.
Early Retiree Medical Option	Employees who were employed by CF prior to April 5, 2010, who will be at least 55 years old with at least 5 years of service by January 1, 2014, are eligible to participate in the Early Retiree Medical option (legacy Terra employees are not eligible). You must be currently covered under the CF Medical Plan.



What Happens to My Other Benefits?

Your participation in the other CF benefit plans stops on your last day of employment with the Company.

In some cases, coverage may be continued or converted to an individual policy. The following summary outlines the availability of coverage following retirement.

Benefit	Description
Medical Insurance	If you or your covered dependents do not qualify to continue medical coverage through the Early Retiree Medical option, coverage may be continued through COBRA.
Dental and Vision Insurance	If you or your covered dependents participate in the CF Dental Plan and/or the CF Vision Plan, coverage may be continued through COBRA.
Life Insurance	Conversion privileges are available without proof of insurability: <ul style="list-style-type: none"> • Basic and AD&D • Voluntary Life and Dependent Life • Voluntary AD&D and Voluntary Dependent AD&D There are also limited portability privileges on: <ul style="list-style-type: none"> • Voluntary Life and Dependent Life
Disability Insurance	Short-Term and Long-Term Disability coverage ends with no conversion privileges.
Flexible Spending Accounts – Health Care, Limited Purpose Health Care, and Dependent Care	Expenses incurred before your retirement date are eligible for reimbursement. COBRA continuation is available for the Health Care and Limited Purpose Health Care Flexible Spending Accounts. There is no continuation for Dependent Care FSA.
Health Savings Account (HSA)	All contributions stop with your last paycheck. Your HSA is an account that you own and that goes with you. It can continue to be used to pay for qualified medical expenses.
Long-Term Care and Colonial Life Insurance	Coverages are portable. You will receive direct bill information from the insurance carrier(s).
Other Benefit Programs Educational Assistance (EAP)	Continuation is not available for the Educational Assistance program. The Employee Assistance Program (EAP) is available for 12 months after leaving the Company.
Final Pay	You will receive pay for: <ul style="list-style-type: none"> • Time worked through your retirement date, plus • All unused vacation available in the current year

CF Industries Holdings, Inc. Pension Plan

Under the CF Industries Holdings, Inc. Pension Plan, service ceases to accrue for vesting and benefit purposes as of your retirement date.

A copy of the Summary Plan Description can be obtained by contacting the CF Industries Benefits Group at (847) 405-2400 or by visiting www.CFTotalRewards.com.

You may be eligible to commence benefits, if you are a participant in the CF Industries Holdings, Inc. Pension Plan, have a vested benefit, and if you are eligible for benefit commencement.

YOUR NEXT STEP...

Contact the CF Industries Pension Center at (866) 234-9977 to receive information regarding your CF Industries Holdings, Inc. Pension Plan or to request Retirement paperwork.

Filing Your Application for Retirement

Please adhere to the following guidelines to permit adequate time to process and authorize your benefits. These guidelines comply with the Internal Revenue Code:

- A verbal or written request for an application packet may be made no more than 90 days prior to your retirement date. Your retirement date, or the date pension benefits begin, must be the first day of any given month. Your spouse or other beneficiary may apply in the event of your death.
- In addition to the application, you will need to provide documentation for you and your spouse or other beneficiary such as proof of age, Social Security number, marriage license and current address.

YOUR NEXT STEP...

You may want to consult with a professional tax advisor before taking payments from the CF Industries Holdings, Inc. Pension Plan. You can find more detailed information on the federal tax treatment of payments from employer plans in IRS Publication 575, Pension and Annuity Income, IRS Publication 590, Individual Retirement Arrangements (IRAs), and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, at www.irs.gov, or by calling (800) TAX-FORM (829-3676).

CF Industries Holdings, Inc. 401(k) Plan

Contributions

All contributions (including Company matching contributions, employee before-tax, Roth, catch-up, Roth catch-up and after-tax contributions) to the CF Industries Holdings, Inc. 401(k) Plan stop as of your last paycheck of eligible earnings.

Please contact Fidelity to obtain additional information regarding your CF Industries Holdings, Inc. 401(k) Plan. A copy of the Summary Plan Description can be obtained by contacting the CF Industries Benefits Department at benefits@cfindustries.com or by visiting www.CFTotalRewards.com.

Outstanding Loan

If you have a Plan loan, the outstanding balance must be repaid in full within 90 days of your retirement date to avoid a taxable event. As a retiree, you may not use funds from the Plan to pay off your loan. If you choose not to pay off your loan, the outstanding loan balance will be considered a taxable distribution and reported to the Internal Revenue Service (IRS). It is subject to ordinary income taxes and any applicable tax penalties imposed by the Internal Revenue Code.

For example, if you have an outstanding loan and you elect a total cash distribution of your account balance, the amount of taxable income reported to the IRS will equal the amount distributed to you plus the outstanding loan balance.

If you elect to defer receipt of your account or if you elect to roll over your account to an individual retirement account, the amount of taxable income reported to the IRS will be equal to the amount of the outstanding loan.

YOUR NEXT STEP...

If you have a loan under the CF Industries Holdings, Inc. 401(k) Plan, decide whether you want to repay the outstanding balance within 90 days to avoid a taxable event. **Contact Fidelity at (800) 835-5095 to confirm your payoff amount and discuss your options.**

Continued

Distributions

You may request a distribution from your CF Industries Holdings, Inc. 401(k) Plan account upon retirement. All distributions are subject to ordinary income taxes and any applicable tax penalties imposed by the Internal Revenue Code.

Making Your Distribution Decision

If you do not affirmatively make an election regarding distribution, the following applies:

- If the vested value of your account is **\$1,000 or less**, a lump-sum distribution will occur within 90 days of your retirement date. You may not leave it in the Plan.
- If the vested value of your account is more than \$1,000 but less than or equal to \$5,000, your total vested account balance will be automatically rolled over to a Fidelity individual retirement account (IRA) within 90 days of your retirement date. You may not leave it in the Plan.

YOUR NEXT STEP...

Fidelity will send a termination kit to your home address within 30 days. Upon receipt of the kit, you may elect a distribution by calling **Fidelity at (800) 835-5095**.

YOUR NEXT STEP...

You may want to consult with a professional tax advisor before taking payments from the CF Industries Holdings, Inc. 401(k) Plan. You can find more detailed information on the federal tax treatment of payments from employer plans in IRS Publication 575, Pension and Annuity Income, IRS Publication 590, Individual Retirement Arrangements (IRAs), and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, at www.irs.gov, or by calling **(800) TAX-FORM (829-3676)**.



Medical Coverage

Your coverage under the CF Medical Plan as an employee ends on the last day of your employment.

However, if you are enrolled in coverage on the last day of employment and you are under age 65, you may continue coverage either through the Early Retiree Medical option (if eligible), or through the Consolidated Omnibus Budget Reconciliation Act (see the COBRA section on [page 13](#)).

YOUR NEXT STEP...

If you (or your spouse) are age 65 or older, the age 65 individual should:

- Immediately contact Medicare to enroll in Parts A and B.
- Enroll in COBRA coverage if there is a delay in enrolling in Medicare Part B (see the COBRA section on [page 13](#)).
- Consider purchasing a 'Medigap' (supplement) plan for medical expenses not covered by Medicare.
- Purchase a prescription drug plan (Part D).
- Refer to the Medicare website at www.medicare.gov.



Early Retiree Medical Coverage

Eligibility

You are eligible for the Early Retiree Medical option if you:

- Were employed by CF prior to April 5, 2010
- Were at least age 55 or older and had at least five years of service on January 1, 2014
- Are enrolled in the CF medical plan on your last day of employment
- Are not a legacy Terra employee

If you are eligible, you can also enroll your spouse and/or any dependent children who are also enrolled in the CF Medical Plan.

YOUR NEXT STEP...

Determine if you and/or any family members are eligible to continue coverage under the Early Retiree Medical option based on the criteria listed above. If you and/or any family members are NOT eligible to continue coverage under the Early Retiree Medical option, coverage may be continued under the Consolidated Omnibus Budget Reconciliation Act (COBRA). See the COBRA section on [page 13](#).

Plan Provisions

The Early Retiree Medical option is the CF Standard PPO plan available through Blue Cross Blue Shield of Illinois (BCBSIL).

Benefits are the same as those provided to active employees. A summary chart of BCBSIL benefits is included on [page 11](#).

Please note that new dependents may not be added at any time after your retirement date.

Continued

Summary of BCBSIL Benefits

Medical	
Plan Feature	Standard PPO
Annual Deductible	<ul style="list-style-type: none"> • In-network: \$1,000 individual; \$2,000 family • Out-of-network: \$2,000 individual; \$4,000 family <p>When one family member satisfies the individual deductible, the plan pays benefits for that individual. Then any covered family member or any combination of family members can satisfy the family deductible.</p>
Annual Out-of-Pocket Limit	<ul style="list-style-type: none"> • In-network: \$2,500 individual; \$5,000 family • Out-of-network: \$5,000 individual; \$10,000 family
CF Health Savings Account (HSA) Contribution	Not applicable
Health Savings Account (HSA) Maximum Contribution	Not applicable
Lifetime Maximum Benefit	Unlimited
In-Network Benefits	<ul style="list-style-type: none"> • 100% for preventive care (no deductible) and some preventive medications • Adult: one per calendar year • Child: age-based schedule • Coinsurance: 90% / 10%, after deductible
Out-of-Network Benefits	<p>Using out-of-network providers will always cost more than in-network providers through higher deductibles, reduced coinsurance, and higher out-of-pocket maximums – and providers can also charge you for amounts above the BCBSIL allowable amount for a service.</p> <p>Coinsurance: 70% / 30%, after deductible</p>
Prescription Drugs	
Type	Standard PPO (In-Network) – You pay:
Generic	\$10 copay (30-day supply) / \$20 copay (90-day supply)*
Preferred Brand	\$40 copay (30-day supply) / \$80 copay (90-day supply)*
Non-Preferred Brand	\$55 copay (30-day supply) / \$110 copay (90-day supply)*
Preventive Medications	Some covered at no cost to you; for others, your copay is based on the drug type (i.e., generic, preferred, non-preferred)
Prescription Costs	Copay counts towards out-of-pocket maximum only
Use HSA to Pay for Prescriptions	No*

*For Mail Order or Extended Supply Network Pharmacies fill 90-day supplies of maintenance medications.



When Coverage Ends

Scenarios	Description
Scenario A You and your spouse are under age 65	You and your spouse may continue to participate until the first of the month in which you or your spouse turns age 65. Any eligible child may continue to participate until the first of the month in which you or your spouse reach age 65. After that, your eligible child may continue coverage under COBRA.
Scenario B You are age 55 through 64, but your spouse is age 65 or older	You (and any eligible child) may continue to participate until the first of the month in which you reach age 65. After that, your eligible child may continue coverage under COBRA. Your spouse is eligible for COBRA until your spouse enrolls in Medicare Parts A and B.
Scenario C You are age 65 or older, but your spouse is under age 65	You are eligible for COBRA until you enroll in Medicare Parts A and B. Your spouse is eligible to continue to participate until the first of the month in which your spouse reaches age 65. Any eligible child may continue to participate until the first of the month in which your spouse reaches age 65. After that, your eligible child may continue coverage under COBRA.
If you do not pay your premium on time	Coverage will be cancelled.
If CF no longer provides an Early Retiree Medical option	The Company reserves the right to make changes to any benefit plan. All covered participants would be advised accordingly.

Cost of Coverage

Scenarios	Description
Scenario A You and your spouse are under age 65	You and the Company share in the cost of coverage until the first of the month in which you turn age 65. You can see your cost of coverage in the enclosed <i>Early Retiree Medical Option Enrollment Form</i> on page 19 .
Scenario B You are age 55 through 64, but your spouse is age 65 or older	You and the Company share in the cost of coverage until the first of the month in which you turn age 65. You can see your cost of coverage in the enclosed <i>Early Retiree Medical Option Enrollment Form</i> on page 19 . If your spouse chooses to elect COBRA, your spouse will pay COBRA premiums. Refer to the COBRA section on page 14 for rates.
Scenario C You are age 65 or older, but your spouse is under age 65	If you choose to elect COBRA, you will pay COBRA premiums. Refer to the COBRA section on page 14 for rates. Your continuing spouse (and any eligible child) will pay the full premium cost under the Early Retiree Medical option.

YOUR NEXT STEP...

Scenario A or B

You are Eligible for Coverage Under the Early Retiree Medical Option:

Refer to the *Early Retiree Health Option Enrollment Form* in the Forms section on [page 19](#) and decide if you want to enroll in the Early Retiree Medical option. Please note that a decision to terminate coverage is final. You must complete and return this form to your Human Resources Department.

Scenario C

Only Your Under-Age 65 Spouse is Eligible to Continue Coverage Under the Early Retiree Medical Option:

Your spouse should decide whether to enroll. Please contact your Human Resources Department for premiums and an enrollment form.

COBRA – Continuing Your Medical, Dental and Vision Coverage

If you or your dependents are covered by one of CF's medical, dental and/or vision options and you are not eligible for, or choose not to participate in the Early Retiree Medical option, you have the right under The Consolidated Omnibus Budget Reconciliation Act (COBRA) to continue coverage for **18 months** after your retirement date. While on COBRA, you will pay the full cost of the coverage plus a 2% administration fee.

YOUR NEXT STEP...

CF's COBRA administrator is BASIC COBRA. Within the month following your retirement from CF, BASIC COBRA will mail to your home forms and notification information you will need to continue medical, dental and/or vision coverage. **Complete the "COBRA Continuation Election Form" BASIC COBRA sends to you and return it to the address provided on the form. You may contact BASIC COBRA at (916) 303-7100 or email COBRA@BasicPacific.com.**

You have 60 days from your retirement date or notification date (whichever is later) to elect COBRA. If you do not return the required form to BASIC COBRA within this timeframe, you will not be eligible to continue coverage under COBRA.

You have a maximum of 45 days from your date of election to pay the initial premium. If you elect COBRA continuation, your coverage is retroactive to your retirement date. Coverage is not reinstated until both your election form and premiums are received.

Making Your COBRA Decision

COBRA provides you and your dependents the right to elect coverage independently. In other words, you, your spouse, or dependent child(ren) may each elect to either continue coverage or not to continue coverage.

If you or your dependent chooses to continue medical, dental and/or vision coverage, the coverage will be identical to that which you had as an employee of CF. You will be able to make limited changes at annual enrollment or when a "change in family status" is experienced. In deciding whether to enroll in COBRA coverage, be sure to consider other options you may have, such as access to coverage through your spouse's employer.

Paying for Coverage

If you elect continued medical, dental and/or vision coverage, the premium you will pay is the full premium, plus a 2% administration fee.

The premiums you pay may change on an annual basis. The Company will notify you in writing of any Plan or premium changes.

Click [here](#) for current COBRA rates.

Flexible Spending Accounts (FSAs)

Health Care and Limited Purpose Health Care FSAs

If you have a Health Care or Limited Purpose Health Care FSA, and you have a balance available in your account for reimbursement, you have the right under The Consolidated Omnibus Budget Reconciliation Act (COBRA) to continue making contributions on an after-tax basis for any period of time through the end of the year.

YOUR NEXT STEP...

Please submit claims for expenses incurred through your retirement date. Claims can be submitted by logging in to Fidelity's website at www.netbenefits.com. **You must submit your claims within 90 days of your retirement date.**

Any claims that you incur after your retirement date are not eligible for reimbursement unless you continue coverage. Within the month following your retirement date, BASIC will mail to your home a COBRA form and notification information you will need to continue your FSA. **Complete the *COBRA Continuation Election Form* Fidelity will send to you and return it to the address provided on the form.** You may contact Fidelity at (800) 835-5095.

You have 60 days from your retirement date or notification date (whichever is later) to elect COBRA. If you do not return the required form to Fidelity within this time-frame, you will not be eligible to continue coverage under COBRA and you will forfeit any remaining funds in your FSA.

You have a maximum of 45 days from your date of election to pay the initial premium. If you elect COBRA continuation, your coverage is retroactive to your retirement date.

Dependent Care FSA

If you have a Dependent Care Flexible Spending Account, your account is suspended as of your retirement date. You may submit claims for expenses incurred through your retirement date, but any claims you incur after your retirement date are ineligible. Your account will be closed 90 days after your retirement date and any remaining funds in your DCFSA will be forfeited.

YOUR NEXT STEP...

Please submit claims for expenses incurred through your retirement date. Claims can be submitted by logging in to Fidelity's website at www.netbenefits.com. **You must submit your claims within 90 days of your retirement date.**

Health Saving Account (HSA)

If you are currently contributing to your HSA, your contributions will end with your last paycheck. Your HSA balance is yours to take with you in retirement. You may keep your balance with Fidelity and continue to use the money for eligible expenses (including Medicare premiums) or roll over your balance to another HSA administrator. Fidelity may assess a monthly fee for accounts with low balances.

Please contact Fidelity at (800) 544-3716 to speak with a HSA Service Specialist who can answer your HSA questions.



Life Insurance

Basic Life, Voluntary Life and Dependent Life insurance

Your basic life insurance, voluntary life and dependent life insurance, ends on the last day of your employment.

Portability

You may take advantage of the “portability” feature for the voluntary life and dependent life insurance without evidence of insurability. The amount of insurance available for “porting” may not exceed the amount in force or the amount approved by the insurance company on your retirement date. Portability is less expensive than conversion, but is only available up to age 70.

Conversion

You may convert your basic life, voluntary life and dependent life to an individual ordinary life policy without evidence of insurability. The amount of insurance available for conversion may not exceed the amount in force or the amount approved by the insurance company on your retirement date.

Accidental Death & Dismemberment (AD&D) and Voluntary AD&D Insurance

Your AD&D insurance and voluntary AD&D insurance ends on the last day of your employment. You may convert you and your dependent’s coverage to an individual policy up until age 70. The amount of insurance available for conversion may not exceed the amount in force on your retirement date with a maximum of \$250,000.

YOUR NEXT STEP...

New York Life will send you a *Life Insurance Conversion and Portability Application Notice* to your home address within two weeks following your retirement date. If you are interested in portability or conversion, please note that you must submit your application and your applicable premium within 62 days from your coverage end date. Contact New York Life directly at **(888) 737-3855** if you do not timely receive information on conversion or portability.

Disability Insurance

Short-Term Disability (STD) and Long-Term Disability (LTD) insurance ends on your retirement date. There is no option to continue coverage.

Voluntary Benefits

Auto/Home Insurance

If you have questions concerning your current coverage or direct bill, please contact MetLife at (800) 438-6388 or Liberty Mutual at (888) 781-5644.

Colonial Insurance Plans

If you are enrolled in supplemental insurance through Colonial, you will receive a direct bill mailed to your home within a few weeks of your retirement date. If you have any questions regarding your bill, contact Colonial at (866) 349-6179.

YOUR NEXT STEP...

If you (and/or your dependents) are enrolled in this coverage, watch your home mail for your direct bill and payment options. Please contact Colonial at (866) 349-6179 for additional information.

Other Benefit Programs

Educational Assistance (Tuition Reimbursement)

This benefit ends as of your last day of work. If you retire within 12 months of receiving an Education Assistance reimbursement, you will be required to repay any amount received within the 12 months preceding your retirement date within 30 days. Please contact your local HR representative for more information.

Employee Assistance Program (EAP)

You and your family may continue to utilize the services of the EAP for 12 months. Contact ComPsych at (866) 465-8943. Online resources are available at www.guidanceresources.com. (Web ID: CFIND).

Your Pay

You will receive regular pay for the time worked through your retirement date.

You will also receive vacation payment based upon the amount of your unused vacation, including any carryover days from the previous year.

Early Retiree Medical Option Enrollment Form

Complete this form to enroll in the Early Retiree Medical Option and return it immediately to your Human Resources Department. BASIC will mail premium payment coupons and instructions for paying your premium to your home address. You may contact BASIC at (916) 303-7100.

Important Post-Retirement Tips

Pay Slips

You can access Workday for up to three years following your retirement date to view and print your pay slips. Once logged in, you may access your pay slips under the Pay Icon.

[Click here](#) to access Workday, or copy and paste the URL below into your browser window:

<https://www.myworkday.com/wday/authgwy/cfindustries/login.html>

Select the *Use my Workday Login* (this option is for pre and post employment). Workday username is your personal email if you have one in Workday, if not, then it would be FirstName.LastName. For password resets, please contact CF IT Support at (847) 405-2888.

Year-End Tax Documents and Personal Information Changes

Copies of your W-2s are available through ADP's secure and convenient self-service portal. You may also view and update your personal information to keep your contact information up to date.

To access ADP's secure portal, you will need the following information:

- ADP's website URL: <https://my.adp.com>
- CF's Registration Code: **CFD2-W2**

[Click here](#) for instructions on how to register your account or reset your password.

Contact the CF Payroll Team at Payroll@cfindustries.com if you need assistance.

Contacts/Vendor Links

Medical		
Blue Cross Blue Shield / Health Advocacy Solutions	(888) 902-8293	www.bcbsil.com
Dental and Vision		
CIGNA Dental	(800) 244-6224	www.mycigna.com Account: 3333808
CIGNA Vision	(877) 478-7557	www.mycigna.com Account: 3333808
Prescription Drugs		
Prime Therapeutics	(888) 902-8293	www.myprime.com
Health Savings Account (HSA)		
Fidelity NetBenefits	(800) 835-5095	www.netbenefits.com
Flexible Spending Accounts (FSAs)		
Fidelity NetBenefits	(833) 299-5089	www.netbenefits.com
Well-Being		
Strive	Login – Propel Wellness (cftotalrewards-strive.com)	
Dario	(833) 438-0736	www.about.dariohealth.com/cfindustries
Ayco	(800) 527-0012	www.ayco.com/login/cfindustries.com
Employee Assistance Plan (EAP)	(866) 465-8943	www.guidanceresources.com (company ID: CFIND)
Life Insurance – New York Life		
Life Insurance Evidence of Insurability (EOI) FLX963674	(866) 607-2360	BethlehemMail@newyorklife.com
Conversion / Portability	(770) 690-1980	
Life and AD&D Claims		benefits@cfindustries.com
Disability – New York Life		
Short Term Disability (STD)	(800) 362-4462	myNYLGBS.com
Long Term Disability (LTD) FLK960499	(800) 362-4462	myNYLGBS.com
LTD Evidence of Insurability (EOI) FLK960499	(866) 607-2360	BethlehemMail@newyorklife.com
FMLA Leave – New York Life	(800) 362-4462	myNYLGBS.com
Retirement		
Fidelity Investments CF Industries Holdings, Inc. 401(k) Plan	(800) 835-5095	www.netbenefits.com Account: 09650
CF Industries Pension Center CF Industries Holdings, Inc. Pension Plan	(866) 234-9977	ypr.aon.com/cfindustries

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Business Travel Accident (BTA) – New York Life		
Claims		benefits@cfindustries.com
International SOS (medical and travel security assistance)	(215) 942-8226	www.internationalsos.com/members Membership Number: 11BCMA000183
Passport Health (travel immunizations and travel health)	(888) 499-7277	www.passporthealthusa.com Account: CF Industries
Voluntary Benefits		
Colonial Life Accident Insurance, Whole Life, Cancer, Critical Illness		
Enrollment	(833) 703-1967	www.coloniallife.com Employer Code: 5997424
Conversion	(800) 325-4368	
PerkSpot Auto & Home Insurance		
Liberty Mutual Insurance (Auto) 175 Berkeley Street Boston, MA 02116	(888) 781-5644	www.libertymutual.com/perkspot
MetLife (Home)	(800) 438-6388	mybenefits.metlife.com
PerkSpot Discounts		https://cfi.perkspot.com/login
COBRA / Retiree Medical		
COBRA Enrollment Coverage changes, Paying for Coverage	(916) 303-7100	www.myrsc.com
Retiree Medical Billing	(916) 303-7100	www.myrsc.com
Retiree Medical Changes in Coverage		benefits@cfindustries.com
CF Industries Contacts		
Benefits		benefits@cfindustries.com
Payroll		payroll@cfindustries.com
WorkDay	https://www.myworkday.com/wday/authgwy/cfindustries/login.html	



CF Industries Holdings, Inc.
4 Parkway North
Deerfield, IL 60015

Disclaimer

This guide presents summary information about the CF Industries benefits program and select policies. Nothing on the site changes any plan and/or contract terms, or any other term of your at-will employment with CF Industries. The site 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.

5/23