

Your 2027 Enrollment Guide

ENROLL OCTOBER 30 – NOVEMBER 13, 2026

Benefits Designed for Life

CANADA

Your work matters. So do you.

As part of CF Total Rewards, we are committed to providing competitive and valuable benefits that support employees and their families. While there are no plan design changes for 2027, we continue to review our benefit programs to ensure they remain competitive and sustainable over the long term.

Looking ahead to the 2028 plan year, we will evaluate how our benefit programs are funded and structured with a continued focus on delivering meaningful value to employees and their families while supporting the long-term strength of our programs.

What You'll Find Inside

Resources	3
Annual Enrollment Checklist	4
Your Costs and Flex Credits	5
Eligibility and Enrollment	6
Benefits Contacts	17

Health & Well-being

Health Coverage	8
Dental Coverage	9
Employee Assistance Program (EAP)	10
Family Forming Benefits	11
Well-being Programs	12

Financial Security

Health Spending Account (HSA)	15
Financial Security Resource	16

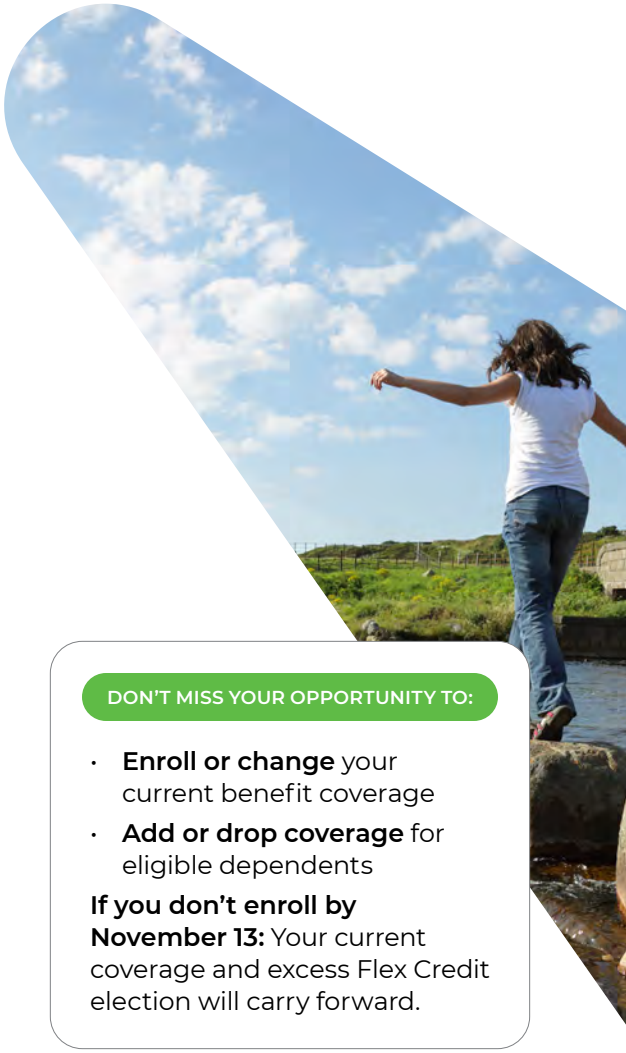
Resources

IF YOU NEED TO...	GO TO...
Get help enrolling in Workday and get answers to your benefits questions	**Contact your local HR representative**
Enroll, change, or update your benefits information	**Most benefits:** Workday Log in and select *Benefits*
Get information on health, dental, HSA, life and disability	**Sun Life:** sunlife.ca/member or **800-361-6212** Program Number: 50621



Annual Enrollment Checklist

Select your 2027 benefits October 30 – November 13



Annual Enrollment is your opportunity to customize your benefits coverage: Select new benefits, make changes to your current elections, and add or drop eligible dependents. **Elections are effective January 1 – December 31, 2027.**

This is your only opportunity to enroll in or make changes to your 2027 benefits, unless you experience a qualifying life event such as marriage or birth of a child.

Action Items

☐ Learn about your 2027 benefits

☐ Decide whether you want to make changes to your:

- Health coverage
- Dental coverage
- Excess Flex Credit election

☐ Enroll in Workday

- Have documentation ready if you're enrolling a new dependent for the first time (see eligibility)
- Save your confirmation statement when you have completed your enrollment

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

DON'T MISS YOUR OPPORTUNITY TO:

- **Enroll or change** your current benefit coverage
- **Add or drop coverage** for eligible dependents

If you don't enroll by November 13: Your current coverage and excess Flex Credit election will carry forward.

Your Costs and Flex Credits

Flex Credits

CF provides you with Flex Credits each year based on your coverage level. You can use your Flex Credits to purchase health and/or dental coverage.

If you have excess Flex Credits, you can:

- Have them put in a Health Spending Account (HSA), or
- Take them as taxable cash through bi-weekly payroll credits

The annual costs for coverage and Flex Credits for each option and coverage level are shown below. You can enroll in different coverage levels for health and dental coverage if you choose.

Annual Costs for Health Coverage

IF YOU CHOOSE	COST	FLEX CREDITS	DIFFERENCE
OPTION 1			
Single	$1,279	$1,779	$500 excess Flex Credits
Employee + 1	$2,275	$2,775	$500 excess Flex Credits
Family	$3,617	$4,117	$500 excess Flex Credits
OPTION 2			
Single	$2,112	$2,112	$0
Employee + 1	$3,760	$3,760	$0
Family	$5,976	$5,976	$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

You can opt out of health coverage if you have coverage under your spouse's program or with another private insurer, but 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/or dental coverage, you will receive opt-out credits as shown below. You'll be able to take your credits as taxable cash through a bi-weekly payroll credit or deposited into a Health Spending Account.

ANNUAL OPT-OUT CREDITS	
Medical	$750
Dental	$688

Eligibility and Enrollment



Who Can Enroll?

As a regular, full-time employee, you're eligible for CF Industries benefits. You may also enroll your eligible family members, including:

- **Spouse** (e.g., person you are legally married to or domestic partner you have been cohabitating with based on provincial requirements)
- **Employee's children and spouse's children under the age of 21** and unmarried*
- **Employee's children and spouse's children under the age of 25**, unmarried and full-time students at a recognized post-secondary institution*
- **Employee's children and spouse's children of any age**, unmarried and unable to care for themselves due to a mental or physical disability that occurred before the age of 21, or before the age of 25 while a full-time student at a recognized post-secondary institution**

*Dependent(s) will receive coverage until an employee no longer qualifies for said coverage or they are no longer eligible due to marital status and/or graduation from a post-secondary institution.

**Proof of your child(ren)'s disability and/or school enrollment information must be provided.

Supporting Documentation for Enrolling New Dependents

When you add a new dependent to your coverage, you must provide supporting documentation such as a marriage certificate or birth certificate. If you don't provide the required documentation, dependents will not be added to your coverage.

If you add your dependent during Annual Enrollment or as a new hire, be sure to have the documentation ready when you enroll. If you add your dependent following a qualifying life event, be sure to submit the documentation within 30 days of the event.

Qualifying Life Events

Outside of enrolling during Annual Enrollment or as a new hire, you can only change your benefit elections if you experience a qualifying life event. Common qualifying life events include:

- Legal marriage or change in domestic partner relationship
- Legal separation or divorce
- Birth of a child
- Adoption of a child
- Your spouse gaining or losing other coverage
- A dependent becoming ineligible for coverage
- Change in eligibility of senior's coverage (applicable in certain provinces after age 65)
- Death of a dependent

If you experience a qualifying life event, you must:

1. Make your benefit changes in Workday within **30 days** of the event, and
2. Submit any required supporting documentation.

For example, if you have a baby, you'll need to enroll your child and upload supporting documentation within 30 days of the birth.

If you do not submit your changes and documentation within the required timeframe, you'll need to wait until the next Annual Enrollment period to make changes.

When Coverage Ends

In most cases, your benefit elections remain in effect through the end of the calendar year. However, coverage may end earlier if:

- You are no longer a regular, full-time employee.
- You divorce, become legally separated, your domestic partnership ends, or your marriage is annulled (spouse coverage).
- Your dependent child is no longer eligible for coverage.
- The benefit plan ends or is replaced.

Health & Well-being

Take advantage of your physical and mental wellness benefits so you can be healthy and strong.

Health Coverage	8
Dental Coverage	9
Employee Assistance Program (EAP)	10
Family Forming Benefits	11
Well-being Programs	12

Health Coverage

From everyday care to the unexpected, your health coverage through Sun Life helps protect you and your family. You can choose from two health coverage options, both of which include prescription drug and vision coverage.

Health Coverage Details

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.

BENEFITS	OPTION 1	OPTION 2
Prescription Drugs* Includes smoking cessation and anti-obesity drugs (limits apply)	**70%** for the first $3,000 (Individual) / $6,000 (Employee + 1 or Family); then 100% **Fertility up to a lifetime maximum of $2,500**	**100%** **Fertility up to a lifetime maximum of $2,500**
Vision Care**	Fixed benefit period renews every 2 years. The benefit period starts on 1/1/2027 and ends on 12/31/28.	
Vision Care (contact lenses, eyeglasses or laser eye correction surgery)**	100% up to $300 every 2 years for adults, $75 every year for children under age 19	100% up to $300 every 2 years for adults, every year for children under age 19
Eye Exams (services of an ophthalmologist or licensed optometrist)***	Annual eye exams are covered at 100%	
Psychologists, social workers, psychotherapists and clinical counsellors **Paramedical practitioners** (e.g., chiropractic, podiatry, naturopathy, massage therapist, physiotherapist)	**70% up to $3,500 maximum** Psychologist/social worker **$500 maximum** All other practitioners	**100% up to $3,500 maximum** Psychologist/social worker **$1,000 maximum** All other practitioners
Medical services and equipment (e.g., orthotics)	**70%**	**100%**
Ambulance	**100%**	**100%**
Hospital	**70%** Semi-private room	**100%** Semi-private room
Hearing Aids	**100% up to $1,000 maximum** Every three years	**100% up to $2,000 maximum** Every three years
Private Duty Nursing	**100%, with a $15,000 maximum every three years**	
Fertility Treatment	**$20,000 lifetime maximum**	
Out-of-Province/Country Emergency Services and Referral Services	**100%** coinsurance for emergency care | **80%** coinsurance for referral, non-emergency care | **Up to a lifetime maximum of $2,000,000 per person for all services combined**	

*Sun Life will reimburse your prescription drug expenses up to the "lowest cost alternative". Prior authorization may be 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 has a two-year fixed benefit period. Each subsequent two-year benefit period will begin after the end of a prior two-year benefit period. Vision coverage is available for covered children up to age 19.

***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.

Dental Coverage

Taking care of your oral health can help you feel your best and avoid more costly treatment down the road. Whether you need routine preventive care, a filling, orthodontia, or a more complex procedure, our dental coverage helps you and your family access the care you need.

Dental Coverage Details

You can choose from two coverage options, both which cover basic and preventive treatments at 100%.

BENEFITS	OPTION 1	OPTION 2
Basic and Preventive treatments (e.g., cleanings, fluoride, x-rays, fillings, extractions) **Recall exams include two units of scaling**	**100%** Check-ups every nine months for adults, six months for children	**100%** Check-ups every six 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**	**50% coinsurance up to $2,000 lifetime maximum** Adults and children

Employee Assistance Program (EAP)

Life can be challenging at times, and you don't have to navigate it alone. The Employee Assistance Program (EAP) provides confidential support, resources, and guidance to help you and your family members manage personal, family, financial, legal, emotional, and work-related concerns.

The EAP includes unlimited phone support, assessment, and referrals when additional services are needed. You and your eligible family members can also receive up to five in-person or virtual counseling sessions per issue, per year, at no cost.

The EAP can help with:

- Relationship issues
- Family and parenting challenges
- Legal and financial matters
- Bereavement and other losses
- Child and elder care

Tools and services available:

- On-demand training on stress, parenting, and more
- Planning and research for weddings and vacations, as well as finding home remodelers, pet boarding, summer camps, and more



CONTACT THE EAP 24/7:

- **844-357-2009** | guidanceresources.com
- **Company ID:** CFINDCAN

Family Forming Benefits

Wherever your family-building journey takes you, CF Industries offers resources and support to help along the way. From welcoming a new child to pursuing adoption or fertility care, these benefits are designed to support you and your growing family.



Adoption Assistance

CF Industries supports employees growing their families through adoption. The Adoption Assistance Program reimburses up to $10,000 in eligible expenses for finalized adoptions, helping offset some of the costs associated with the adoption process.

For more information, search "Adoption Assistance Program" on The Loop or email benefits@cfindustries.com.



Fertility Benefits

You can take advantage of fertility benefits if you enroll in CF health coverage through Sun Life.

Fertility treatment medications are covered up to a lifetime maximum of $2,500 per person. In addition to the fertility drugs, fertility treatments are also covered up to a lifetime maximum of $20,000 per person.

Contact Sun Life at **800-361-6212** for additional information, or to review/discuss coverage for specific fertility treatments.



Paid Parental Leave (PPL)

After 12 months of service, you're eligible for CF Paid Maternity top-up and Paid Parental Leave top-up (PPL).

CF Industries tops up your Employment Insurance (EI) benefits to 100% of your regular base pay for:

- **Birth mothers:** Up to 15 weeks total – 13 weeks of Maternity Leave plus up to 2 weeks of PPL.
- **Non-birth and adoptive parents:** Up to 2 weeks of PPL.

You must apply for and qualify for EI to receive CF top-up benefits. CF provides top-up pay during EI's one-week waiting period, which is included in the total paid leave period.

You must provide at least 90 days' notice before your expected due date or adoption placement and take your leave within six months of your child's birth or adoption. CF top-up benefits must be coordinated with EI and do not duplicate EI benefits.

For more information, visit The Loop or contact your local Human Resources Representative.

Well-being Programs

Take advantage of a variety of programs designed to support your well-being.

Second Medical Opinion powered by Dialogue

When you're facing a serious health concern, it helps to have an expert to reach out to. Second Medical Opinion, powered by Dialogue, comes with your Sun Life health coverage and gives you access to expert medical guidance, mental health support, and help finding the right specialist.

With family coverage, your spouse, dependent children, parents, and parents-in-law are eligible, too.

Access the service using the Lumino Health Virtual Care app, by calling **833-286-5614**, or visiting **luminovc.dialogue.co**.

- **Expert second opinion:** Have an expert review an existing diagnosis and treatment plan for a physical or mental health condition.
- **Mental health care navigation:** Connect with a mental health specialist and get help finding the right provider.
- **Find a medical specialist:** Get help finding medical specialists and facilities in Canada or the U.S.

Medcor

CF Industries partners with Medcor to provide you convenient access to health care services when you need them – helping you save time, stay healthy, and get the care you need. While you're at work, take advantage of the Medcor onsite clinic for services such as:

- Occupational care
- Medical surveillance with physician oversight
- Immunizations
- Well-being services
- Select acute care

It also provides onsite first aid, safety support, emergency response, CPR/first aid training, and blood pressure checks.

Schedule an appointment in advance or simply walk in when you need care.



Hinge Health

Reduce joint and muscle pain, improve mobility, recover from injuries, and build strength with virtual physical therapy from Hinge Health.

Available at no additional cost to all employees. Hinge Health provides personalized exercise therapy, expert care, and ongoing support tailored to your needs.

Features include:

- Personalized care plans designed for your goals
- Virtual support from physical therapists and health coaches
- Guided exercises with technology that provides real-time feedback



Espresa Well-being & Lifestyle Spending Account

Espresa is your well-being platform and Lifestyle Spending Account (LSA), designed to support your physical, social, and emotional well-being. It's made up of three key components: your LSA wallet, challenges, and communities.

LSA Wallet
CF Industries starts you out with **$300** CAD in your LSA wallet each year. You can add up to **$200** CAD more by completing eligible challenges that promote different aspects of well-being.

Funds from your LSA wallet can be used for a variety of approved expenses that support your overall well-being, including gym memberships, athletic footwear, hiking gear, books, and much more. Review the program guidelines for a list of all eligible items.

All wellness dollars must be redeemed by December 31 of the current plan year; unused balances do not roll over to the following year.

Challenges
Challenges take place throughout the year. Some examples include:

- Getting a mental health assessment
- Giving back through Volunteer Time Off
- Participating in well-being webinars (Origin, Hinge Health, etc.)

Communities
Espresa also gives you the opportunity to connect with coworkers who share your interests through communities focused on eating well, financial well-being, physical activity, and mental health.

Financial Security

Set yourself up for financial success so you can be rewarded and be prepared for the future.

Health Spending Account (HSA)	15
Financial Security Resource	16

Health Spending Account (HSA)

You can use your Health Spending Account (HSA) to reimburse yourself for eligible out-of-pocket health and dental expenses. It's funded by CF Industries with Flex Credits you don't use during the year for health and/or dental coverage.

The Benefits of Your HSA



Tax-free credits:
You don't pay taxes on the Flex Credits CF Industries puts into your HSA.



Tax-free reimbursements:
You don't pay taxes on the reimbursements you receive from your HSA for eligible expenses.

Keeping Your HSA

Your HSA will remain active until your employment ends.

Carryover Credits

If you don't use all your HSA credits in the year, don't worry. They'll carry over for one more benefit year. Any credits that remain unused after the second benefit year will be forfeited, as required by the Canada Revenue Agency.

Insufficient Credits

If you don't have enough credits to cover an eligible expense, you'll be reimbursed up to your available balance. You are responsible for any remaining amount.



Financial Security Resource

Financial Guidance

CF partners with Origin to give you and your spouse/domestic partner access to unlimited one-on-one guidance from financial professionals at no cost to you.

Origin will connect you to a financial professional who fits your unique needs and can help you:

- Manage your finances and investments*
- Create a personalized savings plan
- Strengthen your retirement strategy
- Find ways to pay off debt

Your data is safe: Origin takes your financial safety into account every step of the way with best-in-class encryption and other protocols surrounding the storage of data.

For more information, contact Origin at hereforyou@useorigin.com.

* Origin cannot provide financial expertise on specific individual securities or international investment portfolios.



Benefits Contacts

Use the contact information below for questions about your benefits. For additional assistance, contact your local HR representative. You can also visit cftotalrewards.com to learn more about your benefits.

To enroll, change or update your benefits information, log into Workday.

Health and Well-being

Health **Dental**	Sun Life	**800-361-6212**	sunlife.ca/member (Program Number: 50621)
Medical Second Opinion	Sun Life – Dialogue	**833-286-5614**	• luminovc.dialogue.co • Email: sunlife-support@dialogue.co
CF Industries Onsite Wellness Centers	Medcor	Medicine Hat: **403-952-6791** Courtright: **519-333-8243**	• Medicine Hat Email: cfmedicinehat@medcorcanada.com • CF Courtright Email: cfcourtright@medcorcanada.com
Employee Assistance Program (EAP)	Guidance Resources	**844-357-2009**	guidanceresources.com (Company ID: CFINDCAN)
Virtual Physical Therapy	Hinge Health	**855-902-2777**	• hingehealth.com/for/cfindustriesca • Email: global-support@hingehealth.com
Well-being Platform and Lifestyle Spending Account (LSA)	Espresa	**650-752-6699** (Option 1)	• espresa.com/login (Use your CF Industries email address) • Email: support@espresa.com

Financial Security

Health Savings Account (HSA)	Sun Life	**800-361-6212**	sunlife.ca/member (Program Number: 50621)
Life and AD&D Insurance			
Disability			
Retirement Plans	Manulife	**888-727-7766**	manulife.ca/GRO
Financial Coaching	Origin		• useorigin.com • Email: hereforyou@useorigin.com
Business & Personal Travel			
Business Travel	International SOS	**215-942-8226**	internationalsos.com/members Membership Number: 11BCMA000183
Emergency Travel Assistance (Medi-Passport)	Sun Life / Global Excel Mangement	**800-511-4610** (U.S. and Canada) **519-514-0351** (anywhere else)	passporthealthusa.com Group Contract Number: 050621

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.