

A Guide to Your CF Benefits



An Introduction to Your Benefits

CF provides benefits that can help improve your life and enhance your physical, financial, and emotional work-related well-being. We offer you market competitive benefits at affordable prices – plus the flexibility to personalize benefits to meet the needs of you and your family.

As a new hire, during Annual Enrollment and as a result of certain life events during the calendar year, you can choose to enroll in the following benefits:

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Voluntary Life and Accident Insurance

We encourage you and your family to understand your benefit options and be informed health care consumers.

To support this goal, we provide several tools to help you choose and use your benefits wisely.

Be sure to use the decision-making tool called **PLANSelect** to help you make the best choice for you and your family.

Once you make your choice, you have the Blue Cross Blue Shield **Health Advocacy Solutions (HAS)** team (available 24/7) to answer your health care and coverage questions and to help you navigate the health care system – at no additional cost to you.



The CF Benefits Center

Connect with our team of experts – the CF Benefits Center – for more ways to get your benefits questions answered and assistance with enrolling in Workday! Call or email with your benefit questions: (877) 232-3630 or CFBenefits@onesourcevirtual.com. You will be asked to verify your identity when you call or email.

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Eligibility & Enrollment

2026 Cost of Coverage

[Click here](#) to see your cost of coverage.

Eligibility

Regular, full-time employees are eligible to participate in the CF benefit programs. You can also enroll your legally-married spouse* and your (or your eligible spouse's) legal dependent children under the age of 26.

*Domestic partners are not eligible for coverage under the CF plans.

Enrolling and Making Changes

There are three instances where you can enroll in or make changes to your benefits:

- As a new hire
- During Annual Enrollment
- If you experience a qualifying life event

Supporting documentation is required whenever you add a new dependent (for example, marriage license for new spouse or birth certificate for new child).

Note: An individual may only be insured once under medical, dental or vision coverage as an Employee, Spouse, or Dependent Child. For example, if both you and your spouse work at CF, you cannot cover each other under your medical, dental or vision coverage (dual coverage is not allowed). Likewise, only one parent can cover your dependent children, not both.

Enrolling as a New Hire

If you are a new hire, you must enroll **within 30 days of your date of hire**. You must take action if you want to:

- Enroll in medical, dental or vision coverage. This includes adding dependents to your coverage.
- Contribute to the Health Care, Limited Purpose Health Care or Dependent Care Flexible Spending Accounts (FSAs).

- Elect to participate in the Health Savings Account.
- Enroll in Company-provided basic life and AD&D benefits by selecting beneficiaries and evaluate your voluntary life and AD&D needs and decide if you want to elect coverage in addition to the CF-provided coverage.

If you do not enroll within 30 days of your hire date, you will have basic life, AD&D, disability and business travel accident coverage only. Your life insurance beneficiaries will be defaulted to "None on File."

You are required to log into Workday and designate your life insurance beneficiaries. You can change your beneficiary election at anytime in Workday.

You will not be able to enroll in or modify your benefits until the next annual enrollment period for the upcoming calendar year, unless you experience a qualifying life event.

Annual Enrollment

Annual Enrollment is held each fall. It's your annual opportunity to enroll in benefits for the following year, make changes to your current elections or add/drop dependents. CF will provide a variety of communications to you to ensure you understand what's new for the following year, what action you need to take and the timelines for enrolling. The choices you make during Annual Enrollment each fall are effective January 1 through December 31 of the following calendar year.



Qualifying Life Event

In certain cases, you may be able to make changes to your benefit elections during the year. These are called qualifying life events, and include things like:

- Marriage
- Annulment or legal separation
- Divorce
- Birth or adoption of a child
- Your spouse gains or loses coverage
- Your dependent is no longer eligible for coverage
- Turning age 26 and moving off your parent's coverage
- Death of a dependent

If you experience a qualifying life event, please contact your local Human Resources representative. You must make your desired changes in Workday within 30 days of the qualifying life event and provide documentation to support the qualified event and benefit change. For example, you may add a newborn child to your health coverage by enrolling in [Workday](#) and uploading supporting documentation in Workday within 30 days of the birth. If your benefit changes and documentation are not submitted in Workday within 30 days of the event, you must wait until the next Annual Enrollment period to change your benefits.

How to Enroll

Benefits – Log in to [Workday](#) and click the inbox icon (top right of the screen).

401(k) Plan – Visit www.netbenefits.com.

When Coverage Ends

In general, your benefit elections will continue through the calendar year. However, coverage can end earlier. Your benefit elections will end on the earliest of any of the following dates:

- The date you are no longer a regular, full-time employee;
- For your spouse, if you divorce, your marriage is annulled or you are legally separated;
- For dependent children, the day prior to reaching age 26;
- The date the plan ends and/or is replaced by a different plan; or
- The day after the date for which the premium has not been paid by you.



Your Benefits – An Overview

CF offers a variety of benefits and programs. Some are voluntary, where you and the Company may share a portion of the cost, and some offered at no cost to you. The following chart is an overview of your benefits.

Benefit	Options	Who Pays for the Plan	Enrollment & Changes*
Medical	<ul style="list-style-type: none"> Standard PPO Advantage PPO with HSA 	CF and you share the cost	New hire and Annual Enrollment
Dental	Cigna Dental Plan	CF and you share the cost	New hire and Annual Enrollment
Vision	Cigna Vision Plan	CF and you share the cost	New hire and Annual Enrollment
Health Savings Account (HSA)	Available if you enroll in the Advantage PPO with HSA	You can make pre-tax contributions. The Company makes an automatic contribution to your account and provides an additional match when you contribute.	You can make changes at any time
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Health Care FSA Limited Purpose Health Care FSA (dental and vision expenses only) Dependent Care FSA 	You contribute with pre-tax dollars	New hire and Annual Enrollment
Basic Life and AD&D	1x base salary	CF pays the full cost	Enrollment is automatic. However, you must log in to Workday to designate beneficiaries.
Business Travel Accident	2x base salary up to \$1M	CF pays the full cost	Enrollment is automatic. However, you must log in to Workday to designate beneficiaries.
Voluntary Life**	<ul style="list-style-type: none"> You – 1-5x base salary up to \$1M Spouse – \$10,000 increments up to \$500,000 Child – \$5,000 increments up to \$20,000 	You pay the full cost with after-tax dollars	New hire and Annual Enrollment
Voluntary AD&D	<ul style="list-style-type: none"> You – \$50,000 increments up to \$500,000 Spouse – \$50,000 increments up to \$500,000 Child – \$5,000 increments up to \$20,000 	You pay the full cost with after-tax dollars	New hire and Annual Enrollment
Disability	<ul style="list-style-type: none"> Short-Term Disability – 100% of base pay up to 8 weeks then 66⅔% of base pay up to 18 weeks Long-Term Disability – 60% base pay up to \$10,000 per month 	CF pays the full cost	Enrollment is automatic
Employee Assistance Program (EAP)	Assistance is available for you and your family household, 24/7	CF pays the full cost	You can participate at any time
401(k) Plan	Employee contributions and Company contributions	You can make pre-tax, after-tax or Roth contributions. CF makes automatic contributions and matching contributions.	You can participate at any time after 60 days of service

*You may be eligible to make a change during the year if you have a qualifying life event. See [page 5](#) for more information.

**EOI may be required. See [page 20](#) for more information.

Medical Options

Your medical coverage is essential for keeping you healthy today, as well as protecting you if you are ill or injured. CF offers two medical plan options administered by Blue Cross Blue Shield of Illinois (BCBSIL):

- Advantage PPO with HSA
- Standard PPO

Both medical options have the following features:

- In-network preventive care is covered at 100%
- The same network of BCBSIL providers
- You can choose any provider, but you pay less when you use BCBSIL in-network providers
- You pay the full cost of services until you meet your deductible, which varies based on the option you choose
- Once you meet your deductible you pay 10% of covered services (coinsurance)
- Prescription drug coverage is provided through Prime Therapeutics
- MDLive virtual care covered at 100%, no cost to you

If you enroll in the Advantage PPO with HSA, you have the added advantage of a Company contribution to your Fidelity HSA to help you cover a portion of your deductible and pay for eligible expenses. If you contribute too, you earn even more with the Company match. Learn more about the HSA on [pages 12 & 13](#).

When you enroll in a BCBS medical plan, you also have access to [Hinge Health](#) and [Maven](#). Click on the blue links to learn more.

Pay Less with In-Network Providers

Because you receive the highest level of benefits when you use in-network providers, you should always check to see if your providers are in the network before you receive care. [Click here](#) to find a provider, call BCBSIL Health Advocacy Solutions at (888) 902-8293 or scan the QR code.



Save Money on Medical Premiums

Complete [Best Premium](#) by the required deadline and earn a reduction on your bi-weekly cost of medical coverage.

Covering a spouse? You can save even more if your spouse completes the requirements.

Comparing the PPO Features

Plan Feature	Description	Advantage PPO with HSA	Standard PPO
Your Cost of Coverage	You and CF share in the cost of coverage. Your cost depends on who you cover. Save money by completing Best Premium annually.	Your bi-weekly payroll deductions are lower.	Your bi-weekly deductions are higher.
Deductible	The amount you must pay before the Plan begins to pay a portion of the cost. In-network preventive care is not subject to the deductible.	The deductible is higher. If you have family coverage, any covered family member or combination of family members must satisfy the family deductible before the plan pays benefits, even if only one person uses the plan. Prescription drugs are subject to the deductible.	The deductible is lower. Once one family member satisfies the individual deductible, the plan pays expenses for that individual. Then any covered family member or any combination of family members can satisfy the family deductible. Prescription drugs are not subject to the deductible.
Coinsurance	The percentage the Plan pays once you meet your deductible.	In-network expenses are covered at 90%.	In-network expenses are covered at 90%.
Out-of-Pocket Maximum	The most you will pay out of your pocket before the plan pays 100% of eligible costs.	The out-of-pocket maximum is higher.	The out-of-pocket maximum is lower.
Prescription Drugs	Automatic with enrollment in either PPO medical option.	With the exception of some preventive medications, the cost will apply to the deductible and coinsurance and will count towards your out-of-pocket maximum.	With the exception of some preventive medications, prescriptions have copays and don't apply to the deductible, but do count towards your out-of-pocket maximum.
Health Savings Account (HSA)	A tax-advantaged plan that lets you save pre-tax dollars to pay for eligible health care expenses. The money stays with you through retirement.	Available with a Company contribution and match.	Not available.
Health Care Flexible Spending Account (HCFSA)	A tax-advantaged plan that lets you save pre-tax dollars to pay for eligible health care expenses. You must use your money each calendar year or you lose any amount over \$680 (balances under \$25 will be forfeited).	A tax-advantaged plan that lets you save pre-tax dollars to pay for eligible dental and vision expenses only. You must use your money each calendar year or you lose any amount over \$680 (balances under \$25 will be forfeited).	Available for medical, prescription drug, dental and vision expenses.



Comparing the Plans

Medical		
Plan Feature	Advantage PPO with HSA	Standard PPO
Annual Deductible	<ul style="list-style-type: none">• In-network: \$1,700 individual; \$3,400 family• Out-of-network: \$3,400 individual; \$6,800 family If you have family coverage, any covered family member or combination of family members must satisfy the family deductible before the plan pays benefits, even if only one person uses the plan.	<ul style="list-style-type: none">• In-network: \$1,200 individual; \$2,400 family• Out-of-network: \$2,400 individual; \$4,800 family 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.
Annual Out-of-Pocket Limit	<ul style="list-style-type: none">• In-network: \$3,400 individual; \$6,800 family• Out-of-network: \$6,800 individual; \$13,600 family	<ul style="list-style-type: none">• In-network: \$2,700 individual; \$5,400 family• Out-of-network: \$5,400 individual; \$10,800 family
CF Health Savings Account (HSA) Contribution	<ul style="list-style-type: none">• Initial contribution: \$250 individual; \$500 family (only if enrolled in the HSA)*• Matching contribution: Dollar-for-dollar up to: \$500 individual; \$1,000 family• CF's initial and matching contributions can offset your deductible by as much as 50%	Not applicable
Health Savings Account (HSA) Maximum Contribution	2026 Maximum Annual Contribution <ul style="list-style-type: none">• Individual: \$4,400 (includes CF's contributions)• Family: \$8,750 (includes CF's contributions) Note: If you are age 55 or older, you can contribute an additional \$1,000 per year to your HSA.	Not applicable
Lifetime Maximum Benefit	Unlimited	Unlimited
In-Network Benefits	Preventive Care and Medications – Preventive care covered at 100% with no deductible; some preventive medications covered at 100%. <ul style="list-style-type: none">• Adults: annual age and gender-appropriate care• Child: age-based schedule Other Services – Covered at 90% after deductible	
Out-of-Network Benefits	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. Coinsurance: 70% / 30%, after deductible	
Prescription Drugs		
Type	Advantage PPO with HSA (In-Network) – You pay:	Standard PPO (In-Network) – You pay:
Generic	100% until deductible is met; 10% after deductible is met	\$10 copay (30-day supply) \$20 copay (90-day supply)**
Preferred Brand	100% until deductible is met; 10% after deductible is met	\$40 copay (30-day supply) \$80 copay (90-day supply)**
Non-Preferred Brand	100% until deductible is met; 10% after deductible is met	\$55 copay (30-day supply) \$110 copay (90-day supply)**
Preventive Medications	Some covered at no cost to you; for others, the 10% coinsurance will apply, but not the deductible.	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	Coinsurance counts towards deductible and out-of-pocket maximum	Copay counts towards out-of-pocket maximum only
Use HSA to Pay for Prescriptions	Yes	No

*Prorated for month of hire.

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

Blue Cross Blue Shield Health Advocacy Solutions (HAS) - Free Help Navigating Your Medical Care

Need Help Selecting Your Medical Plan Option or Navigating Care During the Year?

You have a **free** resource through Blue Cross Blue Shield Health Advocacy Solutions (HAS). A health advocate serves as a personal assistant for your health care needs. If you are enrolled in a CF medical plan, you can contact a health advocate to help address your medical benefits questions, concerns and issues.

A health advocate can help you and your covered family members:

- Get personal assistance with your health care matters
- Understand your medical benefits
- Find in-network providers
- Talk to your BCBSIL clinician about health questions
- Sort out a new diagnosis and what to do next
- Shop for quality, lower-cost health care
- Get assistance with claim questions
- Learn more about and connect you to the services offered through Hinge Health and Maven

It's easy to reach a health advocate. Call **(888) 902-8293** (toll-free).

Support is available 24/7.



Goldman Sachs Ayco

You have additional resources to maximize your benefits and take charge of your financial well-being through Goldman Sachs Ayco. Learn more on [**page 25**](#).

Prescription Drugs

When you enroll in one of CF's medical plans, you automatically receive prescription drug coverage through Prime Therapeutics. Your paycheck cost for prescription drug coverage is included in your medical contributions.

You must use Prime network pharmacies to fill your prescriptions. Prime has a broad network of pharmacies such as CVS, Walgreens and more. You can find network pharmacies by visiting [BCBSIL.com](https://www.bcbsil.com) and clicking on **Find a Pharmacy**. If you are taking a maintenance medication, you can fill up to a 90 day supply through Express Scripts Mail Order or you can also purchase at a retail pharmacy (Prime's Extended Supply Network Pharmacies).

The Balanced Formulary Drug List reflects preferred medications. The price you pay for each prescription depends on its formulary tier:

- **Generic** – Your prescriptions are filled with generic drugs unless your physician indicates that substitutions are not allowed. Generic drugs are essentially equivalent to the brand-name drug for all the active ingredients.
- **Preferred brand** – In general, these drugs do not yet have a generic equivalent, but may in the future.
- **Non-preferred brands** – Some non-preferred brands may be covered on the Prime Therapeutics formulary list. Those medications not on the list will not be covered by the plan.

Accredo Specialty Management

Accredo can assist with your specialty medication needs. Contact Accredo a patient care advocate at (833) 721-1619.

Step Therapy

With step therapy, you must get prior authorization for certain medications, ensuring that you receive the most effective treatment at the lowest possible cost. This means you may need to try another proven, cost-effective medication before coverage of a different drug is provided. Review the health plan's [Balanced Drug List](#) to determine if a specific drug requires Step Therapy.

Prescription Drug Prior Authorization (PA)

A PA requires you to meet certain criteria before specific drugs are covered. The program is designed to promote patient safety, ensure drugs are prescribed for the use intended by the manufacturer and the FDA, and ensure the appropriateness of the drug therapy.

You can find the Balanced Formulary List and Preventive Drug List by visiting [CFTotalRewards.com](https://www.cftotalrewards.com) ► Be Well ► Prescription Drugs.

Health Savings Account (HSA)

If you enroll in the Advantage PPO with HSA medical option, you can make pre-tax contributions to a Health Savings Account (HSA). The HSA is administered by Fidelity. The HSA has many features that make it a great savings tool today, as well as the future.

Save On Taxes Today

There are “triple tax” advantages to contributing to an HSA. Contributions are taken out of your paycheck before taxes. Once in your account, they grow tax free with interest or investment earnings. When they’re withdrawn to pay for eligible health care expenses, they are free of federal, and in many cases, state taxes. Remember, if you use your HSA to pay for ineligible expenses before age 65, you will be taxed on those amounts and will be subject to an additional 20% penalty.

CF Helps You Save, Too

You can get up to half of your deductible funded through CF contributions to your account.

- **Company contribution** – When you open your HSA, CF will automatically contribute up to \$250 for employee only coverage and \$500 if you are covering at least one dependent (prorated for new hires). You get this contribution whether you decide to contribute or not and it’s always yours to keep.
- **Matching contributions** – If you decide to contribute to your HSA, CF will make a dollar-for-dollar matching contribution to your account, up to \$500 for employee only coverage and \$1,000 if you are covering at least one dependent.

Use Your Money When You Need It

When you have an eligible health care expense during the year, you can use your Fidelity HSA debit card and the money comes right out of your account. Eligible expenses include medical, prescription drugs, dental and vision costs. You can find a complete list by logging in to your Fidelity account or by reviewing [IRS publication 502](#).

See [page 17](#) for eligibility rules for the HSA.

For more information, log in to your Fidelity account at www.netbenefits.com.

To learn more about the Health Savings Account, see [IRS publication 969](#).

Watch Your Balance Grow if You Don't Use It

One of the best features of the HSA is that the money is yours to keep and carries forward each year, even if you leave CF. That makes it a valuable tool to help you save for future health care expenses. Not only are your contributions and qualified withdrawals from your account free of federal taxes, but your investment earnings are as well.

2026 Annual Contributions and IRS Limits

Coverage Tier	CF Automatic Contribution	CF Matching Contribution*	Your Maximum Contribution	IRS Maximum Contribution Limit (includes all employee and CF contributions)**
You only	\$250***	\$500	\$3,650	\$4,400
You and at least one other family member	\$500***	\$1,000	\$7,250	\$8,750

If you are age 55 or older you can make an additional \$1,000 catch up contribution.

**Assumes you contribute at least \$500 if you have employee only coverage and \$1,000 if you are covering at least one other dependent.*

***Married couples with HSA-eligible family coverage will share one family HSA contribution limit of \$8,750 in 2026.*

If both spouses have eligible self-only coverage, each spouse may contribute up to \$4,400 in separate accounts.

****Prorated for new hires.*

HSA Tax Forms

You will receive tax forms detailing any contributions (Form 5498-A) or withdrawals (Form 1099-SA) from the previous year directly from Fidelity. Your contributions and CF contributions to your HSA will be reflected on your W-2.

Using Your HSA to Save for Future Medical Expenses

Consider this...Fidelity estimates that the average 65-year-old couple retiring will need approximately \$345,000* to cover future medical costs. If you do not use your HSA dollars now, your account can grow year after year with your contributions. Use your money for things like Medicare premiums, deductibles and coinsurance, qualified long-term care premiums, hearing aids and more.

CF also helps you save by contributing to your account. And remember, your contributions decrease your taxable income, so you're also saving on taxes today.

**Estimate based on a hypothetical couple retiring in 2026, 65-years-old, with life expectancies that align with Society of Actuaries RP-2014 Mortality Table Healthy Annuitants rates projected with Mortality Improvement Scale MP-2020 as of 2026.*



Dental Plan

Learn more about your dental plan by logging in to mycigna.com.

Did you know that a healthy mouth is essential to your overall health? Poor oral health can lead to periodontal disease, which has been linked to illnesses such as heart disease, diabetes and respiratory infection.

You have the option of enrolling in a Dental PPO featuring the Cigna Total Network. The Plan offers 100% coverage for in-network preventive care. You can use any provider, but you pay less when you use a provider in the Cigna Total Network. The annual maximum is the most the Plan will pay for covered services each year.

Plan Feature	Coverage
Annual Deductible	\$50 per individual; \$150 per family
Annual Maximum (excludes preventive and orthodontia services)	\$1,500 per person
Preventive Services Oral exams and cleanings (two per calendar year), x-rays (full), space maintainers (through age 14), topical fluoride treatments/sealants (to age 14)	Plan pays 100%
Basic Services Emergency exams & palliative care for pain, oral surgery, amalgam/composite fillings, extractions (routine), endodontics (root canals), periodontics	Plan pays 80% after deductible
Major Services Porcelain crowns, inlays and onlays, partial/complete dentures, denture relines/rebases, removable/fixed bridgework	Plan pays 50% after deductible
Orthodontia Covers children and adults	Plan pays 50% after deductible; lifetime maximum \$2,000 per person
Implants	Plan pays 80% after deductible; subject to annual maximum

Find Cigna Dental Providers

You can find a Cigna provider by logging in to your Cigna account or by calling (800) 244-6224 and using the automated Dental Office Locator or speak to a customer service representative to locate a Cigna Total Network dentist or specialist.

Cigna Mobile App

Learn more about your dental plan by logging in to mycigna.com or scan the QR code to download the mobile app ▼



Google Play



The App Store

Vision Plan

Learn more about your vision plan by logging in to mycigna.com.

Taking care of your eyes is important to your overall well-being. You have the option of enrolling in vision coverage through Cigna, which offers the convenience of EyeMed’s provider network. Vision coverage helps pay for eye exams, frames, lenses and contact lenses for you and your dependents. You also receive discounted services for Laser Vision Correction through contracted laser centers.

Benefits are available **once every calendar year**. You can use any provider, but you pay less when you use a Cigna network provider.

You will not receive an ID card in the mail, but you can find one by logging in to the app. When you go to an in-network provider, your provider will be able to verify your coverage using your personal information.

Benefit	In-Network	Out-of-Network
Exam	You pay \$10	Plan pays up to \$60
Glasses (in lieu of contacts) <ul style="list-style-type: none">• Single Vision• Bifocal• Trifocal• Progressive• Lenticular	You pay \$25 and then the Plan pays: 100%	The Plan pays up to: \$40 \$65 \$75 \$75 \$100
Frames	The Plan pays up to \$200	Plan pays up to \$133
Contact Lenses (in lieu of glasses)	The Plan pays up to \$300	For elective contact lenses, the Plan pays up to \$225. For medically necessary contact lenses, the Plan pays up to \$210.
Laser Vision Correction	Discount program available	

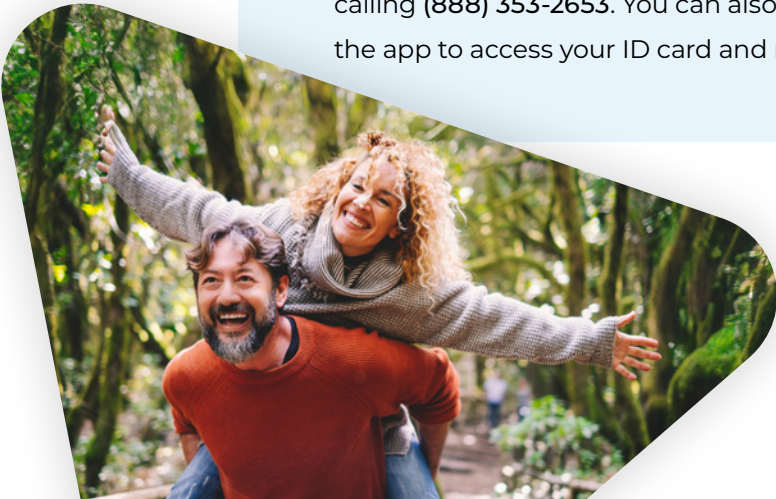
What’s Not Covered

The following vision expenses are not covered under the Vision Plan:

- Any non-prescription eyeglasses, lenses or contact lenses
- Spectacle lens treatments, “add-ons,” or lens coatings not shown as covered in the Schedule of Vision Coverage
- Prescription sunglasses
- Two pairs of glasses, in lieu of bifocals or trifocals

Find Cigna Providers

You can [find a Cigna provider here](#) or by calling (888) 353-2653. You can also download the app to access your ID card and more.



Health Care FSA and Limited Purpose Health Care FSA

Save money on eligible health care expenses with the Health Care Flexible Spending Account (HCFSAs) and the Limited Purpose Health Care Flexible Spending Account (Limited Purpose HCFSAs). Both are administered by Fidelity.

The plan you can participate in depends on the medical plan you choose:

- **HCFSAs** – You can contribute to the HCFSAs if you enroll in the Standard PPO or if you waive coverage. You can use funds in your HCFSAs for medical, prescription drug, dental and vision expenses.
- **Limited Purpose HCFSAs** – You can contribute to the Limited Purpose HCFSAs if you are enrolled in the Advantage PPO with HSA medical option. You can use funds in your Limited Purpose HCFSAs for dental and vision expenses only, maximizing your ability to save money with pre-tax dollars.

You can contribute from \$120 to \$3,400 in 2026. If you elect to contribute, contributions will be taken out of your paycheck in equal amounts. However, your full annual balance is available to you at the beginning of the year or when you enroll in the plan, if later.

It's Important to Plan Carefully

Before you decide whether or not to contribute, keep in mind that eligible expenses must be incurred during the current calendar year. If you decide to contribute in 2026, you must incur eligible expenses on or before December 31, 2026. You have until March 31, 2027, to submit eligible expenses that were incurred in 2026.

The carryover provision allows you to carry over a minimum and maximum amount each year to the following year's HCFSAs. A minimum of \$25 and up to \$680 of your unused 2026 year-end balance can be carried over to the 2027 plan year. Balances over \$680 and under \$25 will be forfeited. If you enroll in the Advantage PPO with HSA medical option in 2027, any carry over funds will automatically be put into the Limited Purpose HCFSAs.

Paying For Your Expenses

If you enroll in the HCFSAs or Limited Purpose HCFSAs, watch for a debit card in the mail from Fidelity. Use your Fidelity debit card when you receive services. You can also file your claims by logging in to www.netbenefits.com.

Comparing the Health Savings Account, Health Care FSA and Limited Purpose Health Care FSA

Plan Feature	HCFSA	Limited Purpose HCFSA	HSA
Eligibility	You can participate if you are not enrolled in the Advantage PPO or any other HDHP with HSA medical option.	You can participate if you are enrolled in the Advantage PPO with HSA medical option.	You can participate if you: <ul style="list-style-type: none"> • Enroll in the Advantage PPO with HSA medical plan option • Are not claimed as a dependent on someone else's tax return • Are not covered by another health insurance plan that is not a high deductible health plan • Do not participate in a HCFSA (other than the Limited Purpose HCFSA) • Are not enrolled in any part of Medicare*
Electing Contributions & Making Changes	You can only make an election during your new hire period or during Annual Enrollment, unless you have a qualifying life event consistent with the change.	You can only make an election during your new hire period or during Annual Enrollment, unless you have a qualifying life event consistent with the change.	You can start, stop or change your contribution election at any time during the year.
Company Contribution	No	No	Yes. CF will make an automatic contribution to your account of \$250 if you have employee only coverage and \$500 if you cover at least one other dependent.** You will also receive a dollar-for-dollar matching contribution of up to \$500 if you have employee only coverage and \$1,000 if you cover at least one other dependent.
Annual Maximum Contribution	\$3,400	\$3,400	Employee only coverage – \$4,400 Employee plus one or more – \$8,750 (including employee and all CF contributions) If you are age 55 or older, you can make an additional \$1,000 catch-up contribution to your account each year.
Eligible Expenses	Eligible medical, prescription drug, dental and vision for you and your tax dependents.	Eligible dental and vision for you and your tax dependents.	Eligible medical, prescription drug, dental and vision for you and your tax dependents.
Claim Deadlines & Unused Funds in Your Account	All eligible expenses must be incurred by December 31, 2026, and submitted to Fidelity by March 31, 2027. Balances less than \$25 and any amount more than \$680 will be forfeited.	All eligible expenses must be incurred by December 31, 2026, and submitted to Fidelity by March 31, 2027. Balances less than \$25 and any amount more than \$680 will be forfeited.	If cash funds are available, you can make withdrawals from your account at any time after it is opened. Any unused balance in your account is carried over to the next year and goes with you if you change employers or retire.
Reimbursements	You may be reimbursed for expenses up to the maximum amount you elect for the full year. The full amount will be available to you on your benefits effective date.	You may be reimbursed for expenses up to the maximum amount you elect for the full year. The full amount will be available to you on your benefits effective date.	You will be reimbursed up to your account balance at the time you submit the claim; reimbursements for submitted expenses that exceed the amount in your account may be made once there are sufficient funds in your account. Note: You cannot claim reimbursements for expenses incurred before opening your HSA.

See [IRS publication 969](#) for more details.

* Contact Ayco for guidance on stopping your HSA contributions prior to your retirement or enrolling in Medicare. **Prorated for new hires.



How Your HSA Can Work with the Limited Purpose Health Care FSA

When you enroll in the Advantage PPO with HSA medical plan, you can save money on eligible dental and vision expenses and not use the funds in your Health Savings Account (remember, those roll forward from year to year and can help you save for retirement) by contributing to the Limited Purpose Health Care Flexible Spending Account (HCFSFA).

Consider this:

Melissa contributes the maximum to her Health Savings Account (HSA) each year, with a goal of saving as much as possible for retirement. But Melissa has a son who needs braces and a daughter who wears glasses, meaning she knows she'll spend at least \$3,000 out of her pocket on dental and vision expenses in 2026.

Melissa can save the maximum to her HSA for 2026, as well as save up to an additional \$3,400 to the Limited Purpose HCFSFA to use for her eligible dental and vision expenses in 2026. This means she can continue to grow her HSA, while saving on eligible dental and vision expenses by using before-tax dollars from her Limited Purpose HCFSFA.

Learn more about the Limited Purpose HCFSFA on [page 16](#).



Dependent Care FSA

If you and your spouse work, are looking for work, or are in school full time, the Dependent Care FSA (DCFSA) lets you set aside pre-tax money for eligible day care, summer day camp, after-school or home care expenses for qualified dependents, including children under age 13 (or older, if disabled). Other qualified tax dependents include your spouse and your parents if they live with you and are mentally or physically incapable of caring for themselves.

If you elect to contribute, deductions will be taken out of your paychecks in equal amounts throughout the year. You can contribute from \$120 to \$7,500* to the DCFSA, or up to \$3,750 if you and your spouse both work and file taxes separately.

**Some employees may not be able to contribute that maximum amount due to non-discrimination testing.*

DCFSA – At a Glance

- The DCFSA is administered by Fidelity.
- **Using Your Money** – You will not receive a debit card. You must file your claims at www.netbenefits.com.
- **Plan Carefully** – You must use the money in your DCFSA or it is forfeited – it does not roll forward from year to year.
- **Incurring & Filing Claims** – You have until March 15, 2027, to use your 2026 DCFSA dollars and until March 31, 2027, to file your claims with Fidelity.

Tax Credit or Dependent Care FSA?

Generally, you may either take a dependent care tax credit or participate in a Dependent Care FSA. Are you better off taking the year-end tax credit for dependent day care expenses or contributing to the Dependent Care FSA throughout the year?

The answer depends on your income, number of dependents, cost of dependent day care, and other factors unique to you, as well as tax rules in effect for the year. You should consult with a tax advisor before making your elections to determine which option is more advantageous for you.



Life and AD&D Insurance

Basic Life, AD&D, voluntary life and voluntary AD&D coverages reduce to 65% at age 65.

It's always a good idea to plan for the unexpected, no matter what your age or stage in life. CF provides automatic basic life, AD&D and Business Travel Accident, and you have the option of enrolling in additional coverage for more protection.

Basic Life, AD&D and Business Travel Accident (BTA) Insurance

CF provides you with Basic Life and AD&D Insurance coverage equal to one time your annual base salary (rounded up to the next \$1,000). Basic life coverage in excess of \$50,000 is subject to imputed income. The Company also provides Business Travel Accident Insurance coverage of two times your base salary if you die or are seriously injured while traveling for work.

Voluntary Life Insurance

If you need more coverage than the basic coverage provided by CF, you have the option of purchasing Voluntary Life Insurance:

- **For yourself** – Elect one to five times your annual base salary (rounded up to the next \$1,000), up to \$1 million.
- **For your spouse** – Elect up to \$500,000 in increments of \$10,000.
- **For your children** – Elect up to \$20,000 in increments of \$5,000.

An individual may only be insured once under Voluntary Life or AD&D coverage as an Employee, Spouse, or Dependent Child. For example, if both you and your spouse work at CF, you cannot cover each other under spousal life insurance. Likewise, only one parent can cover your dependent children, not both.

Voluntary AD&D Insurance

You can also purchase Voluntary AD&D Insurance to provide you additional coverage. You have the option of purchasing Voluntary AD&D Insurance:

- **For yourself** – Elect up to \$500,000 in increments of \$50,000.
- **For your spouse** – Elect up to \$500,000 in increments of \$50,000.
- **For your children** – Elect up to \$20,000 in increments of \$5,000.

Evidence of insurability is not required for Voluntary AD&D.

Evidence of Insurability (EOI) for Voluntary Life Insurance

For new hires, the guaranteed issue amount for voluntary employee life insurance is the lesser of four times your annual base salary or \$400,000. Any amount exceeding \$400,000 requires evidence of insurability (EOI). Voluntary spousal coverage elected as a new hire or within 30 days of marriage will require EOI for amounts above \$50,000.

All other coverage amounts added or increased during annual enrollment or as part of a qualifying life event are subject to EOI.

Disability Insurance

CF provides you with Short-Term Disability (STD) and Long-Term Disability (LTD) automatically at no cost to you.

Feature	Benefit
Short-Term Disability (STD)	Continues your base salary at 100% for up to 8 weeks and then 66⅔% of your base salary for up to an additional 18 weeks.
Long-Term Disability (LTD)	Pays 60% of your base salary (up to a maximum monthly benefit of \$10,000) after 26 weeks of disability.*

**Certain job levels may receive a maximum benefit of \$20,000.*

For purposes of LTD coverage and benefits, base salary is your regular salary or wages assuming you work 2,080 hours per year. Base salary does not include overtime, bonus pay, incentive compensation or any other type of pay or allowances that you earn or that are provided to you.

401(k) Plan

To enroll in the plan or manage your account, log in to www.netbenefits.com.

Whether you're just getting started in your career or you're an experienced professional, prepare now for the life you want to lead when you retire. The CF 401(k) plan can help you plan for retirement and proactively save for the future. The CF 401(k) plan is administered by Fidelity.

You are eligible to participate in the 401(k) plan after 60 days of service. CF helps you save with automatic contributions to your account, which are based on your years of service, as well as a match based on what you contribute each year.

Your Contributions

You can contribute up to 75% of your eligible earnings on a combined pre-tax, after-tax or Roth basis. For 2026, you can contribute up to \$24,500 in pre-tax and Roth contributions. If you are age 50 or older, you can make an additional catch-up contribution of \$8,000.

If you are between the ages of 60 and 63, you can contribute up to 150% of the current catch-up limit. That's an additional \$4,000 in catch-up contributions per year.

As part of SECURE 2.0 legislation, if you are age 50 or older and earned more than \$145,000 in 2025 FICA wages you are required to make your 401(k) catch-up contributions on a Roth (after-tax) basis, rather than as traditional pre-tax contributions.

Company Match

CF matches 100% of your contributions, up to the first 6% of pay.

Automatic Enrollment

If you don't make your contribution elections to the 401(k) within 60 days of your hire date, you will be auto-enrolled at a contribution rate of 6%. You can change your contribution at any time.

Auto Escalation

If you are enrolled in auto-escalation, your contribution percentage will increase by 1% each year until it reaches a maximum of 10%. You can adjust your contribution percentage at any time throughout the year.

Automatic Company Contribution

CF makes an automatic contribution to your account each year, regardless of your contributions. Your annual contribution is based on your years of service as shown below:

Years of Service	Your Annual Company Contribution
Less than 5 years	4%
5 – 9 years	5%
10 – 14 years	6%
15 or more years	7%

You must be an active employee at CF on December 31 of the year to receive the automatic contribution. Contributions will be made to your account during the first quarter of the following year.

Vesting

You are vested in automatic Company contributions after three years of service and Company matching contributions after two years of service.

Student Debt Retirement Savings Program

If you have student loans, you can now have your repayments treated as retirement contributions and get an employer match that will go into your 401(k) account after the end of the plan year. This employer contribution is subject to the Plan's 6% matching limit, which means that if you already receive the full 6% match for your 401k contributions, you will not receive an additional matching contribution for your student loan repayments.

Student loans that qualify for this program represent federal or private loans from U.S.-based loan service providers and used to pay for your own, your spouse's or dependent's undergraduate or graduate higher education. Contact Fidelity at www.netbenefits.com for more information.



Your Well-Being at CF

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) provides confidential support, consultation, resources, and information to help employees and family members balance work and family, and manage personal difficulties. The EAP provides unlimited phone-based assessment, evaluation, and referral for treatment if necessary. You and your family members can receive up to five in-person or virtual sessions (per topic, each year). To contact the EAP, call (866) 465-8943 or visit guidanceresources.com (Company ID: CFIND).

Best Premium

Annual physicals help you to take control of your health, they reveal potential health risks and allow your care team to aid in keeping you healthy and managing chronic conditions. If you and your covered spouse complete your annual physical and required paperwork by the communicated deadline, you can save money on your medical premiums the following year.



[Learn More](#)



Hinge Health – Virtual Personalized Support for Joint and Muscle Pain

If you're enrolled in a CF medical plan, you have access to Hinge Health. This program, offered at no cost to you and your covered dependents over 18, is designed to help you recover from injuries, manage chronic pain and build strength through:

- One-on-one care with a physical therapist and health coach
- Flexible, personalized plans with video visits and tailored exercises
- Smart technology that guides your form with real-time audio and visual feedback

If you have questions, reach out to a BCBS Health Advocate by calling (888) 902-8293 (toll-free).

Get started with Hinge Health now by scanning the QR code below.



Maximize Your Well-being with Goldman Sachs Ayco

Goldman Sachs Ayco can help you maximize the value of your benefits and delivers personalized guidance to support your full financial life. CF pays the full cost of this valuable resource.

Goldman Sachs Ayco financial coaches are well-versed on CF's benefit and compensation plans and can help you make enrollment decisions that are right for you and your family. Your sessions with your coach are personal and kept confidential.

- Schedule a one-on-one call with a coach to review what's available, how various benefits work together and where your elections could impact your overall finances.
- Enjoy 24/7 access to financial tools that can help you tackle your financial priorities and track progress on your financial goals.
- Join virtual or in-person classes on financial topics like budgeting, student loans and retirement.

To get started, call (800) 527-0012 or visit www.ayco.com/login/cfindustries. Coaches are available by phone Monday through Friday, from 9 a.m. to 5 p.m. ET. Evening appointments are available Monday through Thursday until 8 p.m. ET.

You can also access your benefit on-the-go by downloading the Goldman Sachs Wellness app by scanning one of the QR codes below.



Google Play



Apple Store

Family Forming Benefits

Growing your family is an important chapter in life – and we're here to support you along the way. Whether it's fertility benefits, adoption assistance, or time off to spend with your new family member, our programs are designed to help you navigate this journey with confidence. Learn more about each program at [CFTotalRewards.com](https://www.cftotalrewards.com).

Paid Parental Leave (PPL)

Once you complete 12 months of service you are eligible for PPL. PPL lets you take up to four weeks of leave at 100% of base pay to bond with a new child. Both birth parents and non-birth parents are eligible for PPL. Learn more at [CFTotalRewards.com](https://www.cftotalrewards.com).

Adoption Assistance

CF is committed to supporting your overall well-being, including your family life. The Adoption Assistance Program provides up to \$10,000 of reimbursement for eligible adoption-related expenses for finalized adoptions.

To learn more about Adoption Assistance, please contact benefits@cfindustries.com or search 'Adoption Assistance Program' on The Loop to view the HR Policy.

Maven – Fertility and Family Building

Virtual support is available to guide you through every step of your family-building journey – whether you're trying to conceive, exploring fertility treatments like IUI, IVF, or egg freezing, or navigating your options. It is available at **no additional cost** to individuals enrolled in either medical plan.

Sign up today by visiting mavenclinic.com/join/healthplan. If you've already signed up and have questions, reach out to a BCBS Health Advocate by calling (888) 902-8293 (toll-free) or by emailing support@mavenclinic.com.



Time Away from Work

CF provides valuable time away from work when you need to be away.

Paid Time Off (PTO)

Time away from work is important – whether to relax, spend time with family, take care of personal matters, or recover from illness. You earn time Paid Time Off (PTO) based on your continuous length of service with the Company. Although PTO is earned throughout the year, you can use your PTO entitlement for the year on January 1 of each year as shown below:

Length of Service (As of the end of the year)	PTO Entitlement	
	Regular Full-Time Employees (FTE)	Regular Part-Time Employees
Less than 1 year	Pro-rated portion of 180 hours, based on month of hire	Pro-rated portion of 90 hours, based on month of hire
1 – 4 years	180 hours	90 hours
5 – 9 years	228 hours	114 hours
10 – 19 years	264 hours	132 hours
20 or more years	300 hours	150 hours

A maximum of 80 PTO can be cashed out and a maximum of 80 hours per year can be carried forward to the following year. Any PTO hours exceeding 160 will be forfeited.

Holidays

You receive a total of nine paid holidays each year.

[Click here](#) for the schedule.

Log in to [Workday](#) to request PTO.



Education Assistance

The Education Assistance Program helps you further your knowledge, skills, and job effectiveness. You may qualify for reimbursement of up to \$10,000* of eligible tuition expenses each calendar year for covered education programs with management approval. The course must be job-related, satisfactorily completed outside regular working hours, and lead to a degree at an accredited institution.

The program covers degree programs at approved and accredited educational institutions including:

- Associate's degree
- Bachelor's degree
- Advanced degree (Master's and MBA)

Visit the Loop for more information.

**The first \$5,250 of the reimbursement is not taxable, the remaining \$4,750 will be taxed.*



COBRA Continuation Coverage

When you leave CF or your dependent becomes ineligible for coverage, you have the option of continuing health care coverage through COBRA. [OneSource Virtual \(OSV\)](#) is the administrator of our COBRA coverage and will send you a package with more information when you or your dependents become eligible for COBRA continuation.

Qualifying Event	Qualified Beneficiaries	Maximum Period of Continuation Coverage
Termination (for reasons other than gross misconduct) or reduction in hours of employment	Employee Spouse Dependent Child	18 months*
Employee enrollment in Medicare	Spouse Dependent Child	36 months**
Divorce or legal separation	Spouse Dependent Child	36 months
Death of employee	Spouse Dependent Child	36 months
Loss of “dependent child” status	Dependent Child	36 months

* In certain circumstances, qualified beneficiaries entitled to 18 months of continuation coverage may become entitled to a disability extension of an additional 11 months (for a total maximum of 29 months) or an extension of an additional 18 months due to the occurrence of a second qualifying event (for a total maximum of 36 months).

** The actual period of continuation coverage may vary depending on factors such as whether the Medicare entitlement occurred prior to or after the end of the covered employee's employment or reduction in hours. For more information, contact the Department of Labor's [Employee Benefits Security Administration](#) or call toll-free at (866) 444-3272.

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



Contacts/Vendor Links

Managing Your Benefits

Log in to [Workday](#) and then click the **Benefits** icon to enroll, change or update your benefits information.

If you have questions, contact the **CF Benefits Center** by calling (877) 232-3630 or email

CFBenefits@onesourcevirtual.com.

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	(888) 353-2653	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		
Hinge Health	(855) 902-2777	hingehealth.com help@hingehealth.com Member Support
Maven		mavenclinic.com/join/healthplan
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
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

Continued

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
COBRA – Onesource Virtual (OSV)		
COBRA Enrollment Coverage changes, Paying for Coverage	(833) 323-5465	CFCOBRA@onesourcevirtual.com





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Northbrook, IL 60062

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.

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