



Annual Enrollment 2026

October 30 to November 14, 2025



Annual enrollment for your 2026 benefits starts on October 30 and runs through November 14, 2025.

There are minor changes to our plans, so please review your information carefully to make informed choices for next year. Remember, you are choosing your benefits for the 2026 calendar year – January 1 through December 31 – and you cannot make changes during the year unless you experience a qualifying life event.

Starting October 30, log into Workday to make your benefit elections.

Visit CFTotalRewards.com for more information to help you prepare. Here you'll find:

- An Annual Enrollment Guide detailing your options and what's new for 2026
- A side-by-side comparison of your medical options
- A link to your 2026 cost of coverage
- Link to PLANselect to help you make your choices
- Summary of Benefits and Coverages (SBCs)
- Contact information

Need Help? CF partners with OSV to provide you with a valuable resource when it comes to understanding your benefits – the **CF Benefits Center**. Call (877) 232-3630 or email CFbenefits@onesourcevirtual.com during Annual Enrollment or any time of the year if you have questions or need help.

Save Money with Best Premium

Take charge of your health and save money on your medical costs with Best Premium. **You and your covered spouse can earn up to \$1,000 total in savings on your 2026 medical premium** (\$500 for employee only participation) when you complete a routine annual physical and submit your results on the Strive platform by **November 1, 2025**. *Don't miss out on this valuable annual savings opportunity.*

What's New for 2026

NEW! Hinge Health – Virtual Personalized Support for Joint and Muscle Pain

If you're enrolled in a CF medical plan, you'll have access to Hinge Health starting January 1. 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

Watch for more information about how to get started soon.

NEW! 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.

Virtual Visits

The IRS has restored the ability to provide virtual visits at 100% coverage under both medical plans. That means you will pay nothing out of your pocket when you use MDLive, and, in some instances, your own in-network providers.

Medical and Dental Premiums

Medical inflation is averaging between 7% and 10% and the CF medical plan expenses have increased considerably. As a result, medical premiums will increase by 4%. Dental claims are also higher, resulting in a 5% increase in dental premiums. There will be no change to vision premiums.

Advantage PPO with HSA Medical Plan

IRS rules require minimum thresholds for deductibles and out-of-pocket limits regarding high-deductible health plans. The deductibles and out-of-pocket maximums will change to:

	In-Network	Out-of-Network
Deductible	\$1,700 individual / \$3,400 family	\$3,400 individual / \$6,800 family
Out-of-Pocket Maximum	\$3,400 individual / \$6,800 family	\$6,800 individual / \$13,600 family

Standard PPO Medical Plan

The deductibles and out-of-pocket maximums for the Standard PPO medical plan will change to:

	In-Network	Out-of-Network
Deductible	\$1,200 individual / \$2,400 family	\$2,400 individual / \$4,800 family
Out-of-Pocket Maximum	\$2,700 individual / \$5,400 family	\$5,400 individual / \$10,800 family

Health Savings Account (HSA)

The IRS maximum annual contribution will increase to \$4,400 for employee only coverage and \$8,750 if you are covering at least one dependent. This limit includes your contributions and any CF contributions. If you are age 55 or older you can make an additional \$1,000 catch-up contribution.

Dependent Care Flexible Spending Account (FSA)

The IRS maximum annual contribution will increase to \$7,500 (\$3,750 if married and filing separately). You must enroll each year to participate.

Voluntary Spouse Accidental Death & Dismemberment (ADD) Insurance

Coverage amounts after age 65 will be reduced by 35%. There is no longer an age limit for voluntary ADD coverage.

Download the BCBS app for easy access to your ID card ►



Google Play



The App Store

Enrolled in the Advantage PPO with HSA? *Don't Miss Out on Additional Savings!*

Interested in maximizing your pre-tax dollars to cover dental and vision expenses? If you are enrolled in the Advantage PPO with HSA, you can also contribute pre-tax dollars to the Limited Purpose Health Care Flexible Spending Account (HCFSAs) each year. This is in addition to any contributions you make to your Health Savings Account. The Limited Purpose HCFSAs work the same as the Health Care FSA and you can contribute up to \$3,300 for 2026 to use on dental and vision expenses only. You must make an election during Annual Enrollment this year to participate. Visit [CFTotalRewards.com](https://www.CFTotalRewards.com) to learn more about the Limited Purpose HCFSAs and see if it's right for you.

Enrollment Checklist

You have until **November 14** to enroll.

- ✓ Visit [CFTotalRewards.com](https://www.CFTotalRewards.com) to learn more about what's new for 2026. Contact a concierge at Blue Cross Blue Shield of Illinois Health Advocacy Solutions (HAS) at (888) 902-8293 to get answers to your questions and help choosing your plans.
- ✓ Review and update your medical, dental, and vision elections. If you do not take action during the enrollment period, your current 2025 benefit elections will automatically carry over to 2026, with the exception of Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs), which require re-enrollment each year.
- ✓ Confirm dependent coverage. *If you wish to continue coverage for your currently enrolled dependents in 2026, **you must actively complete** the enrollment process to verify their eligibility. Failure to do so will result in your dependents being removed from medical, dental, and vision coverage.*
- ✓ Decide if you want to participate in the Flexible Spending Accounts (FSAs). You must actively enroll to participate – your 2025 election *will not* carry forward.
- ✓ Decide if you want to participate in the Health Savings Account (HSA). You must enroll to receive the employer seed money and you must contribute to receive the Employer Match. You can change your election at anytime during the year.
- ✓ Decide if you want to elect or change your voluntary life or voluntary AD&D coverage.
- ✓ Complete your enrollment and print or save a copy for your own records.



[Learn More](https://www.CFTotalRewards.com)

Important – Benefits enrollment and changes **are not** supported by the mobile app. **You must visit Workday on a computer to enroll or make changes.**



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Don't Miss Out!

Action Required!

If you currently cover dependents under the CF plans, **you must actively complete** your enrollment and confirm their continued eligibility for 2026. ***Otherwise, they will be removed from coverage effective January 1, 2026, and your coverage level will change to 'Employee only' coverage.*** No supporting documentation is required for existing dependents.

Enrolling a New Dependent? If you add a new dependent to your coverage for 2026, you must provide supporting documentation. And, as a reminder, if you have a qualifying life event during the year, you must submit the change and supporting documentation within 30 days of the event.

