



Your Benefits in Transition

When Your Employment Ends



Introduction

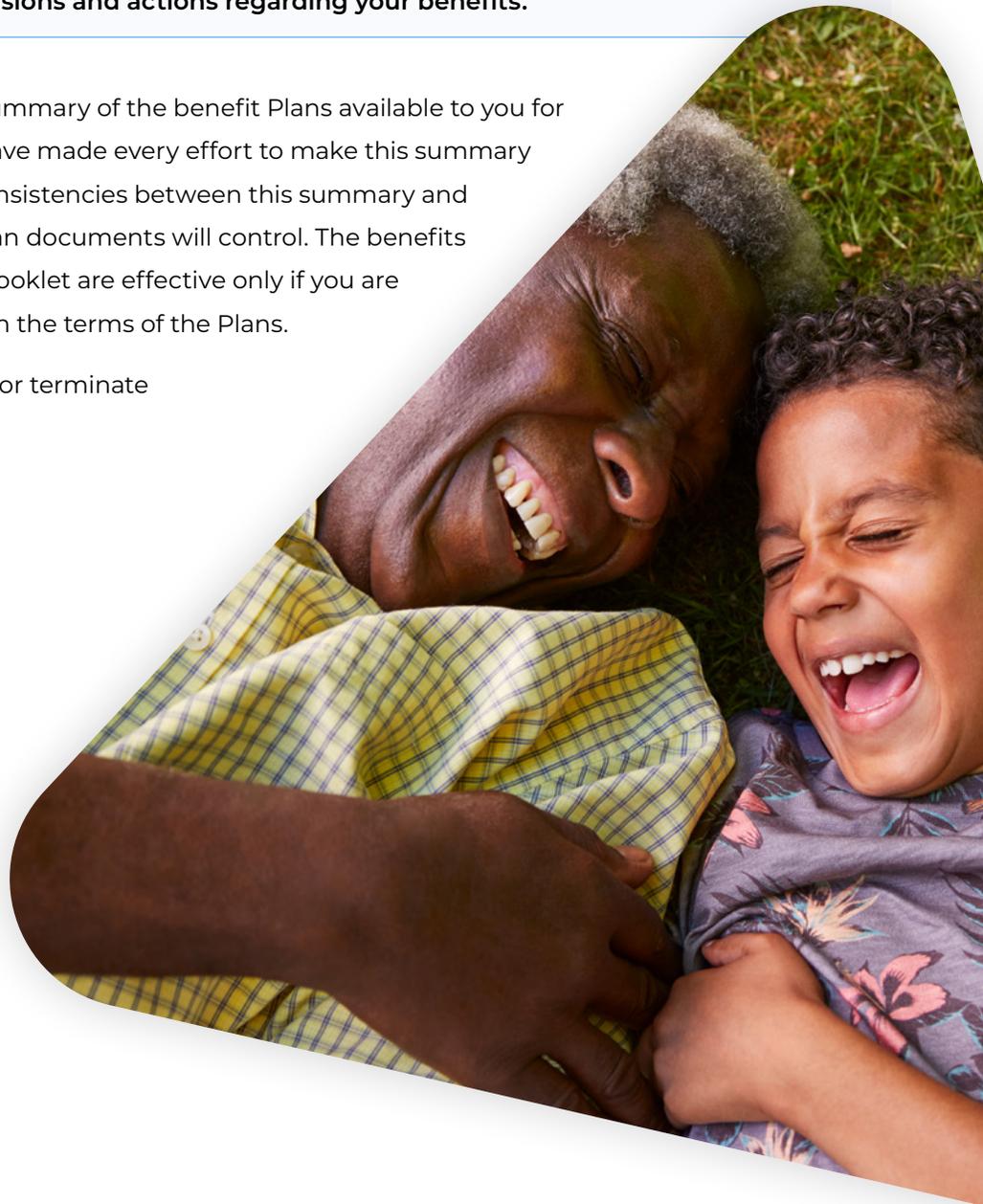
The information in this booklet applies to full-time employees ending employment with CF (the Company). We are providing you this information to assist you with this period of transition.

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



What's Inside

What Happens to My Benefits?	4
COBRA – Continuing Your Medical, Dental and Vision Insurance	5
Flexible Spending Accounts (FSAs).....	7
Health Savings Account (HSA)	8
Life Insurance	9
Disability Insurance	10
Voluntary Benefits	10
Other Benefit Programs (Educational Assistance, EAP).....	11
CF Industries Holdings, Inc. 401(k) Plan	12
CF Industries Holdings, Inc. Pension Plan	14
Final Pay.....	15
Tips – After You Leave CF.....	15
Contact Information.....	16



What Happens to My Benefits?

Participation in the 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 your last day of employment.

Benefit	Description
Medical, Dental and Vision	If you or your covered dependents are enrolled in medical, dental and/or vision coverage, COBRA continuation is available.
Life Insurance	Conversion privileges are available without evidence of insurability: <ul style="list-style-type: none"> • Basic Life and AD&D • Voluntary Life and Dependent Life • Voluntary AD&D and Voluntary Dependent AD&D There are 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 (FSAs) – Health Care, Limited Purpose Health Care, and Dependent Care	Expenses incurred before your last day of employment are eligible for reimbursement. COBRA continuation may be available for the Health Care and Limited Purpose Health Care FSA. There is no continuation for the 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 now, in the future and in retirement.
Educational Assistance and Employee Assistance Program (EAP)	Continuation is not available for the Educational Assistance program. The EAP is available for 12 months after your employment end date at CF.
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 following your employment end date.
CF Industries Holdings, Inc. Pension Plan	If you are vested you will receive information from the Pension Center in the month following your employment end date. Please contact the CF Industries Pension Center at (866) 234-9977 if you have any questions.
Final Pay	You will receive pay for: <ul style="list-style-type: none"> • Time worked through your last day of employment, plus • All unused vacation available in the current year



COBRA – Continuing Your Medical, Dental and Vision Coverage

If you and your dependents are covered under the CF medical, dental or vision plans, you have the right under the Consolidated Omnibus Budget Reconciliation Act (COBRA) to continue coverage for **18 months** after your employment end 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 OneSource Virtual (OSV). Within the month following your employment end date, OSV 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” OSV sends to you and return it to the address provided on the form. You may contact OneSource Virtual at (833) 323-5465 or visit <http://osv.healthcarecobra.com>.**

You have 60 days from your employment end date or notification date (whichever is later) to elect COBRA. If you do not return the required form to OSV 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 employment end 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 Industries. 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.

IMPORTANT REMINDER!

Be sure that your personal email address and home address are up to date in Workday. You must have a personal email address to enroll in COBRA coverage with OneSource Virtual (OSV).

If You are Age 65 or Older

- Immediately contact Medicare to enroll in Parts A and B.
- Consider enrolling in COBRA if there is a delay in enrolling in Medicare Part B (see [page 5](#)).
- 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.

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.

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.

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 1-866-444-3272.

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 may have the right under The Consolidated Omnibus Budget Reconciliation Act (COBRA) to continue making contributions on an after-tax basis through the end of the year.

YOUR NEXT STEP...

Please submit claims for expenses incurred through your employment end 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 employment end date.**

Any claims that you incur after your employment end date are not eligible for reimbursement unless you continue coverage through COBRA. If you are eligible to continue your participation in the FSA, OneSource Virtual (OSV) will mail a COBRA election form and notification information to your home. **Complete the "COBRA Continuation Election Form" OSV sends to you and return it to the address provided on the form. You may contact OSV at (833) 323-5465 or visit <http://osv.wealthcarecobra.com>.**

You have 60 days from your employment end date or notification date (whichever is later) to elect COBRA. If you do not return the required form to OneSource Virtual 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 employment end date. Coverage is not reinstated until both your election form and premiums are received.

Dependent Care FSA

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

YOUR NEXT STEP...

Please submit claims for expenses incurred through your employment end 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 employment end 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 when you separate from employment. You may keep your balance with Fidelity and continue to use the money for eligible expenses or roll over your balance to another HSA administrator. If you are over age 65, money in your HSA can be used for Medicare premiums. 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

Basic Life, Voluntary Life and Dependent Life insurance Your Basic Life Insurance, as well as any 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 employment end 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 employment end date.

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

Your AD&D Insurance, as well as any Voluntary AD&D Insurance for you or your dependents, ends on the last day of your employment. If you and your covered dependent are under age 70, coverage may be converted without evidence of insurability. The amount of insurance available for conversion may not exceed the amount in force on your employment end 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 of receiving your employment end 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 employment end date.

Voluntary Benefits

Colonial Insurance Plans

If you are enrolled in supplemental insurance through Colonial, you may be eligible to continue your coverage through direct bill. If you have questions regarding continuing coverage contact Colonial at **(866) 349-6179**.

YOUR NEXT STEP...

If you (and/or your dependents) are enrolled in this coverage, you may be eligible to continue your coverage through direct bill. Please contact Colonial within 30 days of your separation from employment for more information. A Colonial representative can be reached at **(866) 349-6179**.

Other Benefit Programs

Educational Assistance (Tuition Reimbursement)

This benefit ends as of your employment end date. If you voluntarily end your employment with CF within 12 months of receiving an Education Assistance reimbursement, you will be required to repay the full amount (any education reimbursement received within the 12 months preceding your employment end date) to CF within 30 days of your last day of work at CF. 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).

Well-Being Programs – Dario and Propel

Eligibility ends on the date your employment ends with CF.



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 employment end date to avoid a taxable event. As a former employee, 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 when your employment ends at CF. 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 employment end 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 employment end 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)**.



CF Industries Holdings, Inc. Pension Plan

If you were employed on or before December 31, 2022, you may have a pension plan benefit under the CF Industries Holdings, Inc. Pension Plan. Vesting service under the plan ends on your employment end date.

A copy of the Retirement 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. In the month that follows your date of separation, you will be mailed the paperwork about your options for taking a distribution of your vested retirement assets.

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).

Final Pay

Final Pay

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

Paid Time Off (PTO) Pay

You will also receive a pro-rated PTO payment based upon the amount of your unused PTO hours, including any carryover days from the previous year.

Tips – After You Leave CF

Pay Slips

You can access Workday for up to three years following your employment end 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.

Contact Information

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) and Commuter Benefits		
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
Social Security	(800) 772-1213	ssa.gov
Centers for Medicare & Medicaid Services		cms.gov

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

Voluntary Benefits

Colonial Life | Accident Insurance, Whole Life, Cancer, Critical Illness

Enrollment	(833) 703-1967	www.coloniallife.com Employer Code: 5997424
Coverage	(800) 325-4368	

COBRA / Retiree Medical

COBRA Enrollment Coverage changes, Paying for Coverage	(833) 323-5465	http://osv.wealthcarecobra.com
Retiree Medical Billing	(833) 323-5465	http://osv.wealthcarecobra.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.
2375 Waterview Drive
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.