

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 what's new for 2027



Decide whether you want to make changes to your:

- Medical coverage (use [PLANSelect.com](https://planselect.com) to compare plan costs)
- Dental and vision coverage
- Health Savings Account (HSA) and Flexible Spending Account (FSA) contributions
- Voluntary life and voluntary AD&D coverage elections



Enroll in Workday

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

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



Review your first paycheck in January 2027

- Ensure your payroll deductions align with your coverage selections
- Contact the CF Benefits Center at **877-232-3630** or CFBenefits@onesourcevirtual.com if you have questions about your elections

DON'T MISS YOUR OPPORTUNITY TO:

- **Enroll or change** your current benefit coverage
- **Add or drop coverage** for eligible dependents
- Contribute to a **Health Savings Account (HSA)** or **Flexible Spending Account (FSA)**
- Receive the **HSA contribution and match** from CF Industries

If you don't enroll by November 13: Most of your 2026 benefit elections will automatically carry over, except for your HSA and FSA elections.

