

Your 2027 Enrollment Guide

ENROLL OCTOBER 30 – NOVEMBER 13, 2026

Benefits Designed for Life

U.S.



Your work matters. So do you.

Our benefits are an important part of how CF Industries supports employees and their families. We remain committed to providing a comprehensive benefits program that supports your health and financial well-being, while offering the choice and flexibility to select coverage that meets your individual needs.

For 2027, CF Industries is continuing that commitment by absorbing increased healthcare costs, allowing employee medical, dental and vision rates to remain unchanged. This helps provide stability and predictability as you consider your benefit choices for the coming year.

What You'll Find Inside

Resources	3
What's New for 2027	4
Annual Enrollment Checklist	5
Benefits Overview	6
Your Monthly Costs	7
Eligibility and Enrollment	8
Benefits Contacts	30

Health & Well-being

Medical Plans	10
Prescription Drugs	13
Dental Plan	14
Vision Plan	15
Employee Assistance Program (EAP)	16
Family Forming Benefits	17
Well-being Programs	18

Financial Security

Health Savings Account (HSA)	21
Health Care Flexible Spending Accounts (FSAs)	23
Dependent Care Flexible Spending Account (FSA)	25
Life and AD&D Insurance	26
401(k) Plan	27
Financial Security Resources	29

Resources

IF YOU NEED TO...	GO TO...
 Get help enrolling in Workday and get answers to your benefits questions	CF Benefits Center 877-232-3630 CFBenefits@onesourcevirtual.com <i>You'll be asked to verify your identity</i>
Understand your medical benefits, coordinate care, locate cost-effective care options or get assistance navigating the healthcare system	Blue Cross Blue Shield Health Advocacy Solutions (HAS) 888-902-8293 bcbsil.com
Compare your medical plan options and estimate your potential out-of-pocket costs under each plan	PLANSelect
Enroll, change, or update your benefits information	Most benefits: Workday Log in and select <i>Benefits</i> 401(k) Plan: Visit netbenefits.com to enroll in the 401(k) plan, change your deferral election, update your beneficiaries or manage your account.

Summary of Material Modifications (SMM)

This Guide constitutes a Summary of Material Modifications, as required by ERISA, and should be kept with your Summary Plan Description for the CF Industries Holdings, Inc. Employee Welfare Benefit Plan.



What's New for 2027



	No increase in your monthly costs	While healthcare costs continue to increase, CF Industries is absorbing the additional costs, allowing employee medical, dental, and vision rates to remain unchanged in 2027. See your monthly costs on page 7 .
	Medical plan deductibles and out-of-pocket maximums will increase	To reflect new IRS requirements and to maintain alignment between the plans, the deductible for both medical plans will increase by \$50-\$100. The out-of-pocket maximum will also increase for both in-network and out-of-network coverage. See medical plan details on page 11 .
	Expanded Maven support	Maven currently offers Fertility & Family Building support. Next year, services will expand to include: • Maternity & Newborn Care • Parenting & Pediatric Support • Menopause & Midlife Health Maven membership is available to anyone enrolled in a CF Industries medical plan at no additional cost. Learn more about Maven on page 17 and page 18.
	New specialty drug savings program	The BCBS FlexAccess coupon assistance program may help you save on certain specialty medications by connecting you with manufacturer savings programs. If you are enrolled in a CF Industries medical plan and take an eligible medication, the FlexAccess team may contact you about savings opportunities. Learn more about FlexAccess on page 13 .
	401(k) loan changes	Beginning in 2027, you may have only one outstanding 401(k) loan at a time. If you currently have two loans, you may continue repaying them under their existing repayment schedules. See details on page 28 .
	Tax-advantaged contribution limits will increase	Higher annual IRS contribution limits offer more opportunity to build tax-advantaged savings. • Health Savings Account (HSA): Increases to \$4,500 for individual coverage (\$100 increase) and \$9,000 for family coverage (\$250 increase). Age 55+ may contribute an additional \$1,000 per year. • Health Care Flexible Spending Account (HCFSA): The current limit is \$3,400 and is projected to increase next year. Learn more about the HSA on page 21 and FSAs starting on page 23.

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 (see [eligibility](#))
- 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.

Benefits Overview

Enroll and Make Changes During Annual Enrollment*

BENEFIT	OPTIONS	WHO PAYS FOR THE PLAN + ENROLLMENT & CHANGES
Medical	- Standard PPO - Advantage PPO with HSA Both plans include prescription drug coverage as well as access to Hinge Health, Maven, and MDLive.	CF and you share the cost with pre-tax dollars.
Dental	Cigna Dental Plan	CF and you share the cost with pre-tax dollars.
Vision	Cigna Vision Plan	CF and you share the cost with pre-tax dollars.
Health Savings Account (HSA)	Available if you enroll in the Advantage PPO with HSA	You can make pre-tax contributions. CF makes an automatic contribution to your account and provides an additional match when you contribute. You can make changes to your contribution at any time.
Flexible Spending Accounts (FSAs)	- Health Care FSA - Limited Purpose Health Care FSA (dental and vision only) - Dependent Care FSA	You contribute with pre-tax dollars.
Voluntary Life**	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.
Voluntary AD&D	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.

*You may be eligible to make a change during the year if you have a qualifying life event. [See page 8](#) for more information.

**Evidence of Insurability (EOI) may be required.

Your 2027 Monthly Cost of Coverage

Medical, Dental, and Vision Coverage

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	FAMILY
BCBS Standard PPO	\$176.52	\$457.84	\$280.22	\$654.21
BCBS Advantage PPO with HSA	\$140.11	\$392.75	\$233.89	\$567.06
Cigna Dental PPO	\$7.50	\$16.07	\$21.42	\$35.34
Cigna Vision	\$3.00	\$6.00	\$6.00	\$10.00

Best Premium – If you and your covered spouse have completed Best Premium by November 1, 2027, you both will receive \$500 (up to \$1,000) toward your 2028 medical premiums. This will be reflected on your paystub as a reduction in your bi-weekly cost for medical coverage. The amounts above do not reflect that savings. [See page 18](#) for more information about Best Premium.

Employee and Spouse Voluntary Life Insurance*

- Employee** – 1x, 2x, 3x, 4x or 5x annual base salary up to \$1M maximum.
- Spouse** – You can elect coverage in \$10,000 increments, up to a maximum of \$500,000.

Premiums shown are per \$1,000 of coverage based on employee age.

	PER \$1,000 COVERAGE
Under Age 24	\$0.050
Age 25 – 29	\$0.060
Age 30 – 34	\$0.080
Age 35 – 39	\$0.090
Age 40 – 44	\$0.109
Age 45 – 49	\$0.163
Age 50 – 54	\$0.256
Age 55 – 59	\$0.466
Age 60 – 64	\$0.660
Age 65 – 69	\$1.270
Age 70+	\$2.060
CHILD LIFE (INCREMENTS OF \$5,000)	
Premium shown is per \$5,000 of coverage (Maximum: \$20,000)	\$0.93

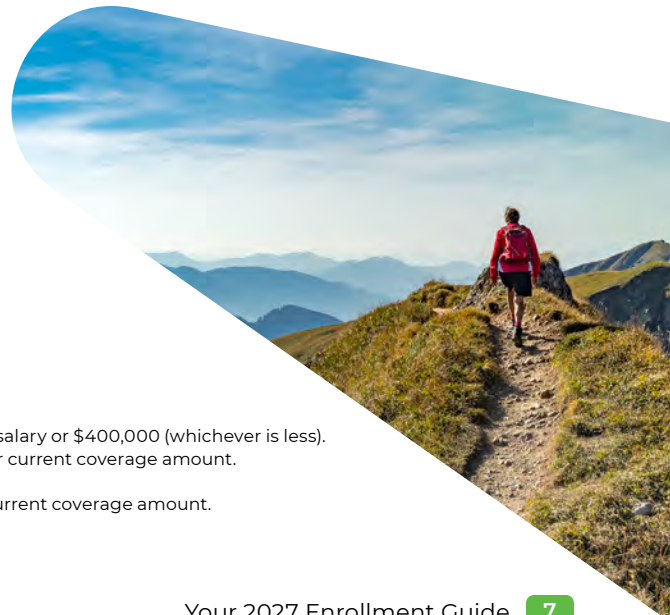
Voluntary AD&D

EMPLOYEE ONLY (INCREMENTS OF \$50,000)	
Premium shown is per \$50,000 of coverage (Maximum: \$500,000)	\$1.40
SPOUSE ONLY (INCREMENTS OF \$50,000)	
Premium shown is per \$50,000 of coverage (Maximum: \$500,000)	\$1.40
CHILD ONLY (INCREMENTS OF \$5,000)	
Premium shown is per \$5,000 of coverage (Maximum: \$20,000)	\$0.14

*Evidence of Insurability (EOI) required for some Voluntary Life insurance elections:

- Newly eligible employee:** EOI required for coverage amounts greater than 4x your annual base salary or \$400,000 (whichever is less).
- Current employee:** EOI is required if you previously waived coverage or if you are increasing your current coverage amount.
- Newly eligible spouse:** EOI required for coverage amounts over \$50,000.
- Current spouse:** EOI is required if you previously waived coverage or if you are increasing your current coverage amount.

Note: Domestic partners are not eligible for coverage.



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:

- Your legally married spouse
- Your spouse's eligible dependent children under age 26
- Your eligible dependent children under age 26

Domestic partners are not eligible for coverage under CF Industries benefit plans.

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.

IMPORTANT

An individual can only be covered once under CF Industries medical, dental, or vision coverage, either as an employee, spouse, or dependent. Dual coverage is not allowed. Similarly, dependent children can only be covered by one parent.

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:

- Marriage
- Divorce
- Legal separation
- Birth of a child
- Adoption of a child
- Your spouse gaining or losing other coverage
- A dependent becoming ineligible for coverage
- Reaching age 26 and no longer qualifying as a dependent
- 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, or your marriage is annulled (spouse coverage).
- Your dependent child reaches age 26 and is no longer eligible for coverage.
- The benefit plan ends or is replaced.
- Required premiums are not paid.

Health & Well-being

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

Medical Plans	10
Prescription Drugs	13
Dental Plan	14
Vision Plan	15
Employee Assistance Program (EAP)	16
Family Forming Benefits	17
Well-being Programs	18

Medical Plans

CF Industries offers two PPO medical plan options through Blue Cross Blue Shield of Illinois (BCBSIL): Advantage PPO (includes a Health Savings Account) and Standard PPO. Both plans provide access to the same BCBSIL provider network and include:

- Preventive care covered at 100% when you use in-network providers
- Prescription drug coverage through Prime Therapeutics
- Support through Hinge Health, Maven, and MDLive
- The freedom to see any provider, with lower costs when you choose in-network providers

Comparing the Medical Plans

IF YOU...	Advantage PPO with HSA	Standard PPO
 Want lower paycheck deductions	✓	
 Want to build tax-free savings	✓	
 Prefer a lower deductible		✓
 Like predictable prescription drug copays		✓

Once you’ve identified the plan that may fit your needs, review the [Medical Plan Details on page 11](#) for more details.

UNDERSTANDING KEY TERMS

- **Deductible:** What you pay before the plan begins sharing costs.
- **Coinsurance:** Your share of the cost after you meet the deductible.
- **Out-of-Pocket Maximum:** The most you’ll pay during the year for covered services.
- **HSA:** A tax-advantaged account that helps you save and pay for eligible health care expenses.



Medical Plan Details

DOLLAR AMOUNTS IN **BOLD** ARE NEW FOR 2027

ADVANTAGE PPO WITH HSA			STANDARD PPO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE				
Individual	\$1,750	\$3,500	\$1,250	\$2,500
Family	\$3,500 ¹	\$,7000 ¹	\$2,500 ²	\$5,000 ²
ANNUAL OUT-OF-POCKET LIMIT				
Individual	\$3,500	\$7,000	\$2,750	\$5,500
Family	\$7,000	\$14,000	\$5,500	\$11,000
HEALTH SAVINGS ACCOUNT (HSA)				
CF HSA Contribution (prorated for month of hire)	Initial contribution: \$250 individual / \$500 family 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%. Learn more about the HSA on page 21 .		Not Applicable	
PHYSICIAN OFFICE VISITS				
Preventive Care ³	100% covered, no deductible	You pay 30% after deductible	100% covered, no deductible	You pay 30% after deductible
Primary Care Visit	You pay 10% after deductible	You pay 30% after deductible	You pay 10% after deductible	You pay 30% after deductible
Specialist Visit				
Urgent Care				
HOSPITAL CARE				
Emergency Room Care	You pay 10% coinsurance after deductible		You pay 10% coinsurance after deductible	
Outpatient/Inpatient Services	You pay 10% after deductible	You pay 30% after deductible	You pay 10% after deductible	You pay 30% after deductible
OTHER MEDICAL PLAN BENEFITS				
Hinge Health Virtual Physical Therapy	100% covered		100% covered	
Maven Support	100% covered		100% covered	
MDLive Virtual Care	100% covered		100% covered	

1 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.

2 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 remaining family deductible.

3 Adults: annual age and gender-appropriate care; child: age-based schedule.

SAVE MONEY WHEN YOU USE IN-NETWORK PROVIDERS

Visit bcbsil.com or call Health Advocacy Solutions at **888-902-8293** for help finding in-network providers.

Included in Medical Coverage

MDLive Virtual Medical Care

If you're enrolled in a CF Industries medical plan, you have access to virtual care through MDLive. Whether you're dealing with a minor illness, need behavioral health support, or want care without leaving home, MDLive makes it easy to connect with a provider by phone or video from wherever you are.

- **Board-certified doctors** can help with things like allergies, asthma, cold/flu, ear infections, sinus infections, and pink eye. They can even write prescriptions and send them to a nearby pharmacy, if needed.
- **Therapists** can help with behavioral health counseling, anxiety, and depression.

Register for an account through the [MDLive website](#) or [mobile app](#). Cost sharing varies by medical plan. Check your MDLive account or BCBSIL benefits information for your specific cost before scheduling a visit. Then make an appointment and visit with a doctor or therapist.

Support is available 24/7.

Health Advocacy Solutions

Have questions about your medical plan?

Need help finding care, understanding a bill, or getting the most from your benefits? Blue Cross Blue Shield Health Advocacy Solutions (HAS) is here to help at no cost to you and your dependents enrolled in a CF Industries medical plan.

Your Health Advocate Can Help You:

- Understand your medical benefits and coverage.
- Find in-network doctors, specialists, and facilities.
- Answer questions about claims and medical bills.
- Connect with a BCBSIL clinician for health-related guidance.
- Explore high-quality, cost-effective care options.
- Navigate a new diagnosis or treatment plan.
- Learn about and access programs such as Hinge Health and Maven.
- Get support with a variety of health care and benefits questions.

One Call Can Save You Time and Hassle

Whether you're choosing a provider, reviewing a claim, or trying to understand your next steps after a diagnosis, your health advocate is ready to help. Call Health Advocacy Solutions at **888-902-8293**.

Support is available 24/7.

Prescription Drugs

You get **prescription drug coverage** when you enroll in a CF Industries medical plan. Your coverage is through Prime Therapeutics, which has a wide network of pharmacies, including CVS and Walgreens.

Your Prescription Plan Benefits

	ADVANTAGE PPO WITH HSA (IN-NETWORK)	STANDARD PPO (IN-NETWORK)
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
TYPE:	YOU PAY:	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		\$40 copay (30-day supply) \$80 copay (90-day supply)
Non-Preferred Brand		\$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)

FLEX ACCESS

The BCBS FlexAccess coupon assistance program may help you save on certain specialty medications by connecting you with manufacturer savings programs. If you are enrolled in a CF Industries medical plan and take an eligible medication, the FlexAccess team may contact you about savings opportunities; you can reach out to Health Advocacy Solutions (HAS) with questions.

Dental Plan

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.

The Dental PPO through the Cigna Total Network covers preventive services at 100% when you use an in-network provider. You're free to visit any dentist, but you'll generally pay less when you choose a provider in the Cigna Total Network.

Find an In-Network Provider and View Plan Information

Log into mycigna.com, call **800-244-6224** or download the mobile app ([Apple Store](#)/[Google Play](#)) and use account # 3333808.

Your Cigna Dental Benefits

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

Vision Plan

Routine eye exams do more than help you see clearly. They can also detect signs of other health conditions before symptoms appear. With vision coverage through Cigna and the EyeMed network, you can take care of your eye health while saving money on exams, eyewear, and contact lenses.

Benefits are available once each calendar year, and you have the flexibility to visit any provider. However, you'll generally pay less when you choose an in-network provider.

Access your coverage information anytime through the Cigna app. There's no need to carry a physical ID card.

Find an In-Network Provider and View Plan Information

Log into mycigna.com, call **888-353-2653** or download the mobile app ([Apple Store](#)/[Google Play](#)) and use account # 3333808.

Your Cigna Vision Benefits

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Exam	You pay \$10	Plan pays up to \$60
Glasses (in lieu of contacts) • 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 \$250.
Laser Vision Correction	Discount program available	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

Comprehensive eye exams do more than check your vision. They can help identify signs of certain health conditions before symptoms appear. Regular eye care is a simple step you can take to support your long-term health and well-being.

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:

- 866-465-8943 | guidanceresources.com
- Company ID: CFIND



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 or pursuing adoption to seeking fertility, maternity or newborn 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.



Maven Family Support

Maven provides personalized support for every step of starting and growing your family with its Fertility & Family Building and Maternity & Newborn Care (**NEW** for 2027) programs.

Available at no additional cost to anyone enrolled in one of our medical plans, Maven offers virtual access to experts, educational resources, and guidance tailored to your family's needs.

Enroll at mavenclinic.com/join/healthplan.

Questions? Contact a BCBS Health Advocate at **888-902-8293** or email support@mavenclinic.com.



Paid Parental Leave (PPL)

Once you complete 12 months of service you are eligible for PPL. It 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. Learn more at CFTotalRewards.com or email benefits@cfindustries.com.

Well-being Programs

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

Maven

Get support for the entire family journey and beyond.

Maven can provide guidance and support for all stages of life:

- Fertility & Family Building
- Maternity & Newborn Care*
- Parenting & Pediatrics*
- Menopause & Midlife Health*

Every member has 24/7 access to:

- A personalized, dedicated care advocate
- Unlimited video appointments or messaging with 30+ types of doctors, specialists, and coaches
- On-demand classes, community forums, and expert-approved articles

Maven membership is available to anyone enrolled in a CF Industries medical plan at no additional cost.

***NEW FOR 2027**

Best Premium: Reduce Your 2028 Medical Costs

Invest a little time in your health and earn valuable savings.

If you and your covered spouse complete an annual physical and submit the required paperwork by **November 1, 2027**, you can each earn **\$500 toward your 2028 medical premiums**, for a total savings of up to **\$1,000**. Your savings will be reflected in your bi-weekly medical premium deductions throughout 2028.



LEARN MORE about Family Forming Benefits on [page 17](#).

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 employees and covered dependents age 18 and older enrolled in a CF Industries medical plan, 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** in your LSA wallet each year. You can add up to **\$200** 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:

- Completing the Best Premium program screenings and exams
- Getting a mental health assessment
- Giving back through Volunteer Time Off
- Participating in well-being webinars (Ayco, Hinge Health, Maven, 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 Savings Account (HSA)	21
Health Care Flexible Spending Accounts (FSAs)	23
Dependent Care Flexible Spending Account (FSA)	25
Life and AD&D Insurance	26
401(k) Plan	27
Financial Security Resources	29

Health Savings Account (HSA)

If you enroll in the Advantage PPO with HSA medical plan, you can contribute pre-tax dollars to a Health Savings Account (HSA) administered by Fidelity. An HSA helps you pay for eligible health care expenses today while building savings for future medical needs.

Your HSA offers a unique triple-tax advantage:

- Contributions are made on a pre-tax basis.
- Your account balance can grow tax-free.
- Withdrawals for eligible health care expenses are tax-free.

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 Industries. 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.



CF Industries helps you save, too:

Company Contribution



CF Industries automatically contributes to your HSA, even if you choose not to contribute yourself.

- Employee-only coverage: \$250*
- Employee + dependent(s) coverage: \$500*

*Prorated for new hires

Company Match



When you contribute to your HSA, CF Industries matches your contributions dollar-for-dollar up to:

- \$500 for employee-only coverage
- \$1,000 if you cover at least one dependent

Together, the automatic and matching contributions can fund a large portion of your deductible.

Your money stays with you:

Unlike a Flexible Spending Account (FSA), there is no “use-it-or-lose-it” rule with an HSA.

- Unused funds roll over from year to year.
- The account remains yours if you change jobs or retire.
- Eligible withdrawals remain tax-free.
- You can save and invest your balance for future health care expenses.

Think of your HSA as a health care savings account that grows with you.

DOLLAR AMOUNTS IN **BOLD** ARE NEW FOR 2027

2027 IRS Contribution 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	\$3,750	\$4,500
You and at least one other family member	\$500	\$1,000	\$7,500	\$9,000

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

*Prorated for new hires.

**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 \$9,000 in 2027. If both spouses have eligible self-only coverage, each spouse may contribute up to \$4,500 in separate accounts.

Use Your HSA Your Way

Your HSA funds can be used for a wide range of eligible expenses, including:

- Medical care
- Prescription drugs
- Dental care
- Vision care

Simply use your Fidelity HSA debit card or reimburse yourself from your account.

IMPORTANT

If you use your HSA funds for ineligible expenses before age 65, the amount withdrawn will be subject to income taxes and an additional 20% penalty.

For a complete list of eligible expenses, review [IRS Publication 502](#).

Tax Forms

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

Save for Health Care in Retirement

Health care costs don't end when you retire. That's one reason many people use their HSA as a long-term savings vehicle. If you don't need your HSA funds today, you can leave them in your account and continue building savings for future qualified medical expenses, including:

- Medicare premiums
- Deductibles and coinsurance
- Hearing aids
- Qualified long-term care expenses

The earlier you start saving, the more time your balance has to grow.

Nearing Retirement?

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

LEARN MORE ABOUT HSAs

- To learn more about the Health Savings Account, see [IRS publication 969](#).
- For more information, log in to your Fidelity account at netbenefits.com or use the app.

Health Care Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) help you save money on eligible health care expenses by allowing you to contribute pre-tax dollars from your paycheck. Depending on the medical plan you choose, you may be eligible for either a Health Care FSA or a Limited Purpose Health Care FSA. Both accounts are administered by Fidelity.

Flexible Spending Accounts (FSAs) at a Glance

FEATURE	HEALTH CARE FSA (HCFSA)	LIMITED PURPOSE HEALTH CARE FSA
HOW DO THE PLANS DIFFER?		
Who Can Enroll?	Employees enrolled in the Standard PPO or who waive medical coverage	Employees enrolled in the Advantage PPO with HSA
Eligible Expenses	Medical, prescription drug, dental, and vision expenses	Dental and vision expenses only
Compatible with an HSA?	No	Yes
Use It For	Eligible health care expenses for you, your spouse, and your eligible tax dependents	Eligible dental and vision expenses for you, your spouse, and your eligible tax dependents
2027 Maximum Contribution <i>May increase pending IRS announcement</i>	\$3,400	\$3,400
HOW ARE THE PLANS ALIKE?		
Payroll Deductions	Contributions are deducted from your paycheck in equal amounts throughout the year	
Funds Available	Your full annual election is available on your effective date, even though contributions are deducted from your paycheck throughout the year	
Paying for Eligible Expenses	You can use your debit card to pay for eligible expenses when you incur them, and you have until March 31, 2028, to submit eligible expenses that were incurred during the 2027 plan year	
Carryover Feature	2027 balances less than \$25 and any amount more than \$680 will be forfeited	
Administered By	Fidelity	

Paying for Eligible Expenses

If you enroll in the HCFSA or the Limited Purpose HCFSA, watch for a debit card in the mail from Fidelity. Use your Fidelity debit card when you receive services, or you can pay out of pocket and then submit a claim online. Be sure to save your receipts for all eligible expenses. You can find out more information about eligible expenses or file your claims by logging in to netbenefits.com.

Managing Your FSA

Access your FSA online through netbenefits.com or the NetBenefits app to view your balance, track contributions, and pay qualified medical expenses. If you have questions about your HCFSA, contact Fidelity at **800-544-3716**.

Compare the FSAs and HSA

FEATURE	HCFSAs	LIMITED PURPOSE HCFSAs	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 enroll in the Advantage PPO with HSA medical plan option and: • 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 HCFSAs (other than the Limited Purpose HCFSAs) • 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 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 (prorated for new hires). • 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 – \$4,500 • Employee plus one or more – \$9,000 (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, 2027, and submitted to Fidelity by March 31, 2028. 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 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.

*May increase pending IRS announcement

Dependent Care Flexible Spending Account (FSA)

If you pay for dependent care so that you (and your spouse, if married) can work, look for work, or attend school full time, a Dependent Care Flexible Spending Account (DCFSA) can help you save money. With a DCFSA, you set aside pre-tax dollars to pay for eligible dependent care expenses, reducing your taxable income and lowering your overall costs.

Eligible Expenses

Eligible expenses may include:

- Day care and preschool
- Before- and after-school care
- Summer day camps
- In-home dependent care services

Eligible dependents generally include children under age 13 and certain older dependents who are physically or mentally incapable of self-care.

Contributions are deducted from your paycheck in equal amounts throughout the year. For 2027, you may contribute from **\$120 to \$7,500**, or up to **\$3,750** if you are married and file taxes separately.

Some employees may not be able to contribute the maximum amount due to IRS nondiscrimination testing.

Paying for Eligible Expenses

After you pay for an eligible dependent care expense, submit a claim through netbenefits.com for reimbursement. A DCFSA debit card is not available.

Plan carefully—unused DCFSA funds cannot be carried over to the next plan year.

DON'T MISS THESE DATES

- **March 15, 2028:** Last day to incur eligible expenses using 2027 funds
- **March 31, 2028:** Last day to submit claims for reimbursement

Managing your FSA

Access your FSA online through netbenefits.com or the NetBenefits app to view your balance and submit claims. If you have questions about your DCFSA, contact Fidelity at **800-544-3716**.

DCFSA or Dependent Care Tax Credit?

Depending on your income, family situation, and dependent care expenses, you may save more by using a Dependent Care FSA, claiming the federal dependent care tax credit, or a combination of both. Because every situation is different, consider consulting a qualified tax advisor to determine which approach may provide the greatest tax advantage for you and your family.



Life and AD&D Insurance

Protecting your financial future starts with having the right coverage in place. CF Industries provides company-paid life and accidental death and dismemberment (AD&D) insurance, along with the option to purchase additional coverage for yourself and your family.

Basic Life, AD&D, and Business Travel Accident Insurance

CF Industries automatically provides Basic Life and AD&D Insurance at no cost to you. Coverage is equal to one times your annual base salary, rounded up to the next \$1,000.

Basic Life coverage in excess of \$50,000 is considered imputed income and may be taxable.

In addition, CF Industries provides Business Travel Accident (BTA) Insurance, which offers coverage equal to two times your annual base salary if you suffer a covered injury or loss while traveling on company business. BTA coverage amounts decrease beginning at age 65.

Voluntary AD&D Insurance

Get an additional layer of financial protection in the event of a covered accidental injury or death. Voluntary AD&D insurance coverage is available for you and your eligible dependents.

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

Evidence of Insurability is not required for Voluntary AD&D coverage.

IMPORTANT

Basic Life, AD&D, Voluntary Life, and Voluntary AD&D coverage reduce to 65% at age 65.

Voluntary Life Insurance

If you need additional financial protection, you may purchase Voluntary Life Insurance for yourself and your eligible dependents.

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

*Coverage elected or increased during Annual Enrollment or following a qualifying life event requires EOI.

Coverage Rules

An individual may only be covered once under our Voluntary Life or Voluntary AD&D plans. For example, if both you and your spouse work for CF Industries, you cannot cover one another as spouses. Likewise, a dependent child may only be covered by one parent under the plan.

401(k) Plan

Whether retirement is decades away or just around the corner, the sooner you start saving, the more prepared you'll be for the future you envision.

The CF Industries 401(k) Plan, administered by Fidelity, helps you build long-term financial security through your own contributions, a company match, and automatic company contributions.

You become eligible to participate after 60 days of service. Through the plan, you can save for retirement on a pre-tax, Roth, or after-tax basis and take advantage of valuable company contributions designed to help your savings grow over time. Visit netbenefits.com to enroll in the 401(k) plan or manage your account.

Automatic Enrollment

If you do not make a contribution election within 60 days of becoming eligible, you will automatically be enrolled in the plan at a contribution rate of 6% of pay. You can change your contribution rate or opt out at any time.

Auto Escalation

To help you gradually increase your retirement savings, your contribution rate may automatically increase by 1% each year until it reaches 10%. You can modify or stop auto-escalation at any time.

Your Contributions

You can contribute up to 75% of your eligible earnings on a pre-tax, Roth, or after-tax basis, up to IRS annual limits. See 2027 limits on [page 28](#).

Company Match

CF Industries helps your retirement savings go further by matching 100% of your contributions, up to the first 6% of pay. By contributing at least 6% of your eligible pay, you can receive the full company match available to you.

Automatic Company Contribution

In addition to the company match, CF Industries makes an annual contribution to your account based on your years of service, regardless of whether you contribute to the plan.

YEARS OF SERVICE	ANNUAL COMPANY CONTRIBUTION
Less than 5 years	4%
5 – 9 years	5%
10 – 14 years	6%
15+ years	7%

You must be actively employed by CF Industries on December 31 to receive the annual company contribution. Contributions are deposited to your account during the first quarter of the following year.

Vesting

You are always 100% vested in your own contributions. Company matching contributions become fully vested after two years of service, and automatic company contributions become fully vested after three years of service.



401(k) Loans

NEW FOR 2027

Beginning in 2027, the number of 401(k) loans you may have outstanding at one time will decrease from two to one. This change is intended to help participants keep more of their retirement savings invested for potential long-term growth.

If you already have two outstanding loans when the change takes effect, you may continue repaying both loans according to their existing repayment schedules. After both loans are repaid, you will be limited to one outstanding loan at a time. This change does not alter the repayment terms of loans already in place.

See page 29 for information about the Student Debt Retirement Savings Program, through which your eligible student loan payments can count toward the CF Industries 401(k) matching contribution.

IRS Contribution Limits

The current limits are listed below and are projected to increase next year.

- **Pre-tax and Roth contributions:** Up to \$24,500
- **Age 50 and older:** Eligible to make an additional catch-up contribution of \$8,000
- **Ages 60 to 63:** Eligible to make an enhanced catch-up contribution under SECURE 2.0, allowing you to contribute up to \$11,250 more than the standard annual limit

Under the SECURE 2.0 Act, if you are age 50 or older and your prior-year FICA wages with CF Industries exceed the IRS threshold, any catch-up contributions you make must be contributed on a Roth (after-tax) basis rather than a traditional pre-tax basis.

CF Industries encourages you to review your contribution rate each year to help ensure you're taking full advantage of the retirement savings opportunities available through the plan.

Financial Security Resources

Goldman Sachs Ayco

Your benefits are an important part of your financial picture. Through Goldman Sachs Ayco, you have access to personalized guidance to help you make informed decisions about your benefits, compensation, and financial goals. Best of all, CF Industries covers the full cost of this benefit.

Whether you're enrolling in benefits, planning for retirement, managing debt, or saving for future goals, Ayco coaches can help you understand your options and create a plan that works for you.

With Goldman Sachs Ayco, you can:

- Meet one-on-one with a financial coach
- Learn how your benefits and compensation work together
- Access financial planning tools and resources anytime
- Attend educational workshops on topics such as budgeting, student loans, investing, and retirement

Your conversations with Ayco are confidential.

Call **800-527-0012** or visit ayco.com/login/cfindustries. You can also access your benefit on the go through the Goldman Sachs Wellness app.

Student Debt Retirement Savings Program

Paying off student loans and saving for retirement no longer have to compete. Through the Student Debt Retirement Savings Program, your eligible student loan payments can count toward the CF Industries 401(k) matching contribution.

If you qualify, CF Industries will make a matching contribution to your 401(k) account based on your eligible student loan repayments, helping you build retirement savings while you focus on paying down student debt.

Keep in mind that the match is subject to the Plan's 6% matching limit. If you already receive the full 6% company match through your own 401(k) contributions, you will not receive an additional match based on student loan repayments.

Eligible loans include federal and private student loans from U.S.-based lenders used to pay for your, your spouse's, or your dependent's undergraduate or graduate education.

Visit netbenefits.com or contact Fidelity at **800-835-5095** for additional information.



Benefits Contacts

If you have questions that the following vendors can't answer, please contact the CF Benefits Center at **877-232-3630** or CFBenefits@onesourcevirtual.com. You can also visit cftotalrewards.com to learn more about your benefits.

To enroll, change or update your benefits information, log into [Workday](#) and then click the Benefits icon.

Health and Well-being

Medical Coverage	Blue Cross Blue Shield (BCBS) / Health Advocacy Solutions	888-902-8293	• bcbsil.com • App: App Store or Google Play
Virtual Medical Care	MDLive	888-676-4204	• app.mdlive.com/landing/bcbsil • App: App Store or Google Play
CF Industries Onsite Health Centers	Proactive MD		• healthcenters.proactive-md.com/cf-industries • Patient portal: https://proactivemd.myezyaccess.com/Patient/Main.aspx • Email: promise@proactive.md
Prescription Drugs (Includes FlexAccess)	Prime Therapeutics	888-902-8293	myprime.com
Specialty Pharmacy	Accredo	833-721-1619	accredo.com
Dental Plan	CIGNA	800-244-6224	• mycigna.com (Account: 3333808) • App: App Store or Google Play
Vision Plan		888-353-2653	
Employee Assistance Program (EAP)	Guidance Resources	866-465-8943	guidanceresources.com (Company ID: CFIND)
• Fertility & Family Building • Maternity & Newborn Care • Parenting & Pediatric Support • Menopause & Midlife Health	Maven		mavenclinic.com/join/healthplan
Best Premium	Medical Premium Savings Program through eHealth Screenings	888-708-8807	• ehealthscreenings.com/signup (Screening key: PRW41) • Email: help@ehealthscreenings.com
Virtual Physical Therapy	Hinge Health	855-902-2777	• hingehealth.com • Email: help@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

Continued on [page 31](#)

Financial Security

401(k) Plan	Fidelity	800-835-5095	• netbenefits.com (Account: 09650) • App: App Store or Google Play
Health Savings Account (HSA)		800-835-5095	• netbenefits.com • App: App Store or Google Play
Flexible Spending Accounts (FSAs)		833-299-5089	
Student Debt Retirement Savings Plan		800-835-5095	• netbenefits.com • App: App Store or Google Play
Financial Coaching	Goldman Sachs Ayco	800-527-0012	• ayco.com/login/cfindustries.com • App: App Store or Google Play
Life and AD&D Insurance (Account: FLX963674)			
Evidence of Insurability	New York Life	866-607-2360	Email: BethlehemMail@newyorklife.com
Conversion/Portability		800-423-1282	
Claims			Email: benefits@cfindustries.com
Disability & FMLA			
• Short-Term Disability • Long-Term Disability • FMLA Leave	New York Life	800-362-4462	mynylgbs.com (LTD account: FLK960499)
Business & Personal Travel			
Business Travel Accident Insurance	New York Life	877-232-3630	Email: benefits@cfindustries.com (Claims submission)
Secure Travel (Personal Travel Insurance)	New York Life	347-708-1824	(Policy OK965303)
Travel Medical and Security Assistance	International SOS	215-942-8226	internationalsos.com/members Membership Number: 11BCMA000183
Travel Immunizations and Health	Passport Health	888-499-7277	passporthealthusa.com Account: CF Industries



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 at-will employment with CF Industries. This 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 in this guide 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.

