

2017 Annual Enrollment Guide

Get Started Today

Annual Enrollment is your opportunity to make decisions about your health and insurance coverage for next year. You can get started today by:

- Learning about the changes for 2017 listed in this guide, including a **one-time opportunity** to automatically receive Long-Term Disability (LTD) coverage *and* pay up to 20% less.
- Considering the options available to you, and taking advantage of tools to help you decide which coverage is right for you and your family.
- Enrolling by the October 21 deadline.
- Participating in Healthy Choices Rewards. Take steps toward better health and earn money to help offset the cost of benefits.

Enrollment Period for 2017 Benefits Coverage:

October 3-21

Your benefits enrollment period is from **October 3 to October 21, 2016**. Your enrollment deadline is 8 p.m. ET October 21 if you enroll through a Citi Benefits Center representative, or 11:59 p.m. ET October 21 if you enroll online. Your new coverage begins January 1, 2017. **If you are an employee who is newly eligible for benefits, please see page 5 for more information.**

What's Changing for 2017?

LTD Benefit

For this Annual Enrollment only, you'll be automatically enrolled in LTD coverage if you're not currently enrolled, and your benefits eligible pay is \$50,001 or more* — no health questions asked. If you don't want LTD coverage, you must **actively opt out** during Annual Enrollment. Here are the highlights:

- Rates will be reduced by up to 20% for all employees enrolled in coverage beginning January 1, 2017, with rates guaranteed for three years (through December 31, 2019).
- **Coverage will begin on January 1, 2017, unless you actively opt out of coverage during Annual Enrollment.**
- You can cancel coverage at any time throughout the year. If you cancel your coverage **by March 31, 2017**, you'll receive a refund on your LTD premiums paid in 2017. If you cancel coverage **after March 31, 2017**, you **will not** receive a premium refund. View your LTD cost by visiting Your Benefits Resources™ (YBR™), available through TotalComp@Citi at www.totalcomponline.com.

Note: If you decide to opt out of coverage and want to enroll at a later date, you'll need to provide evidence of good health and possibly undergo a physical exam before LTD coverage can be approved (unless you have a qualified change in status).

**If your benefits eligible pay is less than \$50,001, Citi provides LTD coverage at no cost to you. You do not need to enroll for coverage.*

Changes to Your Specialty Drug Pharmacy Network

In 2017, you'll have access to the Exclusive Specialty Network, which includes select pharmacies that offer the largest discounts. Although you may have fewer pharmacies to choose from, the new specialty drug network will help you save money on your prescription drug costs. Specialty drugs are used to treat complex chronic conditions (like multiple sclerosis and

rheumatoid arthritis). For information on specialty drug pharmacies, call Triple-S at 1 (787) 774-6098.

Reminder about Using Centers of Excellence (COEs) for Certain Conditions

Participants in the Triple-S medical plan have access to COEs for the treatment of certain conditions.

What's a COE? *If you face a major surgery or have a serious medical condition, using a COE ensures you'll receive expert care from experienced physicians and reputable facilities.*

COEs are top-rated facilities that meet or exceed rigorous, evidence-based criteria established in collaboration with expert physicians and medical organizations. Because facilities must reapply for the designation on a regular basis, you can be sure a COE provides consistent, high-quality care. A COE is specially equipped to deliver complex medical care in the following areas: bariatric surgery, knee and hip replacement, cardiac care, spine surgery, complex and rare cancers, and transplant services.

Call Triple-S at 1 (787) 774-6098 for more information about COEs.

You Must Take Action

If you don't actively elect your benefits during Annual Enrollment, you'll automatically be enrolled in the same coverage at the same coverage level as in 2016 and you'll receive LTD coverage. You won't be able to change most of your benefits coverage until the Annual Enrollment period for 2018, unless you have a qualified change in status. In addition, if you don't actively enroll, you won't earn Healthy Choices Rewards. Learn more about Healthy Choices Rewards on page 5.

Review and Enroll

Below you'll find resources to help you as you review and enroll. Use this checklist as your guide to get started.

✓	Things to Do
Review	
<input type="checkbox"/>	Read this enrollment guide. Find out what's changing and what to do if you want coverage for 2017.
<input type="checkbox"/>	Find more information about your benefits. Review benefits information at https://handbook.citibenefitsonline.com , available on both the Citi intranet and the Internet. Scroll to the bottom of the home page, where you'll find links to the 2016 Summary Plan Description (SPD) for Puerto Rico. The 2017 SPD will be available online in the first quarter of 2017.
<input type="checkbox"/>	Review health plan details. Starting October 3, view 2017 Triple-S health plan information on Your Benefits Resources™ (YBR™), available through TotalComp@Citi at www.totalcomponline.com .
<input type="checkbox"/>	Know your health care costs. Starting October 3, you can visit YBR™ through TotalComp@Citi at www.totalcomponline.com to review your current coverage. Use this information to estimate your expected out-of-pocket medical costs for next year. Remember that plan details and costs can change from year to year, even in the same plan.

Find a health care provider in your plan's network. Verify that your providers participate in the Triple-S network by visiting the Triple-S website at www.ssspr.com. For the list of Aetna Vision providers, go to www.aetnavision.com and click on "Find a Provider."

Consider who you'll cover in 2017. If your spouse/partner has benefits coverage or access to coverage elsewhere, decide which plan offers the most value. Sometimes it makes sense for one of you to cover your children and the other to enroll in "employee only" coverage rather than one of you enrolling in coverage for the entire family.

Enroll

Enroll in your benefits for 2017 on YBR™ through TotalComp@Citi at www.totalcomponline.com. See below for instructions on how to enroll.

Complete the Health Assessment on the Triple-S website at www.ssspr.com between October 1 and October 31. You'll learn about your overall health status and earn a Healthy Choices Reward.

Get a Wellness Checkup so You Can Complete the Health Assessment and Earn a \$100 Healthy Choices Reward!

The average cost of a routine doctor's visit is more than \$100. But when you visit in-network providers in the Triple-S medical plan, routine preventive care services, such as physical exams, ob-gyn exams, and mammograms, are covered at 100% without first having to meet a deductible.

Use the results of your visit to update or complete your Health Assessment, accessible through the Triple-S website at www.ssspr.com between **October 1 and October 31**. When you do, you'll earn a \$100 Reward. Covered spouses/partners can earn a separate \$100 Reward as well.

Reminder: Is Your Home Address Up to Date in Citi Records?

Important information — such as enrollment confirmations and health plan ID cards — will be mailed to your home address, as reflected in Citi records. To update your address:

- Visit Citi For You at <https://citiforyou.citigroup.net> (intranet only). From the home page, look for "My Info" in the top navigation; then select the "Manage Personal Information" link, and click "Home address."
- If you don't have access to Citi For You, please call ConnectOne at **1 (800) 881-3938**. From the "HR System Support" menu, select the "Citi For You, Citi survey, and IRM" option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 7.

How to Enroll for 2017

You can enroll for 2017 benefits online or by phone from **October 3 to October 21**. The enrollment deadline is 8 p.m. ET October 21, if you enroll through a Citi Benefits Center representative, or 11:59 p.m. ET October 21, if you enroll online. Don't miss your opportunity to make changes to your health and insurance benefits for 2017.

- **Online:** Visit YBR™ through TotalComp@Citi at www.totalcomponline.com. If you visit TotalComp@Citi from outside the Citi network, you'll need to use Multi-Factor Authentication (MFA) to view your benefits information. You'll be prompted to enter a one-time password that you'll receive by text message, automated voice call, or use of a Remote Access SafeWord/Mobile Pass card. Be sure your home and cell phone numbers are up to date on Marketplace to receive the MFA password. This ensures that your personal data as an employee has the same level of security that applies to our banking customers. For more

information on MFA, please visit www.totalcomponline.com and click the MFA link on the login page.

- **By Phone:** Speak with a Citi Benefits Center representative. Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the “benefits” menu, select the “health and insurance benefits as well as TRIP and spending accounts” option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. The representative can answer your questions and take your 2017 enrollment elections. The Citi Benefits Center has translators available who speak Spanish and English. You may request a translator to participate in your call as needed.

For TDD and international assistance, please see the contact information on page 7.

After You Enroll

An enrollment confirmation statement will be mailed to your home in early December. Be sure your home address is up to date in Citi records. See the “Reminder” message above for instructions on how to update your home address.

If you have any questions about your confirmation statement, call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the “benefits” menu, select the “health and insurance benefits as well as TRIP and spending accounts” option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 7.

Enrolling in Group Universal Life (GUL) or Supplemental Accidental Death and Dismemberment (AD&D) Insurance

Enrolling in GUL or Supplemental AD&D insurance isn't part of Annual Enrollment. You can enroll or make changes at any time:

- Visit TotalComp@Citi at www.totalcomponline.com. Click on “MetLife” under “Want to get somewhere fast?”
- Call MetLife at **1 (888) 830-7380**.

You may be required to provide evidence of insurability (EOI) for GUL insurance before your coverage can take effect.

Enrolling Your Eligible Dependents in Citi Coverage

If your eligible dependents are enrolled in Citi coverage for 2016, you'll find a list of your dependents on YBR™, available through TotalComp@Citi at www.totalcomponline.com. Review this list carefully, and make any necessary changes.

Be sure your dependents are listed as *covered dependents* under each individual plan. When enrolling by phone, you must ask a Citi Benefits Center representative to “cover” each dependent.

To add a dependent (such as a child or spouse/partner) to your medical, dental, vision, and/or life insurance coverage for 2017, you must do so within your Annual Enrollment period or within 31 days of a qualified change in status. You'll also need to verify your dependent's eligibility by submitting the appropriate documentation, such as a birth certificate or a marriage license and tax return, to ensure that your dependent's coverage isn't canceled. You'll receive an email or notice by mail with further instructions and deadlines the week of November 2.

Note: Your married child's spouse/partner and children aren't eligible for Citi coverage.

Adding a Newborn to Your Citi Coverage

You can add a newborn to your coverage within 31 days of the child's birth by calling the Citi Benefits Center through ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select the "health and insurance benefits as well as TRIP and spending accounts" option. For TDD and international assistance, please see the contact information on page 7. You don't need to wait for your newborn's Social Security number to enroll him or her in Citi coverage. You can add the Social Security number once you receive it.

Enrollment for New Employees or Newly Benefits Eligible Employees

For Annual Enrollment, you're considered a "new employee" if you didn't complete your new hire/newly benefits eligible enrollment elections on or before September 24, 2016, or if you were hired after September 24, 2016.

New employees or newly benefits eligible employees must make separate new hire and 2017 Annual Enrollment elections.

- Make your new hire/newly benefits eligible enrollment elections as soon as possible within your 31-day enrollment period.
- Once your new hire/newly benefits eligible enrollment is processed, you'll be prompted to complete your 2017 Annual Enrollment elections for health and insurance benefits effective January 1, 2017.
- You'll have 20 days from the date you completed your new hire/newly benefits eligible elections to complete your Annual Enrollment for coverage effective January 1, 2017.
- You're eligible for the 2017 Healthy Choices Health Assessment Reward if you were hired and enrolled in the Triple-S medical plan no later than October 1, 2016.

Note: If you were hired on or before September 24, 2016, and you completed your new hire/newly benefits eligible elections on or before September 24, 2016, your benefits enrollment period is from October 3 to October 21, 2016. If you don't meet these criteria, you must follow the process outlined above.

Participate in Healthy Choices Rewards

During your enrollment period, if you're enrolled in the Triple-S medical plan, you'll have the opportunity to attest that you're tobacco free or that you promise to try to become tobacco free. You can also attest on behalf of your spouse/partner who's covered under the Triple-S medical plan for 2017. You may earn an annual \$100 Reward to help offset the cost of benefits; spouses/partners are also eligible for a \$100 Reward.

Employees and spouses/partners covered under the Triple-S medical plan offered by Citi can complete the Triple-S Health Assessment for an additional \$100 Reward per adult participant (maximum of \$200 for employee and spouse/partner). The Health Assessment, which you'll complete on the Triple-S website at **www.ssspr.com**, is a secure, online health questionnaire that can help you learn more about your health status.

Learn more: See your **Healthy Choices Rewards at a Glance** on the following page.

Forgot Your Triple-S Password?

Follow these steps to reset your Triple-S password:

- Go to **www.ssspr.com** and click on “Connect.”
- Choose “Forgot your password?”
- Complete the form and then click “Send me the instructions.” You’ll receive an email with a link.
- Click on the link provided in the email to complete the required information.
- Upon completion, you’ll be redirected to your registered profile, and your password information will be updated.

Complete the Health Assessment

Learn about your health status and save money! Complete the questionnaire by October 31 to earn your Healthy Choices Reward. Visit the Triple-S website at **www.ssspr.com**.

Healthy Choices Rewards at a Glance

Reward	Who Can Participate	How to Earn the Reward	Amount of 2017 Reward	When You’ll Receive the Reward
Health Assessment	Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi	Complete the Health Assessment on the Triple-S website at www.ssspr.com from October 1 to October 31.	\$100 each, maximum of \$200 per person; maximum of \$400 per family	Starting January 1, your Reward will be equally divided among the pay periods in 2017.
Tobacco Free	Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi	Complete the Tobacco Free Attestation for yourself and, if applicable, your spouse/partner who’s enrolled in Triple-S medical coverage through Citi. Visit YBR™, available through TotalComp@Citi at www.totalcomponline.com , by October 30.		
Health Management	Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi and are invited to participate	Work with health professionals from Triple-S Salud on a specific program to address your health conditions.	\$150 each; \$300 per family	Starting the quarter after you complete the program as established by Triple-S, your Reward will be equally divided among the remaining pay periods in 2017.

Additional Resources

Resource	How This Resource Can Help You	Contact Information
Citi For You	<ul style="list-style-type: none"> Review benefits available to employees in Puerto Rico. 	https://citiforyou.citigroup.net
Citi Benefits Online	<ul style="list-style-type: none"> Find contact information for other online resources. Review the 2017 Benefits Handbook for Citi's Puerto Rico health and insurance plans (available January 2017). 	<p>https://handbook.citibenefitsonline.com</p> <p>This site is available on both the Citi intranet and the Internet; no password is needed.</p> <p>Scroll to the bottom of the home page, where you'll find links for Puerto Rico.</p>
Your Benefits Resources™ (YBR™) Website	<ul style="list-style-type: none"> Beginning October 3, view the list of medical, dental, and vision care plans that are available to you for 2017 and their costs. Use online tools to help you determine the plans that are right for you. Enroll online from October 3 to October 21. 	<p>Visit YBR™ through TotalComp@Citi at www.totalcomponline.com.</p>
Citi Benefits Center	<ul style="list-style-type: none"> Learn who's eligible for Citi benefits and more. Enroll by phone during your enrollment period. 	<p>Call ConnectOne at 1 (800) 881-3938. From the "benefits" menu, select the "health and insurance benefits as well as TRIP and spending accounts" option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. Spanish translators are available.</p> <p>From outside the United States, Puerto Rico, Canada, and Guam, call HR Shared Services (HRSS) at 1 (469) 220-9600.</p> <p>If you use a TDD, call the Telecommunications Relay Service at 1 (866) 280-2050; then call ConnectOne as instructed above.</p>
Triple-S Medical and Dental Plans	<ul style="list-style-type: none"> Find health care providers who participate in the Triple-S network. 	<p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p>
Group Universal Life (GUL) and Supplemental Accidental Death and Dismemberment (AD&D) Plans	<ul style="list-style-type: none"> Enroll in coverage at any time; proof of good health may be required for GUL coverage. 	<p>Call MetLife at 1 (888) 830-7380, or visit the MetLife MyBenefits website through TotalComp@Citi at www.totalcomponline.com; under "Want to get somewhere fast?" click on "MetLife."</p>

Health Assessment	<ul style="list-style-type: none"> Complete a quick online questionnaire to learn about your health status, and earn a Reward to help offset the cost of benefits. 	Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com .
Tobacco Free	<ul style="list-style-type: none"> Attest that you're tobacco free, and earn a Reward to help offset the cost of benefits. 	Visit YBR™ through TotalComp@Citi at www.totalcomponline.com .

For purposes of this guide, "Citi" refers to Citigroup Inc. and its subsidiaries and their affiliates. This guide briefly summarizes certain key features of Citi benefits for eligible employees and their dependents, and is treated as a Summary of Material Modifications under the Employee Retirement Income Security Act of 1974, as amended (ERISA), but it doesn't provide detailed information. This guide doesn't change, expand, or otherwise interpret the terms of the plans or programs described here.

If there's any conflict between this guide, or any written or oral communication by a person representing the plans or programs, and the plan or program documents (including any related insurance contracts), the terms of the plan or program documents (including any related insurance contracts) as interpreted in

the sole discretion of the plan or program administrator will be followed in determining your rights and benefits under the plans or programs.

Citi may change or discontinue at any time, and for any reason in its sole discretion, any or all of the benefits coverage described in this guide.

October 2016