

# Disability Coverage

The Disability Plan provides for a Short-Term Disability (STD) and a Long-Term Disability (LTD) benefit to replace a portion or all of your earnings if you are unable to work due to an illness, injury, or pregnancy.

This section of Benefits Book Online briefly describes the STD and LTD benefits available, but this section is not the plan document for either of these plans. The receipt of STD and LTD benefits is subject to the terms and conditions of the applicable Plan. For related benefit offsets, exclusions, and limitations, see the Plan document at [www.benefitsbookonline.com/disability\\_plan\\_document.pdf](http://www.benefitsbookonline.com/disability_plan_document.pdf), available from the Citi intranet and the Internet, and the insurance certificate at [www.benefitsbookonline.com/MetLife\\_Cert.pdf](http://www.benefitsbookonline.com/MetLife_Cert.pdf). This section is not intended to be a substitute for the actual Plan documents.

**Managed Disability Brochure**

For more information about the disability benefits offered by Citi, including how to report a disability and what happens to your benefits coverage while you're on leave, see the Managed Disability brochure, available at <https://www.benefitsbookonline.com/managed-disability-brochure.pdf>.

If you do not have access to the Citi intranet or the Internet, you can request a copy of the Plan document at no cost to you by speaking with a Citi Benefits Center representative. Call ConnectOne at 1-800-881-3938. From the ConnectOne main menu choose the "health and welfare benefits" option.

## Definition of years of service for the Plan (STD and LTD benefits)

For purposes of the Disability Plan, your years of service are based on your actual time providing services to Citi as an employee. You are credited with service from your hire date, or if you have had one or more breaks in service, from your adjusted service date. You will have a year of service for this purpose for each 12 months of service, counting any part of a month in which you provided service.

Service before a break in service will be allowed (or not) under rules similar to the Citigroup Pension Plan credited service rules, such as not counting service prior to five consecutive one-year breaks in service. In no event will the time between your periods of Citi service be counted.

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## Short-Term Disability (STD)

The STD benefit is a core benefit available to all benefits-eligible employees. No enrollment is necessary. However, you must report all disabilities to the Claims Administrator before you can receive a benefit. To report your disability, call ConnectOne at 1-800-881-3938. From the ConnectOne main menu choose the "Managed Disability" option. You also can call MetLife directly at 1-888-830-7380.

STD pays 100% or 60% of base salary (not total compensation) during an approved disability of up to 13 weeks based on your years of service.

STD SCHEDULE OF BENEFITS FOR BENEFITS-ELIGIBLE SALARIED EMPLOYEES*			
Years of service	Weeks at 100% of base salary	Weeks at 60% of base salary	Total weeks of base salary
<i>Less than 3 months</i>	0	0	0
<i>3 months to less than 1 year</i>	1	12	13
<i>1 year to less than 2 years</i>	4	9	13
<i>2 years to less than 3 years</i>	6	7	13
<i>3 years to less than 4 years</i>	8	5	13
<i>4 years to less than 5 years</i>	10	3	13
<i>5 or more years</i>	13	0	13

\* If you were hired on or before December 31, 2010, you will satisfy one month of service to be eligible for Short-Term Disability.

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For Account Executives in the Institutional Clients Group the following schedule of benefits applies:

Years of service	Minimum benefit (% of total compensation)	Plus additional benefit	Maximum benefit (% of total compensation)
<i>Less than 3 months</i>	0	0	0
<i>3 months to less than 3 years</i>	60%	Commissions	100%
<i>3 years to less than 7 years</i>	70%	Commissions	100%
<i>7 or more years</i>	80%	Commissions	100%

### Pregnancy leave for benefits-eligible salaried employees

Years of service	Weeks at 100% of base salary	Weeks at 60% of base salary	Total weeks of benefit
<i>Less than 3 months</i>	0	0	0
<i>1 month to less than 1 year</i>	1	12	13
<i>1 or more years</i>	13	0	13

### Pregnancy leave for benefits-eligible commission-paid Account Executives

Years of service	Minimum benefit (% of total compensation)	Plus additional benefit	Maximum benefit (% of total compensation)	Total weeks of benefit
<i>Less than 3 months</i>	0	0	0	0
<i>3 months to less than 1 year</i>	70%	Commissions	100%	13
<i>1 or more years</i>	80%	Commissions	100%	13

**For employees paid on commission working in Consumer Banking and North America Cards:** You will receive STD benefits based on a phantom salary (and not based on total compensation). If any commissions are generated while you are on an STD leave, they will be paid in addition to the STD benefit based on your years of service.

For other employees paid on commission: Ask your HR representative for details.

## When STD benefits are payable

STD benefits are payable if you incur a total disability while actively employed. A “total disability” is defined as a serious health condition, pregnancy, or injury that results in your inability to perform the essential duties of your regular occupation for more than seven consecutive calendar days. If you remain totally disabled and are unable to work on the eighth calendar day, STD benefits — if approved — will begin on the eighth day of disability and will be paid retroactive to the first day of disability.

You are not considered to have a disability if your illness, injury, or pregnancy prevents you from commuting to and from work only. To qualify for STD benefits, you must be receiving appropriate care and treatment on a continuing basis from a licensed health care provider. You cannot qualify for STD benefits if you return to work on a part-time basis unless you work in California or New Jersey, in which case you will receive benefits under your state plan only.

If you qualify for STD benefits, return to work, and then within a 30-day period you are unable to work as a result of the same or a related total disability, your absence will be processed as a recurrent claim and you will be eligible to receive the balance of your STD benefits (for a reduced period to reflect the STD benefits paid during the prior absence).

## For employees who work in California

If you are eligible for disability benefits, you are covered by the Citigroup California Voluntary Disability Insurance (VDI) Plan, unless you reject the plan. The VDI Plan replaces the state plan. For details, ask your HR representative.

If you are covered by the VDI plan, you are not eligible to file a claim with the state. You must report your disability to MetLife. Call ConnectOne at 1-800-881-3938. From the ConnectOne main menu choose the “Managed Disability” option. You also can call MetLife directly at 1-888-830-7380.

## Long-Term Disability (LTD)

LTD coverage is offered to replace 60% of your total compensation (predisability earnings) as of the day before your approved disability when your disability continues for more than 13 weeks, as set forth in the MetLife certificate. For purposes of calculating your LTD benefit, total compensation is limited to a maximum of \$500,000.

Citi provides Company-paid LTD coverage to employees whose total compensation is less than or equal to \$50,000.99. If your total compensation increases to \$50,001 or above for the next plan year, you will be automatically enrolled in LTD coverage so your coverage continues uninterrupted. The cost of LTD coverage will be deducted from your pay beginning January 1 of the next plan year unless you decline coverage. Refer to the Your Benefits Resources™ website during annual enrollment for the cost.

If you have been enrolled in the Plan for one year and leave Citi (other than to retire, which could occur if you terminate employment after your age plus completed years of service with Citi totals at least 60 and you have attained age 50 and have at least five years of Citi service), you can convert your Citi LTD coverage under the group policy to an individual policy within 31 days after your employment ends.

The maximum benefit of this individual policy is \$3,000 per month. To obtain conversion information, call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne main menu, choose the “health and welfare benefits” option.

If your total compensation is:	
\$50,000.99* or less	Citi provides LTD coverage at no cost to you.
From \$50,001 to \$500,000	You will be automatically enrolled unless you elect “no coverage” during annual enrollment. You will pay for coverage with after-tax dollars.

\* If your total compensation increases to \$50,001 or above, you will be enrolled in LTD coverage automatically for the following year. Effective January 1 of the following year, the cost of coverage will be deducted from your pay. If you do not want LTD coverage for the following year, you must elect “no coverage” during annual enrollment. If you do not select “no coverage” during annual enrollment, you will have 90 days beginning January 1 to decline coverage. If you decline coverage within the 90-day period, these contributions will be refunded to you. If you decline coverage after the 90-day period, your contributions will not be refunded.

You may be eligible to receive LTD benefits after 13 weeks of an approved STD leave. Benefits are paid monthly and continue for as long as your approved disability continues, up to age 65 (or longer, depending on your age when your disability begins). See the following schedule. You will be billed for your health and welfare benefits, to the extent you are enrolled. The cost of benefits is not deducted from your LTD benefit. For details, see the Managed Disability brochure on the Citi intranet at [www.citigroup.net/human\\_resources/materials.htm](http://www.citigroup.net/human_resources/materials.htm).

Unless you have other disability coverage, you should consider enrolling in LTD since LTD coverage protects you in the event your ability to work is impaired by an accident or illness.

If your total compensation is \$50,001 or above, you do not have to enroll in LTD coverage, despite the automatic enrollment described above. However, if you decide to enroll in LTD coverage at any time other than when first eligible (within 31 days of when you become eligible for Citi benefits or as the result of a qualified change in status), you must take a physical exam and/or provide evidence of good health.

**Note:** The Plan will not cover any disability caused or contributed to by, or resulting from, a pre-existing condition until you have been enrolled in the Plan for 12 consecutive months.

LTD BENEFITS	
Age when total disability begins	Date monthly LTD benefits will stop
<i>Under 60</i>	Upon attaining age 65
<i>60</i>	The date the 60 <sup>th</sup> monthly benefit is payable
<i>61</i>	The date the 48 <sup>th</sup> monthly benefit is payable
<i>62</i>	The date the 42 <sup>nd</sup> monthly benefit is payable
<i>63</i>	The date the 36 <sup>th</sup> monthly benefit is payable
<i>64</i>	The date the 30 <sup>th</sup> monthly benefit is payable
<i>65</i>	The date the 24 <sup>th</sup> monthly benefit is payable
<i>66</i>	The date the 21 <sup>st</sup> monthly benefit is payable
<i>67</i>	The date the 18 <sup>th</sup> monthly benefit is payable
<i>68</i>	The date the 15 <sup>th</sup> monthly benefit is payable
<i>69 or over</i>	The date the 12 <sup>th</sup> monthly benefit is payable

A pre-existing condition is an injury, sickness, or pregnancy for which — in the three months before the effective date of coverage — you received medical treatment, consultation, care, or services; took prescription medications or had medications prescribed;

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or had symptoms that would cause a reasonably prudent person to seek diagnosis, care, or treatment.

### When LTD benefits are payable

For purposes of initially qualifying for LTD benefits, a disability means that due to sickness, pregnancy, or accidental injury, you are receiving appropriate care and treatment from an attending physician on a continuing basis and are unable to perform your own occupation for any employer in your local economy. After a period up to 60 months, and depending on your predisability earnings, you may continue to qualify for benefits if you are unable to earn more than 60% of your predisability earnings at any occupation for which you are reasonably qualified.

LTD benefits become payable after you are approved for and receive 13 weeks of continuous STD benefits. To qualify for LTD benefits, you must be under the continuous care of an attending physician during the STD period.