

**For Puerto Rico employees**

## Your guide to 2011 health and welfare benefits

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### Partnering with you for a healthier 2011

Annual enrollment is your opportunity to make decisions about your health and welfare coverage for next year.

Get started today! Here's what you need to do:

- Read this enrollment guide to learn about the benefits changes for 2011.
- Consider the options available to you. Be sure to take advantage of tools to help you decide what coverage is right for you and your family.
- Make your enrollment elections by the November 5 deadline.
- Participate in Healthy Choices Rewards. Take steps toward better health, and save money on your contributions!

Enrollment timing  
Your enrollment period is from **October 25 to November 5**. The enrollment deadline is 8 p.m. ET November 5 if you enroll through a Citi Benefits Center representative or midnight ET November 5 if you enroll online.

### More information online

Visit the Citi Benefits Handbook website at **[www.benefitsbookonline.com](http://www.benefitsbookonline.com)**, available from the Citi intranet and the Internet, for more information. No password is needed. Click on the link for "Puerto Rico."

Starting October 18, you can visit Your Benefits Resources™ at **<http://resources.hewitt.com/citigroup>** to learn more about your benefit plan options and their costs.

### What's new for 2011

Citi continues to offer rich and comprehensive benefits. For 2011, your contributions for medical coverage will be slightly higher, but you'll also have the chance to earn Healthy Choices Rewards to help offset the cost.

Effective January 1, 2011, Citi will introduce the following changes:

- A new vision plan will be available through Aetna;
- As a result of U.S. Health Care Reform legislation, you can cover your dependent children up to age 26;
- Employees whose total compensation has increased above \$50,000.99 in 2010 will be automatically enrolled in LTD coverage for 2011.
- An updated definition of total compensation will be used for 2011 benefit purposes.

Keep reading to learn more about the changes and understand how they impact you and your family.

### New vision plan available through Aetna

Aetna will administer a new vision plan to replace Davis Vision. Aetna has more than 37,000 participating providers that include both national chains, such as Sears Optical, LensCrafters, and Pearle Vision, and independent providers. The plan also provides out-of-network benefits.

Network and out-of-network vision plan features are listed below.

Aetna Vision Plan, available as of January 1, 2011	
Network coverage	Out-of-network coverage
<ul style="list-style-type: none"> <li>▪ Eye exam: Once per year at no cost to you when you use a network provider;</li> <li>▪ Frames: \$150 allowance toward any frame each year (you aren't limited to certain frame "collections") and a 20% discount toward the balance over \$150;</li> <li>▪ Standard plastic lenses: Once per year at no cost to you;</li> <li>▪ Conventional contact lenses: \$130 allowance each year and a discount of 15% toward the balance over \$130, in lieu of frames and lenses; and</li> <li>▪ Disposable contact lenses: \$130 allowance per year toward the cost, in lieu of frames and lenses.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eye exam: \$50 allowance per year;</li> <li>▪ Frames: \$100 allowance per year;</li> <li>▪ Standard plastic lenses: Annual allowance ranges from \$50 to \$125, depending on the type of lens and coating; and</li> <li>▪ Conventional or disposable contact lenses: \$130 allowance per year, in lieu of frames and lenses.</li> </ul>

Visit the Aetna website at [www.AetnaVisionOE.com/avp1](http://www.AetnaVisionOE.com/avp1) to find a vision care provider near you. After you're enrolled and registered, you can visit [www.aetnavision.com](http://www.aetnavision.com) for information about the vision plan. You can also call Aetna at 1-877-787-5354.

**Note:** Your benefit includes eyeglasses or contacts (but not both) in a single year. If you choose contact lenses, your allowance goes toward conventional contact lenses or disposable contact lenses (but not both).

#### ***Do you need vision coverage?***

When deciding whether or not to enroll in the vision plan, consider the cost of coverage (how much will be deducted from your pay) and weigh it against your expected vision care costs for 2011.

**Note:** If you're enrolled in the Davis Vision Plan for 2010, you'll be automatically enrolled in the Aetna Vision Plan for 2011.

## Coverage available for adult children up to age 26

An adult child will be eligible for coverage to age 26, regardless of whether he or she is a student, married, residing with you, or claimed as a dependent for tax purposes. However, your adult child must satisfy the definition under Internal Revenue Service (IRS) section 152(f)(1), which defines “child” as your child (whether natural born or adopted), stepchild, or eligible foster child.

If you’d like to add a child to your medical, dental, vision, and/or life insurance coverage for 2011, you must do so within 30 days beginning October 25 or within 31 days of a qualified change in status.

At any time, Citi reserves the right to request proof of your dependent’s age and relationship to you. Providing false information about dependents can result in disciplinary action up to and including termination of employment.

**Note:** A married child’s spouse and/or children aren’t eligible for Citi coverage under this law.

## New automatic enrollment for Long-Term Disability

*This section applies to you if your total compensation was \$50,000.99 or below and increased to an amount above \$50,001 for benefit purposes for the 2011 plan year.*

To ensure that you continue to have Long-Term Disability (LTD) coverage, if your total compensation — for the purpose of 2011 benefits — increases to an amount above \$50,001, Citi will automatically enroll you in LTD coverage for 2011 and take the required payroll deductions effective January 1.

If you don’t want LTD coverage, choose “no coverage” for LTD when you make your elections during annual enrollment.

**Note:** If you don’t make an election, you’ll be automatically enrolled in LTD coverage. However, you’ll have until March 30, 2011, to decline coverage and receive a refund of any premiums you’ve paid. After this date, you can still elect to decline coverage, but you won’t receive a refund of your premiums.

If, at a later date, you decide to enroll in LTD coverage, you’ll be asked to provide evidence of good health before coverage can be approved.

If your total compensation is \$50,000.99 or less, LTD coverage is provided at no cost to you.

## Updated definition of total compensation

The definition of total compensation for benefit purposes has been revised. Total compensation is used to determine:

- Medical contributions;
- Long-Term Disability (LTD) benefits and, where applicable, LTD contributions;
- Basic Life/Accidental Death and Dismemberment (AD&D) insurance benefits;
- Group Universal Life (GUL)/Supplemental AD&D insurance and costs;

- Short-Term Disability (STD) benefits for Account Executives in the Institutional Clients Group; and
- Business Travel Accident/Medical insurance benefits.

***If you're enrolling during the annual enrollment period for coverage effective January 1, 2011:***

Your total compensation for the purpose of benefits enrollment is made up of the following:

1. Annual base pay as of June 30, 2010;
2. Commissions paid from January 1 – December 31 in the year prior to enrollment to capture an entire year of commissions paid; commissions paid from January 1 – December 31, 2009, will be used for the 2011 annual enrollment calculation;
3. Cash bonus (other than the cash portion of any annual discretionary award package for 2008) paid in the period January 1 – December 31 in the year prior to enrollment; cash bonuses paid in the period January 1 – December 31, 2009, excluding the cash portion of the annual discretionary award package dated January 2008 will be used for the 2011 annual enrollment calculation;
4. 2009 annual discretionary award/retention award package dated in the year of enrollment; includes the following, if applicable: cash bonus, Common Stock Equivalent (CSE1), CAP Award, Common Stock Equivalent 2 (CSE2), Common Stock Equivalent 3 (CSE3), Stock Incentive Awards (SINC), Stock Incentive Program Awards (SIPP), Deferred Cash Stock Units, and Deferred Cash Award; annual discretionary award/retention award packages dated January 2010 will be used for the 2011 annual enrollment calculation;
5. Guaranteed bonus effective in 2010;
6. Short-Term Disability (STD) benefits paid from January 1 – December 31, 2009, for employees paid on commissions only;
7. Salary Stock paid on any of the following three dates: 11/30/2009, 12/30/2009, or 1/19/2010; and
8. Long-Term Restricted Stock (LTRS).

***If you're enrolling in benefits as a new hire or newly eligible employee:***

Your total compensation for the purpose of benefits at the time you're hired is equal to your annual salary. If you're to be paid commissions only, your total compensation is calculated differently and is based either on a default amount or an amount established as appropriate for your position. Ask your HR representative for details.

For future years, your total compensation will be based on a formula that includes your actual base pay plus commissions, performance-based bonuses, and any annual incentive bonus.

**Note:** Your total compensation doesn't necessarily equal the amount reported as salaries and wages on your Form W-2PR Wage and Tax Statement.

## Consider your benefit options

The Triple S Medical Plan and Triple S Dental Plans (Comprehensive and Basic) will continue to be offered in 2011. The Aetna Vision Plan will replace the Davis Vision Plan.

✓	To do
<input type="checkbox"/>	<b>Visit the Steps to Enrollment website</b> at <a href="http://www.benefitsbookonline.com/enrollment/pr">www.benefitsbookonline.com/enrollment/pr</a> .
<input type="checkbox"/>	<b>Verify that your providers participate</b> in the plans offered by Citi. Provider lists are kept current by the health plans not by Citi, and changes can occur to the provider network throughout the year. Before enrolling, visit the Triple S website at <a href="http://www.ssspr.com">www.ssspr.com</a> . Go to <a href="http://www.AetnaVisionOE.com/avp1">www.AetnaVisionOE.com/avp1</a> for vision plan providers.
<input type="checkbox"/>	<b>View Triple S health plan information</b> on Your Benefits Resources™ starting October 18, a week before your enrollment period begins, at <a href="http://resources.hewitt.com/citigroup">http://resources.hewitt.com/citigroup</a> .
<input type="checkbox"/>	<b>Complete the Health Assessment</b> on the Triple S website at <a href="http://www.ssspr.com">www.ssspr.com</a> .
<input type="checkbox"/>	<b>Consider who you'll cover in 2011.</b> If your spouse/partner has benefits coverage or access to coverage, compare which plan offers the most value. Sometimes it makes sense for one of you to cover your children and the other to enroll in "you only" coverage rather than one of you enrolling in coverage for the entire family.

## How to enroll for 2011

You can enroll for 2011 benefits online or by phone from **October 25 to November 5**. The enrollment deadline is 8 p.m. ET November 5 if you enroll through a Citi Benefits Center representative or midnight ET November 5 if you enroll online. Don't miss your opportunity to make changes to your health and welfare benefits for 2011!

- **Online**

Enroll on the Your Benefits Resources™ website at <http://resources.hewitt.com/citigroup>.

Or, you can visit Total Comp @ Citi at [www.totalcomponline.com](http://www.totalcomponline.com), available from the Citi intranet and the Internet. From the "Quick Links" page, click on "Your Benefits Resources.™"

- **By phone**

You may also enroll 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. Citi Benefits Center representatives are available from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays, and can answer your questions and take your 2011 enrollment elections. The Citi Benefits Center has translators available who speak Spanish and English. You can request a translator to participate in your call.

**For TDD (telecommunications device for the deaf) users:** Call the Telecommunications Relay Service at **1-866-280-2050** and then call ConnectOne as instructed above.

Reminder: Is your home address up to date?

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

- Visit the Employee Portal at <http://employeeportal.citigroup.net> (intranet only) and enter the user ID and Single Sign-on password that you use for most other Citi applications. From the Employee Portal home page, look for the “Personal” tab near the bottom of your screen and click on “Home address,” or
- Use Form 419-Employee Data Changes, available on the Citi intranet at [www.citigroup.net/human\\_resources/form.htm](http://www.citigroup.net/human_resources/form.htm) or from Human Resources. Fax or send the completed form via e-mail as instructed on the form.

If you don't actively enroll

You'll receive the default coverage shown on Your Benefits Resources™ when your enrollment period begins. You won't be able to change most of your benefits coverage until annual enrollment for 2012 unless you have a qualified status change.

**Notes:**

- 2010 Davis Vision Plan participants will automatically be enrolled in the Aetna Vision Plan. If you decide not to participate in the Aetna Vision Plan, you'll need to elect “no coverage” for vision during annual enrollment. If you wish to drop or change the dependents covered by the plan, be sure to update your election.
- If your total compensation was \$50,000.99 or below and increased above that amount in 2010, you'll automatically be enrolled in LTD coverage. If you don't want LTD coverage, choose “no coverage” when you make your elections during annual enrollment. Otherwise, payroll deductions for LTD coverage will begin January 1.

After you enroll

A confirmation statement will be mailed to your home. If you have any questions about your confirmation statement, call the Citi Benefits Center and speak to a representative. Call ConnectOne at 1-800-881-3938 from 8 a.m. to 8 p.m. ET on weekdays. From the ConnectOne main menu, choose the “health and welfare benefits” option. Representatives are available from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays.

## Enrolling your eligible dependents in Citi coverage

If your eligible dependents are enrolled in Citi coverage for 2010, you'll find a list of your dependents on Your Benefits Resources™. Review this list carefully.

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

At any time Citi reserves the right to request proof of your dependent's age and relationship to you. Providing false information about dependents can result in disciplinary action up to and including termination of employment.

#### New for 2011

A dependent child is now eligible for coverage to age 26, regardless of whether he or she is a student, married, residing with you, or your dependent for tax purposes. However, the child must satisfy the definition under Internal Revenue Service (IRS) Section 152(f)(1), which defines "child" as your child (whether natural born or adopted), stepchild, or eligible foster child.

### Adding a newborn to your Citi coverage

You can add a newborn to your coverage within 31 days of the child's birth. If you don't have the newborn's Social Security number at the time you enroll him/her in Citi coverage, don't wait for the Social Security number to enroll your newborn. You can add the Social Security number as soon as you receive it.

Do you want to enroll in Group Universal Life or Long-Term Care insurance?

Enrolling in Group Universal Life (GUL) or Long-Term Care (LTC) insurance isn't part of annual enrollment. If you'd like to have this coverage at any time, contact the following:

- **GUL:** Contact MetLife. Visit Total Comp @ Citi at [www.totalcomponline.com](http://www.totalcomponline.com), available from the Citi intranet and the Internet. From the "Quick Links" page, click on the "MetLife MyBenefits" website or call MetLife at **1-800-523-2894**.
- **LTC:** Contact the John Hancock Life Insurance Co. Visit John Hancock at <http://groupltc.jhancock.com>. The user name is "groupLTC" and the password is "mybenefit," or call John Hancock at 1-800-222-6814.

### Participate in Healthy Choices Rewards

During your enrollment period, 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 2011. You may earn a \$75 annual reward toward the cost of benefits; spouses/ domestic partners may earn an additional \$75 annual reward.

Employees and spouses/domestic 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](http://www.ssspr.com), is a secure, online health questionnaire that can help you learn more about your health.

#### Fill out the Health Assessment

Learn about your health status and save money! Complete the questionnaire by November 5 to earn your Healthy Choices Reward. Visit the Triple S website at [www.ssspr.com](http://www.ssspr.com).

## Example: How Healthy Choices Rewards can save you money

Elena enrolls in Triple S medical coverage for herself and her husband (employee plus spouse coverage category) for 2011. Based on her total compensation for 2011 benefit purposes, her 2011 medical plan contribution will be \$1,548, or \$129 per month. During annual enrollment, Elena attests that she and her husband Juan don't use tobacco products and both of them complete the Health Assessment, and so Elena earns the following reward credits for 2011:

- \$75 for Elena's attestation that she doesn't use tobacco products
- \$75 for Elena's attestation that her husband Juan doesn't use tobacco products
- \$100 for Elena's participation in the Health Assessment
- \$100 for Juan's participation in the Health Assessment
- \$350 total in 2011 Healthy Choices Rewards**

The \$350 reward is deducted from the cost of Elena's medical coverage. This lowers Elena's annual medical contribution to \$1,198, or approximately \$100 per month. That's nearly a 23% discount.

Employees and spouses/partners who are covered and identified as eligible may also participate in the disease management program offered by Triple S. If eligible to participate, Triple S will contact you directly. If you're invited to participate and complete five telephone sessions with a nurse, you may earn an additional \$75 reward per adult toward the cost of 2011 Citi benefits coverage. The reward will be applied after all sessions are completed.

**Note:** Scheduling an appointment doesn't count as a session.

## Healthy Choices Rewards at a glance

Reward	Who can participate	How to earn the reward	Amount of reward
Tobacco-free	Citi benefits-eligible employees enrolled in Triple S medical coverage through Citi; spouses/domestic partners can participate if they're also 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, on the Your Benefits Resources™ website during annual enrollment; your deadline is November 5, 2010. For instructions to visit Your Benefits Resources™, see "Additional Resources" on page 9	\$75 each for an employee and his or her covered spouse/domestic partner
Health Assessment		Complete the Health Assessment on the Triple S website at <a href="http://www.ssspr.com">www.ssspr.com</a> during annual enrollment; your deadline is November 5, 2010.	\$100 each for an employee and his or her covered spouse/domestic partner



## Additional resources

Resource	When to use this resource	Contact information
Steps to Enrollment website	<ul style="list-style-type: none"> <li>Review instructions to enroll in 2011 health and welfare benefits</li> </ul>	<a href="http://www.benefitsbookonline.com/enrollment/pr">www.benefitsbookonline.com/enrollment/pr</a> , available from the Citi intranet and the Internet; no password is needed
Benefits Handbook website	<ul style="list-style-type: none"> <li>Obtain contact information for other online resources</li> <li>Review the Benefits Handbook/plan documents for Citi's Puerto Rico health and welfare plans</li> </ul>	<a href="http://www.benefitsbookonline.com">www.benefitsbookonline.com</a> , available from the Citi intranet and the Internet; no password is needed. Click on the link for "Puerto Rico"
Your Benefits Resources™ website	<ul style="list-style-type: none"> <li>Beginning October 18, view the list of medical, dental, and vision care plans that are available to you for 2011 and their costs</li> <li>Use online tools to help you determine the plans that are right for you</li> <li>Enroll online from October 25 - November 5</li> </ul>	<a href="http://resources.hewitt.com/citigroup">http://resources.hewitt.com/citigroup</a> , or go to Total Comp @ Citi at <a href="http://www.totalcomponline.com">www.totalcomponline.com</a> ; from the "Quick Links" page, click on the link for Your Benefits Resources™
Citi Benefits Center	<ul style="list-style-type: none"> <li>Learn who's eligible for Citi benefits, and more</li> <li>Enroll by telephone during your enrollment period</li> </ul>	Call ConnectOne at <b>1-800-881-3938</b> . From the ConnectOne main menu, choose the "health and welfare benefits" option. Representatives are available from 8 a.m. to 8 p.m. ET on weekdays  <b>For TDD (telecommunications device for the deaf) users:</b> Call the Telecommunications Relay Service at <b>1-866-280-2050</b> and then call ConnectOne as instructed above.
Triple S Medical and Dental Plans	<ul style="list-style-type: none"> <li>Find health care providers who participate in the Triple S network</li> </ul>	Triple S website at <a href="http://www.ssspr.com">www.ssspr.com</a>
Health Assessment	<ul style="list-style-type: none"> <li>Complete this questionnaire to learn about your health status and save money on your payroll contributions</li> </ul>	Triple S website at <a href="http://www.ssspr.com">www.ssspr.com</a>
Tobacco-free attestation	<ul style="list-style-type: none"> <li>Attest that you're tobacco-free and save money on your premiums</li> </ul>	Your Benefits Resources™ website at <a href="http://resources.hewitt.com/citigroup">http://resources.hewitt.com/citigroup</a>

For the purpose 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.

This guide is neither a contract of employment nor a guarantee of continued employment for any definite period of time.