

2018 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:

- Considering the options available to you, and taking advantage of the resources to help you decide which coverage is right for you and your family.
- Enrolling by the October 27 deadline.
- Participating in Healthy Choices Rewards. Take steps toward better health and earn money to help offset the cost of benefits.

Enrollment Period for 2018 Benefits Coverage:

October 9-27

Your benefits enrollment period is from **October 9 to October 27, 2017**. Your enrollment deadline is 8 p.m. ET October 27, if you enroll through a Citi Benefits Center representative, or 11:59 p.m. ET October 27 if you enroll online. Your new coverage begins January 1, 2018. **If you are an employee who is newly eligible for benefits, please see page 4 for more information.**

No Changes for 2018

Your medical, dental, vision plans and contributions will not change for 2018. You can continue to use your health plan ID card to receive care.

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 2017. You won't be able to change most of your benefits coverage until the Annual Enrollment period for 2019, 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 to do if you want coverage for 2018.
<input type="checkbox"/>	Review health plan details. Starting October 9, view 2018 Triple-S health plan information on Your Benefits Resources™ (YBR™), available through TotalComp@Citi at www.totalcomponline.com . The 2017 Summary Plan Description (SPD) for Puerto Rico contains current plan details and is available at https://handbook.citibenefitsonline.com . Scroll to the bottom of the home page to find the link for the SPD. The 2018 SPD will be available online in the first quarter of 2018.

Know your health care costs. Starting October 9, 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 an in-network health care provider. 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 2018. 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 2018 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 2 and November 3. 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.

You can 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 2 and November 3**. 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>. From the home page, look for “Main Menu” in the top navigation; then select the “My Data” link, and click “My Addresses” after you single sign-on.
- 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 6.

How to Enroll for 2018

You can enroll for 2018 benefits online or by phone from **October 9 to October 27**. Don’t miss your opportunity to make changes to your health and insurance benefits for 2018.

- **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” 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 2018 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 6.

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” 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 6.

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

While you are thinking about your healthcare needs during Annual Enrollment, you may also want to consider if your life insurance needs have changed during the year. Although 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?” or,
- 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 2017, 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 2018, you must do so within the 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 first week of November.

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" option. For TDD and international assistance, please see the contact information on page 6. 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, 2017, or if you were hired after September 24, 2017.

New employees or newly benefits eligible employees must make separate new hire and 2018 Annual Enrollment elections.

- Make your new hire/newly benefits eligible enrollment elections as soon as possible within your 31-day enrollment period after you are eligible for coverage.
- Once your new hire/newly benefits eligible enrollment is processed, you'll be prompted to complete your 2018 Annual Enrollment elections for health and insurance benefits effective January 1, 2018.
- 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, 2018.
- You're eligible for the 2018 Healthy Choices Health Assessment Reward if you were hired and enrolled in the Triple-S medical plan no later than October 1, 2017.

Note: If you were hired on or before September 24, 2017, and you completed your new hire/newly benefits eligible elections on or before September 24, 2017, your benefits enrollment period for the 2018 plan year is from October 9 to October 27, 2017. If you don't meet these criteria, you must follow the process outlined above.

Participate in Healthy Choices Rewards

During the Annual Enrollment period, if you enroll 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 2018. You may earn an annual \$100 reward to help offset the cost of benefits; spouses/partners are also eligible for a \$100 reward (maximum of \$200 for employee and spouse/partner).

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 this 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. If you forgot the email you signed up with, contact Triple-S Salud CSR at **1 (787) 774-6060**. After the account is reset, you will have to register again, like you did the first time, with your new email address.
- 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 November 3 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 2018 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 2 to November 3.	\$100 each; maximum reward of \$200 per person per year; and maximum of \$400 per family	Starting January 1, your reward will be equally divided among the pay periods in 2018.
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 2018.

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://citifyou.citigroup.net
Citi Benefits Online	<ul style="list-style-type: none"> Find contact information for other online resources. Review the 2018 Benefits Handbook for Citi's Puerto Rico health and insurance plans (available in the first quarter of 2018). 	<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 9, view the list of medical, dental and vision care plans that are available to you for 2018 and their costs. Use online tools to help you determine the plans that are right for you. Enroll online from October 9 to October 27. 	<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" 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>
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. 	<p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p>
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. 	<p>Visit YBR™ through TotalComp@Citi at www.totalcomponline.com.</p>
Aetna Vision	<ul style="list-style-type: none"> Find vision providers who participate in the 	<p>Call 1 (877) 787-5354 or visit the</p>

Plan	Aetna network.	Aetna website at www.aetnavision.com .
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. 	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."

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.