

A photograph of a man with dark hair and a beard carrying a young girl on his shoulders. The man is wearing a white t-shirt and light-colored cargo pants. The girl, with long brown hair, is wearing a green long-sleeved shirt and blue shorts, her right arm raised in the air. They are outdoors, with trees and a clear sky in the background.

Health and Insurance Benefits Handbook

For coverage effective
January 1, 2013

Benefits Handbook for health, disability, insurance, and welfare plans



Your benefits are a valuable part of the rewards of working at Citi. To make the most of your benefits, you need to understand how they work.

This Benefits Handbook will help you do just that. It contains the official documents for your Citi health care and insurance benefits plans to show you what's covered, and provides general information to help you make the right decisions for you and your family.

You can download a printable version of the complete 2013 SPD/Plan Document [here](#).

In the Benefits Handbook

The information in this Benefits Handbook is broken up into sections, including:

- > About this Benefits Handbook
- > Eligibility and participation
- > Health care
- > Spending accounts
- > Disability
- > Life & accident
- > Administrative information
- > Glossary
- > For more information

The Benefits Handbook describes the health and insurance benefits available effective January 1, 2013. Visit the "Archives" section for health and insurance benefits available prior to January 1, 2013.

Health Advocate

Health Advocate is a free program that helps you and your family take control of your health care issues, including resolving insurance claims and billing issues, making appointments with a hard-to-reach specialist, and understanding issues related to prescription drugs, such as comparisons between generic and brand name medications.

To contact Health Advocate, call **1-866-449-9933**.

Puerto Rico

See the English and Spanish version of the 2013 annual enrollment guide for information about changes to the plans for 2013, as well as the 2013 Summary Plan Description.

Contents

Benefits Handbook for health, disability, insurance, and welfare plans	1
About this Benefits Handbook	5
Eligibility and participation	9
Benefits overview	12
Eligibility	13
Other coverage	19
Enrollment	19
Your contributions	22
Benefits eligible pay and your benefits	23
Domestic partner/civil union partner/same-sex spouse benefits.....	24
Changing your coverage	28
When coverage begins	34
When coverage ends	34
Continuing coverage	39
Coordination of benefits.....	46
How to file a claim.....	49
Health care benefits.....	51
Medical.....	53
Administrator of the ChoicePlan and Preferred Provider Organization (PPO)	59
Medical options at a glance.....	59
Preventive care.....	64
Routine cancer screenings.....	69
Using an emergency room	70
Urgent care.....	70
Genetic Information Nondiscrimination Act of 2008.....	70
Newborns' and Mothers' Health Protection Act notice.....	71
Women's Health and Cancer Rights Act notice	71
The Mental Health Parity and Addiction Equity Act of 2008	71
Precertification/ notification.....	71
ChoicePlan 500	76
Oxford Health Plans Preferred Provider Organization (PPO) (CT, NJ, and NY only).....	89
Fully insured health maintenance organizations (HMOs)	97
High Deductible Health Plan.....	101
Health Savings Accounts (HSAs)	110
Covered services and supplies.....	112
Exclusions and limitations	133
Additional medical plan information	140
Claims and appeals.....	141
Prescription drugs.....	161
Prescription drug benefits at a glance.....	163
Dental	173
Dental options at a glance	175
MetLife Preferred Dentist Program (PDP).....	176
Cigna Dental HMO	181
Claims and appeals.....	187
Vision	191
Benefits at a glance	193
Network services.....	193

Citi Benefits

Network benefits	194
Travel and student coverage	194
Out-of-network benefits	195
Laser vision correction	195
What is not covered	195
Complaints	196
Claims and appeals for the Aetna Vision Plan	196
Appeals process	196
External review	197
Wellness benefits	199
The Live Well at Citi Program	200
Citi on-site medical clinics	205
Citi on-site Health and Fitness Centers	206
Employee Assistance Program (EAP)	207
Geriatric Assistance Program	208
Work/Life Program	209
Spending accounts	211
How the spending accounts work	213
Health Care Spending Account (HCSA)	216
Limited Purpose Health Care Spending Account (LPSA)	220
Dependent Day Care Spending Account (DCSA)	223
Transportation Reimbursement Incentive Program (TRIP)	226
Claims and appeals for the HCSA/LPSA	229
Disability Coverage	231
Short-Term Disability (STD)	232
Long-Term Disability (LTD)	235
Claims and appeals	237
Insurance Benefits	241
Basic Life insurance	243
Group Universal Life (GUL) insurance	244
Supplemental AD&D insurance for you and your dependents	248
Details about AD&D insurance	249
Business Travel Accident/Medical insurance	252
Filing a claim for Basic Life, Basic AD&D, GUL, Supplemental AD&D, and BTA/Medical insurance	253
Long-Term Care (LTC) insurance	253
Administrative information	259
Your HIPAA rights	260
Important notices about your Citi prescription drug coverage and Medicare	268
ERISA information	270
Recovery provisions	271
Qualified Medical Child Support Orders (QMCOSOs)	274
Claims and appeals	275
Future of the Plans and Plan amendments	282
Plan administration	282
Compliance with law	283
Claims Administrators	286
Glossary	289
Additional medical coverage definitions	292
For more information	301