



Health and Insurance Benefits Handbook

For coverage effective
January 1, 2014

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 it provides general information to help you make the right decisions for you and your family.

You can download a printable version of the complete 2014 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 benefits;
- > Spending accounts;
- > Disability coverage;
- > Administrative information;
- > Glossary; and
- > For more information.

The Benefits Handbook describes the health and insurance benefits available effective January 1, 2014. Visit the "Archives" section for health and insurance benefits available prior to January 1, 2014.

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 versions of the 2014 annual enrollment guide and the 2014 Summary Plan Description for information about changes to the plans for 2014.

Contents

Benefits Handbook for health, disability, insurance, and welfare plans.....	i
About this Benefits Handbook	1
Eligibility and participation	3
Benefits overview	6
Eligibility	7
Other coverage	12
Enrollment.....	12
Your contributions	15
Benefits eligible pay and your benefits.....	16
Domestic partner/civil union partner benefits	17
Changing your coverage	20
When coverage begins	25
When coverage ends	25
Continuing coverage	30
Coordination of benefits	36
How to file a claim.....	39
Health care benefits.....	41
Medical.....	43
Administrators of the HDHP, ChoicePlan 500 and Preferred Provider Organization (PPO).....	50
Medical options at a glance.....	50
Preventive care	58
Routine cancer screenings.....	62
Using an emergency room	63
Urgent care	63
Genetic Information Nondiscrimination Act of 2008	63
Newborns' and Mothers' Health Protection Act notice	63
Women's Health and Cancer Rights Act notice.....	63
The Mental Health Parity and Addiction Equity Act of 2008	64
Precertification/ notification	64
ChoicePlan 500.....	68
Oxford Health Plans Preferred Provider Organization (PPO) (CT, NJ, and NY only).....	82
High Deductible Health Plan	91
Health Savings Accounts (HSAs).....	100
Fully insured health maintenance organizations (HMOs).....	102
Live Well Chronic Condition Management Programs	106
Centers of Excellence (COEs)	108
Other health management programs	109
Covered services and supplies	113
Exclusions and limitations	133

Additional medical plan information.....	139
Claims and appeals.....	139
Prescription drugs.....	157
Prescription drug benefits at a glance.....	159
Retail network pharmacies with Express Scripts.....	161
Express Scripts Home Delivery.....	162
Prior authorization with Express Scripts.....	164
High Deductible Health Plan information.....	165
Covered drugs.....	165
Step therapy.....	166
Drugs not covered.....	167
Claims and appeals for Express Scripts.....	169
Dental.....	173
Dental options at a glance.....	175
MetLife Preferred Dentist Program (PDP).....	176
Cigna Dental HMO.....	181
Claims and appeals.....	186
Vision.....	189
Benefits at a glance.....	191
Network services.....	191
Network benefits.....	192
Travel and student coverage.....	192
Out-of-network benefits.....	193
Laser vision correction.....	193
What is not covered.....	193
Complaints.....	194
Claims and appeals.....	194
Wellness benefits.....	197
The Live Well at Citi Program.....	199
Citi on-site medical clinics.....	203
Citi on-site Health and Fitness Centers.....	204
Employee Assistance Program (EAP).....	205
Geriatric Assistance Program.....	206
Work/Life Program.....	207
Spending accounts.....	209
How the spending accounts work.....	211
Health Care Spending Account (HCSA).....	214
Limited Purpose Health Care Spending Account (LPSA).....	218
Dependent Day Care Spending Account (DCSA).....	221
Transportation Reimbursement Incentive Program (TRIP).....	225
Claims and appeals for the HCSA/LPSA.....	228
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	253
Filing a claim for Basic Life, Basic AD&D, GUL, Supplemental AD&D, and BTA/Medical insurance	254
Long-Term Care (LTC) insurance	254
Administrative information	261
Your HIPAA rights	263
Important notices about your Citi prescription drug coverage and Medicare.....	270
ERISA information.....	272
Recovery provisions.....	274
Qualified Medical Child Support Orders (QMCSOs)	278
Claims and appeals.....	278
Future of the Plans and Plan amendments	286
Plan administration.....	286
Compliance with law	287
Claims Administrators	290
Glossary	293
Additional medical coverage definitions	296
For more information.....	307