



Health and Insurance **Benefits Handbook**

For coverage effective
January 1, 2017

Benefits Handbook

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.

Health and Insurance Benefits Handbook

The health and insurance benefits plans information in this Benefits Handbook is broken up into sections, including:

- > About this Benefits Handbook;
- > Eligibility and Participation;
- > Health Care Benefits;
- > Spending Accounts (including the Transportation Reimbursement Incentive Program [TRIP]);
- > Disability Coverage;
- > Life & Accident Insurance Benefits;
- > Administrative Information;
- > Glossary; and
- > For More Information.

The Benefits Handbook contains the official documents for your Citi health and insurance benefits plans. It describes these benefits available effective January 1, 2017. Visit the *Archives* section for health and insurance benefits available prior to January 1, 2017.

Puerto Rico

See the English and Spanish versions of the 2017 annual enrollment guide for information about changes to the plans for 2017. You will also find the 2017 Health and Welfare Summary Plan Description.



Health Advocate

The Live Well at Citi Program offers you free health care support from Health Advocate. Health Advocate isn't affiliated with insurance carriers or health care providers and doesn't share your information with Citi. You and your entire family can use Health Advocate, regardless of health coverage. Health Advocate can help you 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**.

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