

Benefits Handbook

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, 2019. Visit the *Archives* section for health and insurance benefits available prior to January 1, 2019.



Health Advocate

The Live Well at Citi Program offers you free health care support from Health Advocate. Health Advocate is not affiliated with insurance carriers or health care providers and does not share your information with Citi. You and your entire family can use Health Advocate, regardless of whether or not you are enrolled in a Citi health plan. 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**.

Puerto Rico

See the English and Spanish versions of the 2019 annual enrollment guide for information about changes to the plans for 2019. You will also find the 2019 Health and Welfare Summary Plan Description.

Contents

Benefits Handbook	i
About this Benefits Handbook	1
Eligibility and Participation.....	3
Benefits Overview.....	6
Eligibility	7
Other Coverage	13
Enrollment	13
Your Contributions	17
Benefits Eligible Pay and Your Benefits.....	18
Domestic Partner/Civil Union Partner Benefits	19
Changing Your Coverage.....	22
When Coverage Begins.....	29
When Coverage Ends.....	29
Continuing Coverage	34
Coordination of Benefits.....	41
How to File a Claim.....	45
Health Care Benefits.....	48
Medical.....	49
Administrators of the ChoicePlan 500 (CP500) and High Deductible Health Plan (HDHP)	55
Medical Options at a Glance	55
Preventive Care	60
Routine Cancer Screenings	65
Using an Emergency Room.....	66
Urgent Care.....	66
Genetic Information Nondiscrimination Act of 2008.....	66
Newborns' and Mothers' Health Protection Act Notice.....	66
Women's Health and Cancer Rights Act Notice	67
The Mental Health Parity and Addiction Equity Act of 2008	67
Precertification/Notification.....	67
ChoicePlan 500 (CP500).....	74
High Deductible Health Plan (HDHP)	88
Health Savings Accounts (HSAs)	98
Fully Insured Health Maintenance Organizations (HMOs).....	100
Live Well Chronic Condition Management Programs	104
Centers of Excellence (COEs).....	105
Other Health Management Programs	107
Covered Services and Supplies	115
Exclusions and Limitations	136
Additional Medical Plan Information.....	143
Claims and Appeals	144
Prescription Drugs.....	155

Prescription Drug Benefits at a Glance	157
Retail Network Pharmacies with CVS Caremark.....	159
CVS Caremark Mail Service.....	160
CVS Health Pharmacy Advisor Counseling Program	162
Dispense as Written (DAW) Solutions.....	162
Step Therapy	163
Compound Medications	163
Prior Authorization with CVS Caremark	164
Opioid Management Program	164
High Deductible Health Plan (HDHP) Information	165
Covered Drugs	165
Other Limits.....	166
Drugs Not Covered	167
Claims and Appeals for CVS Caremark.....	168
Dental	171
Dental Options at a Glance.....	173
MetLife Preferred Dentist Program (MetLife PDP).....	174
Cigna Dental HMO	179
Claims and Appeals	186
Vision	189
Benefits At a Glance	191
In-Network Services	192
In-Network Benefits.....	192
Travel and Student Coverage	193
Out-of-Network Benefits	193
Laser Vision Correction	194
What Is Not Covered.....	194
Complaints	194
Claims and Appeals	195
Wellness Benefits.....	197
The Live Well at Citi Program.....	198
Citi On-Site Medical Clinics	205
Citi On-Site Fitness Centers	206
Be Well Program	207
Spending Accounts	209
How the Spending Accounts Work	212
Health Care Spending Account (HCSA).....	215
Limited Purpose Health Care Spending Account (LPSA).....	220
Dependent Day Care Spending Account (DCSA).....	224
Transportation Reimbursement Incentive Program (TRIP).....	229
Claims and Appeals for the Health Care Spending Account (HCSA)/Limited Purpose Health Care Spending Account (LPSA)	232
Disability Coverage	235
Short-Term Disability (STD)	236
Long-Term Disability (LTD)	238
Claims and Appeals	240

Citi Benefits

Insurance Benefits.....	243
Basic Life Insurance.....	246
Group Universal Life (GUL) Insurance	248
Supplemental Accidental Death and Dismemberment (AD&D) Insurance for You and Your Dependents.....	253
Details About Accidental Death and Dismemberment (AD&D) Insurance	254
Business Travel Accident/Medical (BTA/BTM) Insurance	258
Filing a Claim	259
Long-Term Care (LTC) Insurance	259
Claims and Appeals	264
Administrative Information.....	267
Your HIPAA Rights.....	268
Section 1557 of the Affordable Care Act Grievance Procedure.....	274
Important Notices about Your Citi Prescription Drug Coverage and Medicare.....	276
ERISA Information.....	278
Recovery Provisions	279
Qualified Medical Child Support Orders (QMCSOs)	284
Claims and Appeals	285
Future of the Plans and Plan Amendments.....	292
Plan Administration	292
Compliance with Law	293
Claims Administrators	296
Glossary	299
Additional Medical Coverage Definitions.....	302
For More Information.....	312