

# 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;
- > MetLaw Legal Plan;
- > 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, 2020. Visit the *Archives* section for health and insurance benefits available prior to January 1, 2020.

## 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 2020 Annual Enrollment guide for information about changes to the plans for 2020. You will also find the 2020 Health and Welfare Summary Plan Description.

## *Expatriates*

If you are on an Expatriate assignment and eligible for the Citi Expatriate Benefits Plan, see the Expatriate Health and Insurance Benefits Enrollment Handbook for information about coverage effective January 1, 2020.

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