

Health and Insurance **Benefits Handbook**

For coverage effective
January 1, 2022



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;
- > MetLife Legal Plans;
- > 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, 2022. Visit the *Archives* section for health and insurance benefits available prior to January 1, 2022.

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 2022 Annual Enrollment guide for information about changes to the plans for 2022. You will also find the Benefits Handbook for Health, Disability and Life Insurance Benefits.

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, 2022.

Contents

Benefits Handbook	i
About this Benefits Handbook	1
Eligibility and Participation	5
Benefits Overview	8
Eligibility.....	9
Other Coverage	14
Enrollment.....	14
Your Contributions.....	18
Benefits Eligible Pay and Your Benefits	19
Partner Benefits	20
Changing Your Coverage.....	22
When Coverage Begins	29
When Coverage Ends	29
Continuing Coverage.....	34
Coordination of Benefits	41
How to File a Claim	44
Health Care Benefits	47
Medical.....	49
Your Medical Options	55
In-Network Only Plan	70
Choice Plan	79
High Deductible Plan with HSA	90
Fully Insured Health Maintenance Organizations (HMOs).....	101
Live Well Chronic Condition Management Programs	105
Centers of Excellence (COEs).....	106
Other Health Management Programs	109
Covered Services and Supplies.....	118
Exclusions and Limitations	138
Additional Medical Plan Information	145
Claims and Appeals.....	145
Important Health Plan Notices	157
Prescription Drugs	159
Prescription Drug Benefits at a Glance	161
Retail Network Pharmacies with CVS Caremark.....	163
CVS Caremark Mail Service	165
CVS Health Pharmacy Advisor Counseling Program	168
Dispense as Written (DAW) Solutions.....	168
Step Therapy	169
Compound Medications	169
Prior Authorization with CVS Caremark	170
Transform Diabetes Care® Program	170

Opioid Management Program	171
High Deductible Plan with HSA Information	171
Covered Drugs	171
Other Limits	173
Drugs Not Covered	173
Claims and Appeals for CVS Caremark	174
Dental	179
Dental Options at a Glance	181
MetLife Preferred Dentist Program (MetLife PDP).....	182
Cigna Dental HMO	187
Claims and Appeals	194
Vision	199
Benefits At a Glance	201
In-Network Services	202
In-Network Benefits.....	202
Travel and Student Coverage.....	203
Out-of-Network Benefits	203
Laser Vision Correction.....	204
What Is Not Covered	204
Complaints.....	204
Claims and Appeals	205
Wellness Benefits.....	209
Live Well at Citi Program.....	210
Citi On-Site Medical Clinics.....	218
Citi On-Site Fitness Centers.....	219
Be Well Program.....	221
Spending Accounts.....	223
How the Spending Accounts Work.....	226
Health Care Spending Account (HCSA).....	229
Limited Purpose Health Care Spending Account (LPSA)	234
Dependent Day Care Spending Account (DCSA).....	239
Transportation Reimbursement Incentive Program (TRIP)	244
Claims and Appeals for the Health Care Spending Account (HCSA)/Limited Purpose Health Care Spending Account (LPSA)	248
Disability Coverage	251
Short-Term Disability (STD).....	252
Long-Term Disability (LTD).....	254
Claims and Appeals	256
Insurance Benefits	261
Basic Life Insurance	263
Group Universal Life (GUL) Insurance.....	266
Supplemental Accidental Death and Dismemberment (AD&D) Insurance for You and Your Dependents.....	270
Details About Accidental Death and Dismemberment (AD&D) Insurance	271
Business Travel Accident/Medical (BTA/BTM) Insurance	275
Filing a Claim	276

Claims and Appeals.....	276
Legal Plan.....	279
Benefits at a Glance.....	281
How the Plan Works.....	282
Administrative Information	295
Your HIPAA Rights	298
Section 1557 of the Affordable Care Act Grievance Procedure	304
Important Notices about Your Citi Prescription Drug Coverage and Medicare	306
ERISA Information	308
Recovery Provisions.....	309
Qualified Medical Child Support Orders (QMCSOs).....	312
Claims and Appeals.....	313
Future of the Plans and Plan Amendments	321
Plan Administration.....	321
Compliance with Law	322
Claims Administrators.....	325
Glossary.....	327
Additional Medical Coverage Definitions	331
For More Information	341