

A close-up photograph of a green leaf with several water droplets of varying sizes on its surface. The leaf's veins are clearly visible, and the overall color is a vibrant, natural green. The image is used as a background for the document cover.

# Health and Welfare **Plan Documents**

For coverage effective January 1, 2010

**Citi** *for you.*  
HEALTH



# Plan Documents for Health 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.

Benefits Book Online will help you do that. Benefits Book Online contains the official documents for your Citi health care and most insurance benefits plans.

## In the Plan Documents

The plan documents are composed of:

- [About this Document](#)
- [Eligibility and participation](#)
- [Health care](#)
- [Spending accounts](#)
- [Disability coverage](#)
- [Insurance benefits](#)
- [Administrative information](#)
- [Glossary](#)
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### Enrolling for Benefits

This site features several tools to help you make the best choices for your coverage.

- Visit Steps to benefits enrollment to access all the resources you need to enroll in your 2011 benefits coverage.
- For more detail on 2011 coverage, see the 2011 Health & Welfare Benefits Summary Plan Description.

### Your Spending Account™ Website

The Your Spending Account™ (YSA) website makes it easy for you to manage your spending accounts. You can file claims, confirm which expenses are eligible, check your account balance, and more! See the YSA Guide for more information.

## Disability Plan document

The official plan documents for the disability plans are contained in a separate PDF.

### Citi For You eGuide

Check out this interactive video guide for news about your Citi benefits. To view the eGuide at work, visit Total Comp @ Citi to optimize your viewing experience.

## Puerto Rico

See the English and Spanish version of the 2011 annual enrollment guide for information about changes to the plans for 2011, as well as the 2008 Summary Plan Description listed below:

- [2008 Health and Welfare Benefit Plans \(English\)](#)
- [2008 Health and Welfare Benefit Plans \(Spanish\)](#)

The 2009 (English and Spanish), 2010 (English and Spanish) and 2011 (English and Spanish) annual enrollment guides serve as addenda to the Health and Welfare Summary Plan Description.

## Archives

You can view earlier versions of the Benefits Handbook in the Archives.

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