



Health and Welfare  
**Benefits Handbook**

For coverage effective January 1, 2012

**Citi** *for you.*  
HEALTH



# Benefits Handbook for health and welfare plans

- Administrative information
- Glossary
- For more information

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.

This Benefits Handbook will help you do just that. It provides general information that will help you understand how the plans work so you can make the most of your benefits.

The Handbook describes the health and welfare benefits available effective January 1, 2012. It contains the official documents for your Citi health care and insurance benefits plans.

## Additional tools

This site features several tools to help you find information about Citi benefits.

- Citi for You eGuide – Check out this video guide for news about your Citi benefits.
- Explore the Employee Roadmap, which list all the benefits Citi provides in one place. You can find contact information about a program quickly, in just a few clicks.
- Visit **Steps to enrollment** to access all the resources you need to enroll in your 2012 benefits coverage.

## No Internet access?

If you do not have access to the Citi intranet or the Internet, you can request a copy of the Benefits Handbook at no cost to you by speaking with a Citi Benefits Center representative.

- Call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option.
- From outside the United States: Call the Citi Employee Services (CES) North America Service Center at **1-469-220-9600**. Press 1 when prompted. From the ConnectOne main menu, choose the “health and welfare benefits” option.
- If you use a TDD (telecommunications device for the deaf): Call the Telecommunications Relay Service at 711 and then call ConnectOne as instructed above.

## Puerto Rico

See the English and Spanish version of the 2012 annual enrollment guide for information about changes to the plans for 2012 as well as the 2008 Summary Plan Description listed below:

- 2008 Health and Welfare Benefit Plans (English)
- 2008 Health and Welfare Benefit Plans (Spanish)

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

## In the Benefits Handbook

The information in this Benefits Handbook is broken up into sections, including:

- About this Benefits Handbook
- Eligibility and participation
- Health care
- Spending accounts
- Disability coverage
- Insurance benefits

## 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.

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