

# About This Document

This document, available at [www.benefitsbookonline.com](http://www.benefitsbookonline.com), serves as the plan document for certain health and welfare benefits for certain U.S. employees of Citigroup Inc. ("Citigroup" or "Citi") and its participating companies (collectively the "Company") as in effect January 1, 2010. **Citi reserves the right to change or discontinue any or all of the benefits coverage or programs described here at any time, with or without notice.** The benefits for which this is the plan document are:

- **Citigroup Health Benefit Plan**
  - Aetna ChoicePlan 500;
  - Aetna High Deductible Health Plan-Basic and Premier;
  - Empire BlueCross BlueShield ChoicePlan 500;
  - Oxford Health Plans (a UnitedHealthcare company) PPO;
  - UnitedHealthcare Hawaii Health Plan;
  - Citigroup Prescription Drug Program administered by Express Scripts; and
  - On-site medical clinics.
- **Citigroup Dental Benefit Plan**
  - CIGNA Dental HMO; and
  - MetLife Preferred Dentist Program (PDP).
- **Citigroup Vision Benefit Plan.**
- **Spending Accounts**
  - Health Care Spending Account (HCSA);
  - Limited Purpose Health Care Spending Account (LPSA)
  - Dependent Day Care Spending Account (DCSA); and
  - Transportation Reimbursement Incentive Program (TRIP).

The terms and conditions of these Plans may also be further prescribed in insurance policies, the provisions of which, as may be amended from time to time, are hereby incorporated by reference.

This document is intended to comply with the requirements of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and other applicable laws and regulations. In addition, this document is designed to comply with the requirements of a cafeteria plan under Section 125 of the Internal Revenue Code of 1986, as amended (the "Code").

This document provides no guarantee that you are eligible to participate in every benefit or program described. Each Plan may have its own eligibility requirements, so be sure to review individual eligibility requirements carefully. In addition, Citi in no way guarantees the payment of any benefit that may be or becomes due to any person under the Plans.

Benefits provided under the Plans described in this document are not in any way subject to your or your dependent's debts or other obligations and may not be voluntarily or involuntarily sold, transferred, alienated, or encumbered.

If you have any questions about this document or certain provisions of your benefit plans, or would like to receive copies of an insurance policy or other document forming a part of any Plan described in this document, please call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne main menu, select the "health and welfare benefits" option. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

## No right to employment

Nothing in this document represents or is considered an employment contract, and neither the existence of the Plans nor any statements made by or on behalf of Citi shall be construed to create any promise or contractual right to employment or to the benefits of employment between Citi and any individual. Your employment is always on an at-will basis. Citi or you may terminate the employment relationship without notice at any time and for any reason.