

About this Benefits Handbook

The Benefits Handbook serves as the plan document and Summary Plan Description ("SPD") for health and insurance benefits for specified U.S. employees of Citigroup Inc. ("Citigroup" or "Citi") and its participating companies (collectively, the "Company"), for the 2015 plan year (January 1 – December 31, 2015).

If there is a conflict between any information on Citi Benefits Online and the descriptions of benefits in the Benefits Handbook, the Handbook will govern.

Citi reserves the right to change or discontinue, at any time, any or all of the benefits coverage or programs described here.

No right to employment

Nothing on this site 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.

Citi Benefits