

# Eligibility and participation

Your Citi health and welfare 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 section describes the eligibility and participation rules for the following Citigroup Health and Insurance Plans (collectively, the “Plans”; and individually, a “Plan”):

- > Medical (including the ChoicePlan 500, High Deductible Health Plan, Oxford PPO, and HMOs);
- > Prescription drug;
- > Dental (including MetLife Dental PDP and Cigna Dental);
- > Vision;
- > Wellness benefits;
- > Spending accounts;
- > Employee Assistance Program;
- > Disability coverage; and
- > Insurance benefits (including Basic Life, Basic Accidental Death and Dismemberment (AD&D) Group Universal Life (GUL), Supplemental AD&D, and Business Travel Accident/Medical).



## Contents

<b>Benefits overview</b>	<b>10</b>
<b>Eligibility</b>	<b>11</b>
For employees	11
When you are not eligible to enroll	13
No pre-existing condition limitations	13
For dependents	14
For domestic partners	15
HMO eligibility	17
<b>Other coverage</b>	<b>17</b>
<b>Enrollment</b>	<b>18</b>
Coverage categories	18
As a new hire or newly eligible for benefits	18
Dependent notification	19
If you do not enroll	19
During annual enrollment	19
After you enroll or default	20
Naming a beneficiary	21
<b>Your contributions</b>	<b>21</b>
Before-tax contributions	21
Social Security taxes	22
<b>Benefits eligible pay and your benefits</b>	<b>22</b>
Definition of benefits eligible pay	22
<b>Domestic partner/civil union partner benefits</b>	<b>23</b>
When you can enroll your domestic partner	24
Cost of civil union partner/domestic partner benefits	24
If you terminate domestic partner coverage	26
If you and your domestic partner marry	26
<b>Changing your coverage</b>	<b>26</b>
Qualified changes in status	26
How to report a qualified change in status event	30
Coverage changes you can make at any time	31
<b>When coverage begins</b>	<b>33</b>
<b>When coverage ends</b>	<b>33</b>
Coverage when you retire	34
A note for employees who were involuntarily terminated	35
Coverage if you become disabled	35
Coverage for surviving spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependents	38
<b>Continuing coverage</b>	<b>38</b>
During a Family and Medical Leave Act (FMLA) leave	38
Coverage if you take an unpaid leave of absence	39

Continuing coverage during a military leave of absence - Citi policy .....	39
COBRA .....	41
<b>Coordination of benefits .....</b>	<b>46</b>
How coordination of benefits works.....	47
In case of divorce or legal separation .....	47
Coordination with Medicare.....	48
No-fault automobile insurance .....	48
Facility of payment.....	48
Right of recovery.....	48
Release of information .....	49
<b>How to file a claim .....</b>	<b>49</b>

## Benefits overview

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Citi provides a basic level of benefits coverage, called core benefits, as well as the opportunity to enroll in additional coverage for yourself and your family. Coverage is effective on your date of hire or the date you become eligible for benefits. Other than the core and non-core LTD (you are automatically enrolled upon initial eligibility with an option to decline the LTD coverage) benefits, you must enroll to have coverage.

**Core benefits**, provided at no cost to you, are:

- > **Short-Term Disability (STD) coverage**, administered by MetLife; coverage to replace generally up to 100% of your annual base salary for an approved disability leave of up to 13 weeks; the number of weeks at 100% pay will depend on your length of service with Citi; see “Short-Term Disability (STD)” in the Disability section for the STD schedule of benefits that applies to you; and
- > **Long-Term Disability (LTD) coverage**, administered by MetLife, equal to 60% of your benefits eligible pay, provided your benefits eligible pay is less than or equal to \$50,000.99.
- > **Basic Life insurance**, equal to your benefits eligible pay, if less than \$200,000, on your date of eligibility. Basic Life insurance is insured by MetLife; if your benefits eligible pay is equal to or exceeds \$200,000, you are not eligible for Basic Life insurance;
- > **Basic Accidental Death and Dismemberment (AD&D) insurance**, equal to your benefits eligible pay, if less than \$200,000, on your date of eligibility. Basic AD&D insurance is insured by MetLife; if your benefits eligible pay is equal to or exceeds \$200,000, you are not eligible for Basic AD&D insurance;
- > **Business Travel Accident/Medical (BTA) insurance**, administered by ACE American Insurance Company, of up to five times your benefits eligible pay to a maximum benefit of \$2 million; and medical coverage related to covered accidents and/or sickness while traveling on behalf of Citi;
- > **Employee Assistance Program (EAP)**, administered by Harris Rothenberg International LLC; a confidential, professional counseling service designed to help you and your household members resolve issues that affect your personal lives or may interfere with job performance;
- > **Live Well at Citi Program**, administered by Health Advocate, RedBrick Health and Citi’s self-insured medical carriers (Anthem BlueCross BlueShield, Aetna and Oxford), Citi’s comprehensive health and wellness program provides you and your family with the tools and resources designed to assist you in managing your health care and help you achieve your health goals;
- > **Work/Life Program**, administered by Health Advocate; provides assistance and helps employees save time as they face common everyday challenges, such as finding child care, free legal assistance, help with identity theft, and more;
- > **Additional benefits** to consider that require enrollment:
- > Benefits paid with before-tax dollars (as long as you are receiving a paycheck):
  - Medical (including the Health Savings Account [HSA] if you are enrolled in the High Deductible Health Plan [HDHP]);
  - Dental;
  - Vision;

- Health Care Spending Account (HCSA);
  - Limited Purpose Health Care Spending Account (LPSA);
  - Dependent Day Care Spending Account (DCSA); and
  - Transportation Reimbursement Incentive Program (TRIP).
- > Benefits paid with after-tax dollars:
- LTD, if your benefits eligible pay is \$50,001 and above; if your benefits eligible pay is below this amount, LTD is a core benefit provided at no cost to you;
  - Group Universal Life (GUL) insurance;
  - Supplemental AD&D insurance; and
  - Long-Term Care insurance (if enrolled prior to January 1, 2012).

## Eligibility

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Citi provides benefits coverage for you, your spouse (same- or opposite-gender), civil union partner or qualified domestic partner, and/or eligible dependents.

### For employees

You are considered an eligible U.S. Citi employee for health and welfare benefits if:

- > You work in any U.S. entity in which Citigroup Inc. owns at least an 80% interest. U.S. employees of Global Consumer Banking, Institutional Clients Group, Corporate Center or one of their participating employers participate in the Plan as well as certain other employees of affiliated companies as described in the Plan. For a complete list of all the participating employers, please contact the Citi Benefits Center.
- > You are an active:
  - Full-time employee (regularly scheduled to work 40 or more hours a week); **or**
  - Part-time employee (regularly scheduled to work at least 20 or more hours a week); **and**
- > You receive regular biweekly or monthly pay; and
- > You are employed by a participating employer.

A “participating employer” is Citigroup Inc. and any subsidiary in which Citi owns at least an 80% interest. For purposes of determining whether you are an eligible employee under the Plans, you are an “active” employee if you are working for your employer doing all the material and substantial duties of your occupation at your usual place of business or some other location that your employer’s business requires you to be or absent from work solely due to vacation days, holiday, or scheduled days off.

**Note:** If you are on an approved leave of absence your eligibility for certain benefits may change. Refer to the “Continuing coverage” section within this document for additional details.

- > **Note:** if you are hired as a temporary employee and work for at least 90 days, and you satisfy the definition of a part-time or full-time employee noted above, you become benefits eligible on the date you have been employed 90 days without regard for the temporary classification.

## If both you and your spouse (same- or opposite-gender)/civil union partner/domestic partner are Citi employees

If both you and your spouse (same- or opposite-gender)/civil union partner/domestic partner are employed by Citi and are benefits-eligible, each of you can enroll individually or one of you can enroll and claim the other as a dependent. You cannot enroll in Citi's Plan as an individual and be claimed as your spouse's/civil union partner's/domestic partner's dependent.

Plan	Applicable rules
<b>Medical, dental, and vision</b>	Each of you may be covered under the medical and dental plans as either an employee or a dependent but not as both. Either of you may cover your children, but they cannot be covered by both of you.
<b>Health Care Spending Account (HCSA)</b>	Each of you, as a Citi employee, may contribute to an HCSA but you may not file more than once for reimbursement of the same eligible expense. However, your civil union partner or qualified domestic partner and his/her eligible child(ren) are eligible only if they are considered your tax "dependents" within the meaning of Section 152 of the Internal Revenue Code (the "Code") as determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof.
<b>Limited Purpose Health Care Spending Account (LPSA)</b>	If either of you enrolls in the Citi High Deductible Health Plan (HDHP), either of you may contribute to a LPSA but you may not file more than once for reimbursement of the same eligible expense. You may be reimbursed only for dental, vision, or preventive care expenses under this account. Neither of you can enroll in the HCSA. Your civil union partner or qualified domestic partner and his/her eligible child(ren) are eligible only if they are considered your tax "dependents" within the meaning of Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof.
<b>Health Savings Account (HSA)</b>	The maximum amount that can be contributed to an HSA for the 2015 calendar year is \$3,350 for single and \$6,650 for family coverage. This does not mean that both family members can contribute \$6,650 each, it is a combined contribution amount. Citi makes up to a \$1,000 annual contribution for employees with family coverage and up to \$500 for individual coverage. Citi's contribution to your HSA counts toward your annual contribution maximum.
<b>Dependent Day Care Spending Account (DCSA)</b>	Either of you may contribute to a DCSA but you may not file more than once for reimbursement of the same eligible expense. Your civil union partner or qualified domestic partner and his/her eligible child(ren) are eligible only if they are considered your tax "dependents" within the meaning of Section 152 of the Code as determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof. If your civil union partner's children or domestic partner's children are not your tax dependents, as noted above, your partner, as a Citi employee, can contribute to his/her own DCSA.
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	Spouses (same- or opposite-gender)/civil union partner/domestic partner, as Citi employees, are eligible to enroll in TRIP on their own behalf.
<b>Group Universal Life (GUL)</b>	Each of you may be covered under the GUL plan as either an employee or a dependent, but not as both. Either of you may cover your children, but they cannot be covered by both of you.
<b>Supplemental Accidental Death and Dismemberment (AD&amp;D)</b>	Each of you may be covered under the Supplemental AD&D plan as either an employee or a dependent, but not as both. Either of you may cover your children, but they cannot be covered by both of you.

Plan	Applicable rules
<b>Live Well at Citi Program</b>	<p><b>Health Assessment Reward:</b> Rewards for you and your spouse (same- or opposite-gender)/domestic partner/civil union partner will be applied to the employee that has medical coverage for the couple. If neither of the couple has medical coverage, then dental or vision will be used to determine appropriate assignment of this Reward. If you as a couple do not elect medical, dental, or vision coverage, an HCSA will be established for the Rewards. However, if due to a subsequent qualified change in status, either of you elect to enroll in a HDHP, you would be ineligible to make contributions to an HSA.</p> <p><b>Tobacco Penalty:</b> The tobacco penalty is applied per covered adult per year, regardless of whether both adults work for Citi or not.</p>
<b>Employee Assistance Program (EAP)</b>	Both you and your household members are covered under this program.

## When you are not eligible to enroll

You are not eligible to enroll in the Plans if:

- > Your compensation is not reported on a Form W-2 Wage and Tax Statement issued by a participating employer;
- > You are employed by a Citi subsidiary or affiliate that is not a participating employer;
- > You are engaged under an agreement that states you are not eligible to participate in the applicable plan or program;
- > You are a non-resident alien performing services outside the United States; or
- > You are classified by Citi as an independent contractor or consultant, or you are employed on a temporary basis hired with the intent to work fewer than six months, or you are not classified as an active full-time or part-time employee, as described above. However, if you are hired as a temporary employee and work for at least 90 days, and you satisfy the definition of a part-time or full-time employee noted above, you become benefits eligible on the date you are employed 90 days without regard for the temporary classification.

If you are not eligible for benefits pursuant to the above and are subsequently reclassified as, or determined to be, an employee by the Internal Revenue Service, any other governmental agency or authority, or a court, or any other individual or entity, or if Citi is required to reclassify you as an employee as a result of such reclassification or determination (including any reclassification in settlement of any claim or action relating to your employment status), you will not become eligible to participate in the Plans by reason of such reclassification or determination retroactively. If a person who is not classified by Citi as an eligible employee otherwise satisfies these eligibility rules and is subsequently reclassified by Citi as an eligible employee, such person, for purposes of these Plans, shall be deemed an eligible employee from the later of the actual or the effective date of such reclassification.

If you are a U.S. citizen or legal resident employed outside the United States or if you are otherwise unsure whether you are eligible to participate in the Plans, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section. You can also contact your HR representative for more information.

## No pre-existing condition limitations

None of the Citi medical options have a pre-existing condition limitation or exclusion that would prevent you from enrolling in the Plan or receiving benefits for a specific condition or illness.



## For dependents

When you add a spouse/civil union partner/domestic partner or new dependent to your coverage, you will be required to submit proof of eligibility for the coverage (for example, a marriage license or birth certificate). If proof is not received by the deadline stated in the dependent verification package, the spouse/civil union partner/domestic partner or dependent(s) will be dropped from coverage.

Your eligible dependents must be U.S. citizens or legal residents and generally are:

- > Regardless of gender, your lawfully married spouse, or your common-law spouse if you live in a state that recognizes common-law marriages or your civil union partner, if you live in a state that recognizes such partnerships; if you are legally separated or divorced, your spouse is *not* an eligible dependent unless mandated by state law; at any time, you cannot cover more than one person as your spouse/civil union partner or domestic partner.
  - **Note:** Because civil union partnerships are recognized by certain states and generally provide the same protection as marriage, civil union partnerships are not subject to the domestic partnership certification process. However, under federal law, civil union partnerships are subject to the same tax treatment as domestic partnerships. Alternatively, if your domestic partnership is registered in any state or under any local government authority authorized to provide such registration, documentation of such registration will be accepted as proof of your domestic partnership, without satisfying the listed requirements for nonregistered domestic partners.
- > Your domestic partner;
- > Your domestic partner's eligible dependents;
- > Your children under the age of 26\* (dependent children are covered through the end of the plan year in which they turn 26, regardless of whether they are full-time students) who are:
  - Your biological children;
  - Your legally adopted children;
    - For purposes of coverage under the Plans, adopted children will be considered eligible dependents when they are lawfully placed in your home for adoption or when the adoption becomes final, whichever occurs first.
  - Your stepchildren; and
  - Any other child for whom you are the legal guardian in accordance with the laws of the state in which you reside.

You can cover your disabled child beyond age 26 if he or she was covered under the Plans before age 26 and became incapable of self-sustaining employment due to a disability while covered, in which case the eligible dependent may be eligible for coverage beyond such age.

You may also cover your disabled adult child age 26 or older when you begin employment with Citi and you enroll him or her when you are first eligible to do so. You must have a letter from the Social Security Administration (SSA) declaring your child as disabled; if you do not have such a letter, your Citi health plan will evaluate the child before adding him or her to your health care coverage.

Please note that not all HMOs cover civil union partner's/domestic partner's and/or their children. For more specific information, contact your HMO directly.

**\*Note:** Coverage generally will remain in effect through December 31 of the year in which the child reaches the maximum age of 26. However, for some HMOs, coverage ends on the last day of the month in which the child reaches the maximum age. For specific information, contact your HMO directly. For more information on when coverage ends, see "When coverage ends" beginning on page 33.



State laws apply only to fully insured plans. See the list of fully insured plans in the Medical subsection of the Health care benefits section of this Benefits Handbook.

No dependent can be covered under these Plans as both an employee and as an eligible dependent or as an eligible dependent of more than one employee.

**Note about disabled children:** If your eligible dependent child is permanently and totally disabled as defined for purposes of obtaining Social Security benefits and (a) is covered under the Plans before reaching the applicable maximum age as described above, or (b) you enroll this dependent within the first 31 days of your eligibility under the Plans, this child may continue to be considered an eligible dependent under the Plans beyond the date his or her eligibility for coverage would otherwise end. You must provide written proof of this incapacity to the Claims Administrator within 31 days after the date eligibility would otherwise end or as requested thereafter. This eligible dependent must still meet all other eligibility qualifications to continue coverage, including, but not limited to, continuing to be permanently and totally disabled.

### *For domestic partners*

You are eligible to enroll your domestic partner who is a U.S. citizen or legal resident in Citi coverage if you are a U.S. employee who is active or on an approved leave of absence. For GUL insurance to be effective for your domestic partner, you must be actively at work.

To be eligible for coverage, you and your partner may be of the same- or opposite-gender and if your domestic partnership is registered in any state or under any local government authorized to provide such registration, your registration will be accepted as proof of your domestic partnership, or both of you must meet the following criteria:

- > You currently share a principal residence and intend to do so permanently;
- > You have lived together for at least six consecutive months prior to enrollment; if you are married, legally separated or getting a divorce, the six months is counted beginning with the date your divorce is final or the date you report your divorce to the Citi Benefits Center, whichever is later;
- > You are financially interdependent, or your partner is dependent on you for financial support;
- > Neither you nor your domestic partner is legally married to another person; if you are married, legally separated, or getting divorced, you cannot add a domestic partner to your coverage until the later of six months from the date your divorce is final or the date you report your divorce to the Citi Benefits Center;
- > Both of you are at least 18 years old and mentally competent to consent to contract;
- > You are not related by blood to a degree of closeness that would prohibit marriage were you of the opposite gender; **you cannot enroll your parents or siblings even though all other criteria may apply to your relationship;**
- > Neither you nor your domestic partner is in a domestic partnership, marriage, or civil union with anyone else;
- > You have mutually agreed to be responsible for each other's common welfare; and
- > You are in a relationship intended to be permanent and one in which each is the sole domestic partner of the other.

The Company may require you to provide proof of your financial interdependence (or domestic partner's financial dependence) by producing two or more of the following documents:

- > A joint mortgage or lease;
- > Designation of your domestic partner as beneficiary for life insurance or retirement benefits;
- > Joint wills or designation of your domestic partner as executor and/or primary beneficiary;
- > Designation of your domestic partner as your agent under a durable power of attorney or health proxy;
- > Ownership of a joint bank account, joint credit cards, or other evidence of joint financial responsibility; or
- > Other evidence of economic interdependence.

To cover a domestic partner, you and your domestic partner must first complete forms attesting to your domestic partnership. Alternatively, if your domestic partnership is registered in any state or under any local government authority authorized to provide such registration, documentation of such registration will be accepted as proof of your domestic partnership, without satisfying the previously listed requirements or completing a certification form. If your domestic partnership ends, you and your domestic partner must attest to the termination of your domestic partnership. Alternatively, if your registration (as noted above) is terminated or no longer effective pursuant to state law or local government authority, documentation to that effect will be accepted as proof of the termination of your domestic partnership. You can obtain the required documents to certify your domestic partnership by calling the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section. **You must wait six months from the time your termination attestation form is received before you can add a new domestic partner.**

The children of your domestic partner are eligible for coverage if they are U.S. citizens or legal residents, are under age 26 as of December 31 of the plan year that precedes the year for which coverage applies, and they are your domestic partner's:

- > Biological children;
- > Legally adopted children;
- > Stepchildren; and
- > Any other child for whom your domestic partner is the legal guardian in accordance with the laws of the state in which he or she resides.

You can cover your domestic partner's disabled child beyond age 26 if he or she was covered under the Plans before age 26 and became incapable of self-sustaining employment due to a disability while covered, in which case the eligible dependent may be eligible for coverage beyond such age.

You can also cover your domestic partner's disabled adult child when you begin employment with Citi and you enroll him or her when you are first eligible to do so. You must have a letter from the Social Security Administration declaring your domestic partner's child as disabled; if you do not have such a letter, your Citi health plan will evaluate the child before adding him or her to your benefits.

**Note:** Coverage generally will remain in effect through December 31 of the year in which the child reaches the maximum age. However, for some HMOs, coverage ends on the last day of the month in which the child reaches the maximum age. For more specific information, contact your HMO directly. For more information on when coverage ends, see "When coverage ends" beginning on page 33.

## HMO eligibility

Please note that insured HMOs made available through the Citigroup Health Benefit Plan comply with state laws that require less restrictive age and/or income requirements for dependents. These laws apply only to insured health programs and do not apply to ChoicePlan 500 or other non-insured (self-funded) programs. This applies to the following plans:

1. Coventry Health Care of Iowa;
2. Geisinger Health Plan (Pennsylvania);
3. Health Plan Hawaii Plus (HMSA);
4. SelectHealth (Utah and part of Idaho);
5. Independent Health (upstate New York);
6. Kaiser FHP of California - Northern;
7. Kaiser FHP of California - Southern;
8. Kaiser FHP of Colorado;
9. Kaiser FHP of Georgia;
10. Kaiser FHP of Hawaii;
11. Kaiser FHP of the Mid-Atlantic States; and
12. Sanford Health Plan (South Dakota, and parts of North Dakota, Minnesota, and Iowa).

For more information, contact the insured HMO provider in your state. Coverage may be available only on an after-tax basis if your covered children are not your tax dependents, and other costs may apply.

## Other coverage

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If you are eligible to enroll in coverage elsewhere, for example, through a spouse's, civil union partner's/domestic partner's, or other employer's plan, you can compare the Citi coverage and costs with the other coverage. You may decide to enroll in some plans offered through Citi and some from the other source.

However, if you are enrolling in coverage from two sources, be sure you understand how benefits are paid when you are covered by two group medical plans or group dental plans. In many instances, you may pay for coverage from two group plans but you will not receive double benefits or even be reimbursed for 100% of your costs as a result of what is called "coordination of benefits." See "Coordination of benefits" on page 46 for the guidelines on whose plan pays first.

### Health Advocate

Health Advocate can help you understand your benefits and compare the costs and benefits of different plans. Call **1-866-449-9933** and select option #1 to speak with your Personal Health Advocate.

## Enrollment

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You can enroll in Citi coverage within 31 days of the time you first become eligible, during the annual enrollment period, or as a result of a qualified change in status. Your enrollment materials will contain the coverage available to you, the enrollment deadline, and how to enroll. You can enroll in any or all types of benefits offered to you.

### Coverage categories

Citi offers four coverage categories for medical and dental coverage:

- > **Employee Only:** Coverage for you only;
- > **Employee Plus Spouse/Partner:** Coverage for you and your spouse (same- or opposite-gender)/civil union partner/domestic partner only;
- > **Employee Plus Children:** Coverage for you and your eligible children including the eligible children of your civil union partner/domestic partner; and
- > **Employee Plus Family:** Coverage for you, your spouse (same- or opposite-gender)/civil union partner/domestic partner, your eligible children, and your civil union partner's/domestic partner's eligible children.

You can choose a different coverage category for medical and dental. For example, you might enroll in "Employee Only" coverage for medical if your spouse has medical coverage from his or her employer and "Employee Plus Spouse/Partner" for dental coverage if your spouse's employer does not offer dental coverage.

Each category has a different cost. In addition, your cost for medical coverage will depend on your benefits eligible pay band as defined in "Your contributions" on page 21. You will find your costs in your enrollment materials.

**For vision coverage only:** If you elect vision coverage, you must designate a level of coverage (one person, two people, or three or more people). You do not need to be enrolled in the vision plan to enroll a dependent for vision coverage.

### Changing your coverage category

You can change your coverage category during the annual enrollment period and within 31 days of a qualified change in status. See "Changing your coverage" beginning on page 26 for more information.

### As a new hire or newly eligible for benefits

As a newly-hired benefits-eligible employee, or if you are newly eligible for benefits, you will have 31 days from your date of eligibility to enroll in Citi benefits. *Enrolling in Citi health and welfare benefits is not mandatory.* Remember, however, that the Affordable Care Act requires almost all individuals to have health insurance or incur a penalty. If you don't enroll in coverage, you may have to pay this penalty.

You must enroll during your initial enrollment period for benefits (except core benefits), including medical, dental and vision coverage. You must also enroll to participate in a Health Care Spending Account (HCSA), Limited Purpose Health Care Spending Account (LPSA), Dependent Day Care Spending Account (DCSA) or the Transportation Reimbursement Incentive Program (TRIP). You are not required to enroll in TRIP during annual enrollment. You can enroll at any time. If you do not enroll, you will have the core coverage, described in "Benefits overview" on page 10.

## Dependent notification

The first time you enroll new dependents in Citi benefits, you will be asked to report information about each of your eligible dependents such as name, date of birth, Social Security number and, if over age 26, whether the child has a mental or physical disability. You will also be required to submit proof of the dependent's eligibility for coverage. For more information on the dependent verification process, see "For dependents" on page 14, under "Eligibility" beginning on page 11.

You are required to provide the Social Security number of each of your dependents. However, if your dependent does not have a Social Security number at this time, you should notify the Citi Benefits Center. Please note that not having a Social Security number on file may delay the timely payment of claims.

You must also keep your dependent information current:

- > When you enroll during the annual enrollment period, you can change your dependent information; and
- > When you change your coverage or coverage category as a result of a qualified change in status, you must notify the Citi Benefits Center of any updates in dependent information.

## If you do not enroll

If you do not enroll in coverage within your initial 31 day enrollment period, you can enroll during a subsequent annual enrollment period or as the result of a qualified change in status.

If you do not enroll and do not have health coverage as of January 1, 2015, you may incur a penalty from the U.S. government (due to health care reform requirements).

## During annual enrollment

If you want to enroll in Citi coverage, drop Citi coverage, change to a different medical, dental, or vision option, enroll in a spending account, or change your coverage category — for example from single to family or vice versa — you must do so during your annual enrollment period. Outside of annual enrollment, generally you can only make changes to your coverage if you have a qualified change in status, such as getting married.

### Medical, dental, and/or vision coverage

If you previously enrolled in coverage and do not enroll during a subsequent annual enrollment period you will be assigned the same coverage for the following year, or, if that coverage is no longer available, to comparable medical, dental, and/or vision coverage.

If you do not complete the Tobacco Free Attestation on YBR™, available through TotalComp@Citi at <http://www.totalcomponline.com>, before your enrollment deadline, you will pay a \$600 penalty on your Citi medical plan coverage.

### Health Care Spending Account (HCSA)/Limited Purpose Health Care Spending Account (LPHCSA), and/or Dependent Day Care Spending Account (DCSA)

You must enroll each year to have coverage.

### Health Savings Account (HSA)

You must enroll in the High Deductible Health Plan (HDHP) option under the medical plan to be potentially eligible to establish an HSA. If you satisfy all the requirements to be eligible to establish an HSA, you must accept the Terms and Conditions of the program and satisfy Citi's policies and procedures required to establish an HSA to complete your enrollment. If you do not elect an annual contribution amount, you will only receive Citi's contribution, no additional contributions will be made to your HSA.

## Basic Life and Basic Accidental Death & Dismemberment (AD&D) Coverage

If your benefits eligible pay, for benefits purposes, increases to \$200,000 or above in connection with benefits coverage that will be effective on January 1 of any subsequent plan year, you'll be ineligible for company-paid Basic Life/Basic AD&D coverage. However, if you have not previously elected the maximum coverage under GUL insurance, during annual enrollment you'll have the opportunity to enroll in GUL insurance equal to one times your benefits eligible pay, not to exceed \$500,000, without providing evidence of insurability.

If you become ineligible for Basic Life and Basic AD&D coverage due to an increase in your benefits eligible pay, you may convert your Basic Life and AD&D coverage to an individual insurance policy without providing evidence of insurability within 31 days of receipt of the loss of coverage notice.

## Long-Term Disability (LTD) coverage

If, as a newly hired employee, your benefits eligible pay exceeds \$50,000.99, you may be automatically enrolled in LTD coverage with an option to decline coverage, described below. If your benefits eligible pay, for benefits purposes, increases above \$50,000.99 in any plan year, you may be automatically enrolled in LTD coverage for the following year during annual enrollment with payroll deductions beginning January 1. (Evidence of insurability will *not* be required at this time.)

If you do not want LTD coverage, you may choose "no coverage" when you make your elections during annual enrollment (or enroll as a new hire). However, if you do not make an election, you will be automatically enrolled in LTD coverage. You may elect to retroactively decline coverage for up to 90 days after January 1 (or 90 days after enrollment as a new hire), and receive a refund of premiums paid. You may elect to decline coverage after the initial 90-day period passes; however, you will not receive a premium refund for the coverage beyond the initial 90-day period.

Company-paid LTD coverage is available only to eligible employees whose benefits eligible pay is less than or equal to \$50,000.99.

## After you enroll or default

### Confirmation of enrollment

- > **If you enroll by telephone by speaking with a representative:** A confirmation statement will be mailed to your permanent address on file after your enrollment period ends. It will list your benefits elections and their costs. Review this confirmation statement carefully for accuracy, and retain it as proof of your enrollment. If you find an error, immediately call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.
- > **If you enroll online:** A confirmation statement will appear after you enroll and before you log out. Print and retain a copy as proof of your enrollment. A confirmation statement will be mailed to your permanent address on file after your enrollment period ends. If you find an error, immediately call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.

### Confirmation of default

If you do not enroll, you will have the "default" coverage shown on the Your Benefits Resources™ website, available through TotalComp@Citi at <http://www.totalcomponline.com>. If you are a new hire, default coverage will also be shown on your Personal Enrollment Worksheet, which would reflect the core benefits that are provided at no cost to you.

A confirmation statement will be mailed to your home after your enrollment period ends. The confirmation statement will list your default coverage.

## Naming a beneficiary

Your beneficiary information should be on file with Citi. If you have not designated a beneficiary, visit the Your Benefits Resources™ website through TotalComp@Citi at <http://www.totalcomponline.com>, available from the Citi intranet and the Internet.

If you do not have intranet or Internet access, call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “pension, retiree health and welfare, and survivor support” option. For TDD and international assistance, please see the “For More Information” section. Speak with a Citi Benefits Center representative to name a beneficiary for Basic Life and Basic AD&D insurance, Business Travel Accident/Medical (BTA) insurance, Citigroup 401(k) Plan, and/or Citigroup Pension Plan.

If you enroll in GUL or Supplemental AD&D insurance, you must complete a MetLife Beneficiary Designation form available on Citi Benefits Online and return it to MetLife at the address on the form. You can also designate or change your beneficiary by visiting the MetLife MyBenefits website through TotalComp@Citi at <http://www.totalcomponline.com>, available from the Citi intranet and the Internet.

If you retire, the beneficiary you designated while an employee will be carried over to any Company-provided retirement plans you may have until you designate other beneficiaries.

## Your contributions

Your contributions for medical, dental, and vision coverage are based on the plan and the coverage category you elect. Your medical contribution also depends on the benefits eligible pay band that applies to you. The employee contributions for the medical plan increase as benefits eligible pay increases. The benefits eligible pay bands for 2015 are shown below.

Benefits eligible pay bands on which employee contributions for medical coverage are based:

- > \$30,000 or less
- > \$30,001 – \$50,000
- > \$50,001 – \$100,000
- > \$100,001 – \$200,000
- > \$200,001 +

For purposes of calculating your medical contributions and coverage amounts, benefits eligible pay is determined each year and will apply for the entire calendar year.

## Before-tax contributions

Contributions for medical (including the Health Savings Account [HSA]), dental, vision care, and spending accounts are made with before-tax dollars as long as you are receiving a paycheck. This means your contributions are deducted from your pay before federal income and employment taxes are deducted. Before-tax contributions reduce your gross salary, which lowers your taxable income and, therefore, the amount of income tax you must pay. However, these before-tax contributions may be subject to state or local income taxes in certain jurisdictions.

Citi reports the total value of the health coverage we provide on your Form W-2. This is only a reporting requirement and *does not change how your benefits are taxed*.



## *Social Security taxes*

Each year you pay Social Security taxes on a certain amount of your earnings, called the taxable wage base. Since the before-tax contributions are not considered part of your pay for Social Security tax purposes, your Social Security taxes will also be reduced if your pay falls below the taxable wage base after these before-tax dollars are subtracted from your total earnings. In this case, your future Social Security benefit may be smaller than if after-tax dollars were used for providing those benefits.

## *Benefits eligible pay and your benefits*

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Benefits eligible pay is used to determine:

- > Medical contributions;
- > Long-Term Disability (LTD) benefits and, where applicable, LTD contributions;
- > Basic Life insurance benefits;
- > Basic Accidental Death and Dismemberment (AD&D) insurance benefits;
- > Group Universal Life (GUL) insurance and costs;
- > Supplemental AD&D insurance and costs;
- > Eligibility for the Dependent Day Care Spending Account (DCSA) subsidy;
- > Short-Term Disability (STD) benefits for Financial Advisors in the Institutional Clients Group; and
- > Business Travel Accident/Medical (BTA) insurance benefits.

## *Definition of benefits eligible pay*

### *If you are enrolling as a new hire or newly eligible employee*

Your benefits eligible pay at the time you are hired (if after June 30, 2014) is equal to your annual base salary. If you are to be paid commissions only, your benefits eligible pay is calculated differently and is based either on a default amount or an amount established as appropriate for your position. Ask your HR representative for details.

For future years, your benefits eligible pay will be based on a formula that includes your actual base pay plus commissions, performance-based bonuses, and annual incentive bonus. Your benefits eligible pay for subsequent years will be determined under the Plan rules for annual enrollment as noted below.

**Note:** Your benefits eligible pay does not necessarily equal the amount reported as salaries and wages on your Form W-2 Wage and Tax Statement.

### *For new hires in the Institutional Clients Group*

Any guaranteed bonus will be considered in the calculation of your benefits eligible pay for benefits purposes.

### *For Financial Advisors*

In your first year of employment, your compensation is considered to be \$60,000. If you earned more than \$60,000 at a previous employer in the prior year and want your insurance coverage to represent your prior earnings, you must provide a copy of your previous year's Form W-2 Wage and Tax Statement to your HR representative within 30 days of your hire date.

If you decide to provide a copy of the form, your Basic Life and Basic AD&D insurance amount, if applicable, will be set at the higher amount shown on the form. (Basic Life and Basic AD&D is available only to those employees whose benefits eligible pay is less than \$200,000.) Your contributions for medical coverage, GUL coverage, and LTD coverage and contributions will also be based on the higher amount.

**Your decision to have your benefits eligible pay set at \$60,000 or based on your Form W-2 amount is irrevocable.**

The list of items that constitute benefits eligible pay under the Plan is exclusive and shall not include any extraordinary payments, including, but not limited to, those related to settlements or forgivable loans or any other amounts unless specifically set forth in the plan document or in an agreement or statement of policy approved or authorized by the Senior Human Resources Officer of Citigroup Inc. or his or her delegate.

### If you are enrolling during the annual enrollment period

If you are enrolling during the annual enrollment period for coverage effective January 1, 2015, your benefits eligible pay for purposes of benefits enrollment is made up of the following:

1. Annual base pay as of June 30, 2014;
2. Commissions paid from January 1 - December 31 in the year prior to enrollment to capture an entire year of commissions paid; commissions paid from January 1 - December 31, 2013, will be used for the 2015 annual enrollment calculation;
3. Cash bonuses (other than the cash portion of any annual discretionary incentive/retention award package) paid in the period January 1 - December 31 in the year prior to enrollment; cash bonuses paid in the period January 1 - December 31, 2013, excluding the cash portion of the annual discretionary incentive award/retention package dated January 2013, will be used for the 2015 annual enrollment calculations;
4. Annual discretionary incentive/retention award package dated in the year of enrollment includes, as applicable, cash bonus, Capital Accumulation Program (CAP) Award, and Deferred Cash Award. Annual discretionary incentive/retention award packages dated January/February 2014 will be used for the 2015 annual enrollment calculation;
5. Guaranteed bonus effective in current year 2014; and
6. Short-Term Disability benefits paid from January 1 - December 31, 2013, for employees paid commissions only.

## Domestic partner/civil union partner benefits

Citi offers benefit coverage to your certified or registered unmarried domestic partner of the same or opposite gender. (You must submit a domestic partner coverage application or your registration, as applicable, before you can enroll a domestic partner or a domestic partner's child(ren) under your Citi coverage.) Citi also offers benefits coverage to your civil union partner/same-gender spouse.

You may cover your domestic partner/civil union partner and his or her eligible children under the following plans:

- > Medical;
- > Dental;
- > Vision;

- > Health Care Spending Account (HCSA), provided your domestic partner/civil union partner and his or her eligible children are considered tax dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof; (**Note:** Civil union partners/domestic partners who are not considered tax dependents under Section 152 cannot have their claims reimbursed under the Health Care Spending Account);
- > Limited Purpose Health Care Spending Account (LPSA), provided your domestic partner/civil union partner and his or her eligible children are considered tax dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2) and (d)(1)(B) thereof;
- > Dependent Day Care Spending Account (DCSA), provided your domestic partner/civil union partner and his or her eligible children are considered tax dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2) and (d)(1)(B) thereof; and
- > Group Universal Life (GUL) and Supplemental Accidental Death & Dismemberment (AD&D) insurance for domestic partners/civil union partners and life insurance for children.

You may enroll your domestic partner/civil union partner and his or her eligible children in the medical and/or dental plan in which you enroll. You may enroll your domestic partner/civil union partner in spouse GUL and Supplemental AD&D insurance, and/or the vision plan even if you do not enroll in those Plans.

**Note:** None of the Citi medical options has a pre-existing condition limitation or exclusion that would prevent you from enrolling your domestic partner in the Plan or from your domestic partner receiving benefits for a specific condition or illness.

## *When you can enroll your domestic partner*

You can enroll your domestic partner and his or her eligible children in Citi medical, dental, vision, and spending account benefits during annual enrollment (for coverage effective January 1 of the following year) or within 31 days of a qualified change in status. Examples of qualifying events that will allow you to enroll your domestic partner and his or her eligible children during the plan year are:

- > Submitting your registration or certifying your domestic partnership by submitting the Domestic Partner Coverage Forms;
- > The birth or adoption of a child; and
- > Your domestic partner's loss of benefits coverage in another employer's plan.

You must speak with a Citi Benefits Center representative to request the Domestic Partner Coverage Forms. Call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.

For information on domestic partner eligibility, see "For Domestic Partners" under "Eligibility."

## *Cost of civil union partner/domestic partner benefits*

The cost of coverage for a civil union partner/domestic partner is the same as the cost for a spouse. The cost of coverage for a civil union partner's/domestic partner's child(ren) is the same as the cost for a dependent child. For the cost of civil union partner/domestic partner coverage in a particular plan, call the Citi Benefits Center.

If your civil union partner/domestic partner and his or her child(ren) qualify as your dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2), and (d)(1)(B) thereof, your contributions for civil union partner/domestic partner medical, dental, and/or vision coverage will be taken on a before-tax basis. However, if your civil union partner/domestic partner and his or her child(ren) do not qualify as dependents for federal income tax purposes as described above, you will pay for their medical, dental, and/or vision coverage with after-tax dollars.

## Tax implications

According to federal tax law, your taxes may be affected when you enroll your civil union partner/domestic partner in Citi coverage. This Benefits Handbook does not address state and local tax treatment. For information on how applicable tax law may apply to your personal situation, consult your tax adviser.

On the Certification of Domestic Partnership you will need to certify the tax status of your domestic partner and his or her children.

Employees who have a same-gender domestic partner or a civil union partner enrolled in these benefits will be issued a payment at the end of the year to help cover the extra tax-related costs they incur under the Code. This payment will be an approximation for taxes owed.

**Note:** Employees must be working at Citi, and have a covered same-gender domestic partner/civil union partner at the time of this payment.

### If your civil union partner/domestic partner qualifies as a tax dependent

If your civil union partner/domestic partner and his or her children qualify as dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2), and d(1)(B) thereof, your contributions for their medical, dental, and/or vision coverage will be deducted from your pay before taxes are withheld, and there are no tax implications for you. Since the requirements are complex, consult your tax adviser for information on how civil union partnership/domestic partnership benefits will affect your taxes and those of your civil union partner/domestic partner.

Generally, a member of your household qualifies as your tax dependent under the Code if:

- > You provide more than 50% of his or her financial support;
- > He or she lives with you for the entire year; and
- > He or she is a citizen or legal resident of the United States.

You may, but are not required, to certify whether your civil union partner/domestic partner and his or her dependent children qualify as dependents under Section 152 of the Code, as determined without regard to subsections (b)(1), (b)(2), and d(1)(B) thereof. If no certification is on file with Citi, the benefits are considered taxable.

### If your civil union partner/domestic partner does not qualify as a dependent for tax purposes

Generally, medical, dental, and vision coverage are not taxable benefits if they are provided to you, your spouse, or your dependents. However, if your civil union partner/domestic partner and your partner's children do not qualify as your dependents for income tax purposes, the value of their coverage is considered taxable income to you.

This additional income, known as "imputed income," will be shown on your pay statement and Form W-2 Wage and Tax Statement for the year in which coverage was effective. You will be required to pay taxes on this additional income, as required by the Code.

**Example:** Total Citi cost for Employee Only coverage is \$450 per month. Total Citi cost for Employee Plus Spouse/Partner coverage is \$900.

The \$450 cost for Employee Plus Spouse/Partner coverage (known as imputed income) will be treated as taxable income to you.

You will see a line item on your pay statement that shows \$450 in imputed income. The taxable amount of that benefit (as determined by Citi's payroll department) will be deducted from your pay. In this example, \$100 in taxes may be deducted from your pay for the \$450 in imputed income.

## *If you terminate domestic partner coverage*

To terminate domestic partner coverage, you must complete a form attesting that your domestic partnership has ended, or submit a document showing the termination of your domestic partner registration, as applicable. To request the form, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section. Taxes paid on the imputed income are not refundable.

Your domestic partner and his or her children will be eligible to continue medical, dental, vision, and/or HCSA coverage, if applicable, at his or her expense for a period of 36 months.

This coverage will be similar to Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA) coverage offered to spouses, domestic partners, civil union partners, and other covered dependents. See “COBRA” beginning on page 41 for more information.

## *If you and your domestic partner marry*

Report your qualified change in status to the Citi Benefits Center as soon as possible after your marriage and request that the assessment of imputed income be stopped. You will be required to provide proof of the marriage in order to stop the assessment of imputed income permanently. Otherwise, imputed income will continue to be calculated. Call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.

**Note:** Changing your marital status and/or number of withholding allowances for payroll purposes will not stop imputed income from being calculated and taxes being withheld. You must call the Citi Benefits Center, as instructed above, to report your marriage.

## Changing your coverage

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### *Qualified changes in status*

The rules regarding qualified changes in status apply to coverage elections you make for medical, dental, vision, Health Care Spending Account (HCSA), Limited Purpose Health Care Spending Account (LPSA), Dependent Day Care Spending Account (DCSA), Long-Term Disability (LTD), and Group Universal Life (GUL) insurance. In general, the benefit plans and coverage levels you choose during annual enrollment remain in effect for the remainder of the following calendar year. However, you may be able to change your elections between annual enrollment periods if you have a qualified change in status or other applicable event, as explained below.

You must report to the Citi Benefits Center any change of status that affects your benefits within 31 days of the qualified event by following the process described under “How to report a qualified change in status event” on page 30.

Exceptions to the 31-day rule are the loss of Medicaid or Children’s Health Insurance Program (CHIP) coverage and the start of eligibility for state premium assistance. For these two events, you have 60 days to report a change of status and change your benefits.

**Do not report qualified changes in status to your medical plan carrier.** Your medical plan carrier must receive status change information from Citi, not from you.

Depending on the event, you may be permitted to:

- > Enroll in or drop your medical, dental, vision, HCSA, LPSA, or DCSA coverage;
- > Increase or decrease the amount of your HCSA, LPSA, or DCSA coverage;

- > Enroll in LTD without having to provide evidence of good health; and
- > Enroll in or increase GUL insurance without having to provide evidence of good health. (You may increase your coverage if the first, second, third, or sixth events below apply. When you experience one of those events, if you have not elected the GUL maximum benefit, you may elect to increase your GUL coverage by one times your benefits eligible pay, not to exceed \$500,000, without providing evidence of insurability. Initial election of spouse/civil union partner/domestic partner or child coverage under this program, respectively, is available if you marry, establish an eligible domestic partnership/civil union partnership, or in the event of the birth or adoption of a child.)

Examples of qualified changes in status are:

1. Your marriage, legal separation, or divorce;
2. Meeting the eligibility to qualify as a domestic partner;
3. The birth or adoption of a child;
4. The loss of coverage eligibility for a dependent child who, for example, becomes ineligible due to age;
5. The loss of coverage under your spouse's (same- or opposite-gender)/civil union partner's/domestic partner's or other employer's plan;
6. The death of a spouse (same- or opposite-gender)/civil union partner/domestic partner or dependent child;
7. The issuance of a Qualified Medical Child Support Order (QMCSO);
8. Relocation outside your medical and/or Cigna Dental HMO's network area;
9. The start of a military leave of absence;
10. The loss of group Basic Life insurance;
  - If your benefits eligible pay for benefits purposes increases such that you become ineligible for company-paid Basic Life and Basic AD&D, this loss of coverage constitutes a qualified change in status for enrollment in GUL insurance. If you have not previously elected the maximum coverage under GUL, during annual enrollment you can elect GUL equal to one times your benefits eligible pay, not to exceed \$500,000, without providing evidence of good health.
11. The loss of CHIP coverage; and
12. The start of eligibility for state premium assistance.

If you are eligible for health coverage from Citi, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums. If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are not enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your state Medicaid or CHIP office or call **1-877-KIDS NOW** or visit **[www.insurekidsnow.gov](http://www.insurekidsnow.gov)** to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, Citi will permit you and your dependents to enroll in the Plan, as long as you and your dependents are eligible but not already enrolled in the Plan. This is called a "special enrollment"

opportunity, and you must call the Citi Benefits Center and ask to enroll within 60 days of being determined eligible for premium assistance.

The following is a list of qualified changes in status that will allow you to change your elections (as long as you meet the consistency requirements, as described below):

- > **Legal marital status:** Any event that changes your legal marital status, including marriage, divorce, death of a spouse, legal separation, or annulment;
- > **Domestic/civil union partnership status:** You enter into or terminate a domestic/civil union partnership;
- > **Number of dependents:** Any event that changes your number of tax dependents, including birth, death, adoption, and placement for adoption;
- > **Employment status:** Any event that changes your, your spouse's, or another dependent's employment status that results in gaining or losing eligibility for coverage. Examples include:
  - Beginning or terminating employment;
  - A strike or lockout;
  - Starting or returning from an unpaid leave of absence;
  - Changing from temporary to permanent employment or vice versa;
  - Changing from part-time to full-time employment or vice versa; and
  - A change in work location.
- > **Dependent status:** Any event that causes your tax dependents to become eligible or ineligible for coverage because of age;
- > **Residence:** A change in the place of residence for you, your spouse, or another dependent if outside your medical or Cigna Dental HMO's network area.

Coverage changes will be administered in accordance with applicable Treasury Regulations (Treasury Regulation section 1.125-4).

### *Consistency requirements*

The changes you make to your medical, dental, vision, and spending account coverage must be “due to and consistent with” your qualified change in status. To satisfy the federally required “consistency rule,” your qualified change in status and corresponding change in coverage must meet both of the following requirements.

- > **Effect on eligibility:** The qualified change in status must affect eligibility for coverage under the Plan or under a plan sponsored by the employer of your spouse (same- or opposite-gender)/civil union partner/domestic partner or other dependent. For this purpose, eligibility for coverage is affected if you become eligible (or ineligible) for coverage or if the qualified change in status results in an increase or decrease in the number of your dependents who may benefit from coverage under the plan.
- > **Corresponding election change:** The election change must correspond with the qualified change in status. For example, if your dependent loses eligibility for coverage under the terms of the health plan, you may drop medical coverage only for that dependent. Additionally, you may increase or start contributions to an HCSA or an LPSA if you add a dependent. The Plan Administrator will determine whether a requested change is due to a qualified status change and is consistent with the qualified status change.



## Coverage and cost events

In some instances, you can make changes to your benefits coverage for other reasons, such as midyear events affecting your cost or coverage, as described below. However, in no event will any cost or coverage event allow you to make a change to your HCSA or your LPSA election.

### Coverage events

If Citi adds or eliminates a plan option in the middle of the plan year, or if Citi-sponsored coverage is significantly limited or ends, you and your eligible dependents can elect different coverage in accordance with the Internal Revenue Service (IRS) regulations.

For example, if there is an overall reduction under a plan option that reduces coverage to participants in general, participants enrolled in that plan option may elect coverage under another option providing similar coverage (if the other plan option permits). Additionally, if Citi adds an HMO or other plan option midyear, participants can drop their current coverage and enroll in the new plan option (if the new plan option permits). You and/or your eligible dependents may also enroll in the new plan option even if not previously enrolled for coverage at all (if the new plan option permits).

Also, if an election change is permitted during a different annual enrollment period applicable to a plan of another employer, you may make a corresponding midyear election change.

If another employer's plan allows your spouse or other dependent to make a mid-year change to his or her elections in accordance with IRS regulations, you may make a corresponding midyear election change to your coverage.

### Cost events

You must contact the Citi Benefits Center within 31 days to make a change as a result of a cost event. Otherwise, your next opportunity to make changes will be the next annual enrollment period or when you have a qualified status change, whichever occurs first.

If your cost for medical, dental, or vision coverage increases or decreases significantly during the year, you may make a corresponding election change. For example, you may elect another plan option with similar coverage, or drop coverage if no coverage is available. Additionally, if there is a significant decrease in the cost of a plan option during the year, you may enroll in that plan option, even if you declined to enroll in that plan option earlier.

Any change in the cost of your plan option that is not significant will result in an automatic increase or decrease, as applicable, in your share of the total cost.

### Other rules

**Medicare or Medicaid entitlement:** You may change an election for medical coverage midyear if you, your spouse (same- or opposite-gender)/civil union partner/domestic partner, or your eligible dependent becomes entitled to, or loses entitlement to, coverage under Part A or Part B of Medicare or under Medicaid. However, you are limited to reducing your medical coverage only for the person who becomes entitled to Medicare or Medicaid, and you are limited to adding medical coverage only for the person who loses eligibility for Medicare or Medicaid.

**Family and Medical Leave Act (FMLA):** You may drop medical (including the HCSA and the LPSA), dental, and vision coverage midyear when you begin an unpaid leave, subject to the provisions of the Family and Medical Leave Act (FMLA). If you drop coverage or if you fail to make payments for benefits coverage during your FMLA leave, when you return from the FMLA leave, you have the right to be reinstated to the same elections you made prior to taking your FMLA leave.

**Special note regarding civil union partner/domestic partner coverage:** The events qualifying you to make a midyear election change described in this section also apply to events related to a civil union partner/domestic partner. However, IRS rules generally do not permit you to make a midyear change "on a before-tax basis" for such events unless they involve a tax dependent. Thus, if you make a midyear change due to an event involving your civil union partner/domestic partner, generally that

change must be made on an after-tax basis, unless your civil union partner/domestic partner can be claimed as your dependent for federal income tax purposes. See *IRS Publication 17, Your Federal Income Tax*, for a discussion of the definition of a tax dependent. The publication is available at [www.irs.gov/formspubs/index.html](http://www.irs.gov/formspubs/index.html).

**Special enrollment rights:** If you or your dependents become eligible for premium assistance or lose eligibility for Medicaid or a state's CHIP, you have special enrollment rights under the Plan. You must contact the Citi Benefits Center to request to enroll in coverage under a medical plan option within 60 days of the noted occurrence.

### **Medicaid and CHIP offer free or low-cost health coverage to children and families**

If you are eligible for health coverage from Citi, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums. If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are *not* enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your state Medicaid or CHIP office or call **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, Citi will permit you and your dependents to enroll in the Plan, as long as you and your dependents are eligible but not already enrolled in the Plan.

### *How to report a qualified change in status event*

You have 31 days from the date of the event (60 days in the event of the loss of Medicaid and CHIP coverage, and the start of eligibility for state premium assistance) to report a qualified change in status event and, if applicable, to change your and/or your dependent's coverage. To add a newborn child to your coverage, you must do so within 31 days of the child's birth.

To add a dependent, report the name, date of birth, and, if available, Social Security number for each dependent you want to add or remove from your coverage. If a newborn does not yet have a Social Security number, you must report all other information within 31 days and add the Social Security number once you obtain it. When you add a new dependent to your coverage, you will be required to submit proof of the dependent's eligibility for coverage (for example, a marriage license or birth certificate). If proof is not received by the deadline stated in the dependent verification package, the dependent(s) will be dropped from coverage.

Even if you are already enrolled in Citi family medical, dental, or vision coverage, you must report any new dependent; otherwise, your new dependent's claims will not be paid. *Do not report a new dependent to your medical/dental plan.* Your plan must receive the information from Citi, not from you.

When reporting a new dependent whom you wish to enroll in Citi coverage, you may have to change your coverage category. For example: You are enrolled in medical coverage under the "Employee Only" category and then you get married. If you want to cover your new spouse, you must report information about your new spouse *and* change from the "Employee Only" to the "Employee Plus Spouse/Partner" coverage category. You will be subject to any changes in costs associated with the changes in coverage category.

To report a change in status, and, if applicable, change your coverage category and benefits:

- > Call the Citi Benefits Center via ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.
- > Visit Your Benefits Resources™, available through TotalComp@Citi at **<http://www.totalcomponline.com>**.
- > To enroll in GUL insurance or Supplemental AD&D insurance, call MetLife at **1-888-830-7380** or access the MetLife MyBenefits website available through TotalComp@Citi at **<http://www.totalcomponline.com>**.

### Deadline to report qualified changes in status

You must report or revise dependent information and change your/your dependent’s coverage or your coverage category within 31 days (or, where applicable, 60 days) of the qualified change event; otherwise, you cannot change your or your dependent’s coverage or your coverage category until the next annual enrollment period or until you have another qualified change in status, whichever comes first.

#### *Newborns/newly adopted children*

Even if you are not enrolled for dependent coverage, Citi will pay benefits under the Citigroup Health Benefit Plan (self-funded plans) for your newborn child from birth through 31 days. **(Note:** This eligibility provision does not apply to all insured plans; therefore, you should contact your plan for details.) However, if you have coverage under any of the Plan options, you must report this qualified status change to the Citi Benefits Center within 31 days of the child’s birth to add the child to your coverage.

If you do not report the addition of your child during the first 31 days, benefits will not be payable for the child after the 31 days following the date of the child’s birth, and, generally, you will have to wait until the next annual enrollment period to enroll the child in a plan option unless another qualifying event occurs that would permit coverage to begin at an earlier time. In this case, no payment will be made for any day of confinement, treatment, services, or supplies given to the child after the initial 31 days after the child’s birth. No other benefits will be paid on behalf of the child.

This includes, but is not limited to, the following provisions:

- > Extension of benefits; and
- > Continuation of coverage.

Remember, you must report information to the Citi Benefits Center about a new dependent even if you already have family coverage. Otherwise your new dependent will not be covered. New dependent coverage is subject to dependent verification.

### Coverage changes you can make at any time

You can enroll in, cancel, or change the following coverage at any time.

#### Long-Term Disability (LTD)

You may enroll in LTD coverage at any time. However, you must provide evidence of insurability except when you enroll as a result of certain qualified changes in status.

As a newly hired employee or if your benefits eligible pay increases to \$50,001 or above, for benefits purposes (for the next plan year), you will automatically be enrolled in LTD coverage. If you elect to decline the LTD coverage, you can enroll at any time; however, you must provide evidence of insurability except when you enroll as a result of certain qualified changes in status.

The Disability Plan will not cover any total disability caused by, contributed to, or resulting from a pre-existing condition until you have been enrolled in the Disability Plan for 12 consecutive months. A pre-existing condition is an injury, sickness, or pregnancy for which — in the three months prior to the effective date of coverage — you received medical treatment, consultation, care, or services; took prescription medications or had medications prescribed; or had symptoms that would cause a reasonably prudent person to seek diagnosis, care, or treatment.

## Group Universal Life (GUL) insurance

You may enroll in GUL coverage at any time. GUL coverage is administered by MetLife. MetLife does not require evidence of insurability to enroll:

- > When first eligible (as a new hire or newly eligible for Citi benefits) if enrolling for up to three times the amount of your benefits eligible pay, not to exceed \$500,000, and the total is less than \$1.5 million;
- > For one time your benefits eligible pay, not to exceed \$500,000, as a result of losing Basic Life coverage because your benefits eligible pay has increased to \$200,000 or above and certain other qualified changes in status.

However, MetLife will require evidence of insurability if you want:

- > To enroll at any other time;
- > To enroll for an amount greater than three times your benefits eligible pay, not to exceed \$500,000 or \$1.5 million; or
- > To increase the amount of your current coverage.

You must be actively at work before coverage will be effective.

## Supplemental Accidental Death and Dismemberment (AD&D) insurance

You may enroll for Supplemental AD&D coverage at any time. Enrollment in this coverage does not require evidence of good health.

You must be actively at work before coverage will be effective.

## Long-Term Care insurance (LTC)

Effective January 1, 2012, no new participants were permitted to enroll into the LTC plan. Participants who enrolled on or before December 31, 2011 may continue to be participants under the LTC Plan. See the 'Long-Term Care insurance' subsection of the 'Insurance' section for more information.

## Health Savings Account (HSA)

You must be enrolled in the High Deductible Health Plan (HDHP) option under the medical plan to be eligible to establish an HSA. You can stop or change your HSA contributions (within the contribution limits) at any time.

## Transportation Reimbursement Incentive Program

You can enroll to purchase a transit and/or parking pass online at any time. Enrollments/changes are effective as soon as administratively possible.

## When coverage begins

This table describes when coverage begins for your medical, dental, vision, and spending account coverage.

If:	Then:
You become eligible for Citi benefits coverage.	You have 31 days to enroll you and your eligible dependents. Coverage and contributions will be retroactive to your eligibility begin date (often your date of hire).
You enroll for you and your eligible dependents during the annual enrollment period.	Coverage will begin on January 1 of the following year.
You enroll in coverage for you and/or a new dependent within 31 days of a qualified change in status.	Coverage will begin on the date of the qualified change in status, such as the date of your marriage or divorce, your biological child's birth date, or the date your adopted child was placed for adoption.

## When coverage ends

Your coverage under the Citigroup Health Benefit Plan, Dental Benefit Plan, and Vision Benefit Plan (collectively, the "Plans") will terminate automatically on the earliest of the following dates:

- > The date the Plans are terminated;
- > The last day for which the necessary contributions are made;
- > 11:59 P.M. of the day in which your employment ends (last day of notice period), or you otherwise cease to be eligible for coverage, unless you have attained age 65. If you attained age 65, your coverage will end at 11:59 P.M. of the last day of the month in which your employment is terminated, or you otherwise cease to be eligible for coverage;
- > The day you die;
- > To the extent applicable, the date benefits paid on your behalf equal the lifetime maximum benefit under the Plans for such category of benefits, if applicable; or
- > Upon a finding of fraud or intentional misrepresentation related to a claim for eligibility or benefits under the Citigroup Health Benefit Plan; in such an event, coverage may be terminated retroactively.

Basic Life and Basic Accidental Death & Dismemberment (AD&D) insurance coverage, Short-Term Disability (STD), Long-Term Disability (LTD), and coverage under the Dependent Day Care Spending Account (DCSA), Health Care Spending Account, (HCSA), Limited Purpose Health Care Spending Account (LPSA), and Transportation Reimbursement Incentive Program (TRIP) end on the date your employment is terminated.

You can continue Group Universal Life (GUL) and Supplemental AD&D coverage by paying MetLife directly. However, your coverage on a group basis will end on the last day of the month your employment is terminated; as such, your premiums will be higher.

Long-Term Care (LTC) coverage ends on the last day of the month in which you fail to make a required premium payment when due, or the date you exhaust your benefits under your certificate, or the date that the group policy is terminated if your coverage is replaced within 31 days by other group coverage providing substantially equivalent benefits.

Your eligible dependent's coverage automatically will end on the earliest of the following dates:

- > 11:59 P.M. of the day in which your employment is terminated unless you have attained age 65. If you attained age 65, your coverage will end at 11:59 P.M. of the last day of the month in which your employment terminated; an exception is your death, in which case coverage will continue for six months if covered survivors elect COBRA;
- > The date you elect to end your eligible dependent's coverage as a result of a qualified change in status;
- > The date you become legally separated, divorced, submit a domestic partnership termination form, or submit other legal documents showing your termination of the relationship to your spouse (same- or opposite-gender)/civil union partner/domestic partner;
- > The last day for which the necessary contributions are made;
- > The date your eligible dependent ceases to be eligible for coverage; coverage generally will remain in effect through December 31 of the year in which the child reaches the maximum age (although coverage under some HMOs may end at the end of the month in which the child reaches the maximum age);
- > The date the eligible dependent is covered as an employee under the Citigroup Health and Welfare Plans;
- > The date the eligible dependent is covered as the dependent of another employee under the Citigroup Health and Welfare Plans;
- > The date the eligible dependent enters the armed forces of any country or international organization;
- > The date the dependent is no longer eligible for coverage under a Qualified Medical Child Support Order (QMCSO);
- > The date defined in the dependent verification package if proof of eligibility is not received by the deadline; or
- > Upon a finding of fraud or intentional misrepresentation related to a claim for eligibility or benefits under the Citigroup Health Benefit Plan; in such an event, coverage may be terminated retroactively.

You and your eligible covered dependents may be able to continue coverage under COBRA. See "COBRA" beginning on page 41.

## *Coverage when you retire*

You could be eligible for retiree health care coverage if:

- > Your age plus completed years of service with Citi totals at least 60; and
- > You have attained age 50 and have at least five years of Citi service.

Please note: If you are eligible for access only retiree health coverage (the retiree pays all the premiums) and you have attained age 65, you are no longer eligible to enroll in the Citi retiree health coverage. You will be assisted by OneExchange (formerly Extend Health), a Towers Watson Company to enroll in Medicare exchange health care coverage. For information on OneExchange, health plan and premium options call One Exchange at **1-888-427-8835**.

For more information about eligibility for retiree health plan coverage and the cost of coverage, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “pension and retiree health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.

### *A note for employees who were involuntarily terminated*

If (a) you are eligible for coverage under the U.S. Separation Pay Plan, (b) you are projected to meet the age and service requirements for retiree health coverage eligibility within 12 months after your termination date and (c) you enroll in COBRA immediately following your termination date, you may elect to participate in Citi’s retiree health plan, as currently available, at any of the following times:

1. The date you would have met the age and service requirements for retiree health plan eligibility had you remained employed;
2. If you elected COBRA, at any time during your COBRA continuation period after you have met such age and service requirements; or
3. If you elected COBRA, at the end of such COBRA period. *If you don’t enroll in retiree health coverage at or before the end of your COBRA period, you’ll waive all rights to future enrollment in Citi’s retiree health plan coverage.*

Alternatively, if (a) you are eligible for coverage under the U.S. Separation Pay Plan and (b) you are projected to meet the age and service requirements for retiree health coverage eligibility within 12 months after your termination date, but choose not to enroll in Citi COBRA coverage upon your termination, you will later have a one-time opportunity to enroll in Citi’s retiree health plans, as currently available, at the time you meet the age and service requirements for Citi’s retiree health plans, determined as if you had remained employed with Citi through such date.

If you are involuntarily terminated and are **not eligible** for coverage under the U.S. Separation Pay Plan, you must meet the age and service requirements for eligibility for retiree health coverage on your termination date to receive access to the retiree health plans; the 12-month rule described above is not available.

The Citi retiree health plan, as currently available, permits an eligible retiring employee to enroll in the retiree health plans. However, eligible retiring employees who have attained age 65 and are only eligible to enroll in “access only” coverage under the retiree health plans may not enroll in the retiree health plans. If a retired employee who is eligible for retiree health coverage has attained age 65 and is eligible for access only coverage (the retiree pays all premiums), he/she is assisted by OneExchange to enroll in Medicare health coverage.

*As always, Citi reserves the right to amend or terminate any of its plans and or coverage programs at any time.*

### *Coverage if you become disabled*

You and your eligible dependents may continue medical, dental, and vision coverage for up to 13 weeks as long as you make the active employee contributions. You may also continue to participate in the HCSA or LPSA for 13 weeks or if a COBRA election is made, until the end of the calendar year in which your employment ends. After a total of 52 weeks of disability, which includes both STD and LTD leave, generally, your employment will be terminated.

After the 13-week paid STD period, the Citi Benefits Center will bill you for your benefits, where applicable. The cost is not deducted from your LTD benefit.



If you are totally disabled, coverage will continue as follows:

Plan	Coverage provisions								
Medical	Coverage will continue for 52 weeks, including the 13-week period of STD, as long as you pay the active employee contributions.								
	<b>If you became disabled prior to January 1, 2014:</b>								
	If your disability extends beyond 52 weeks, you may continue medical coverage for the lesser of a length of your disability or the medical continuation period, based on your years of service (as shown below).								
	For the purposes of the Disability Plan, a year of service is each twelve (12) months of service, counting any part of a month in which you provided service. Service before a break in service will be allowed (or not) under the rules similar to the Citigroup Pension Plan credited service such as not counting service prior to five consecutive one year breaks in service. In no event will the time between your period of Citi service be counted.								
	<table><tr><th>Years of Citi service (as of the LTD effective date)</th><th>Medical continuation period after week 52 (the termination of your employment)</th></tr><tr><td>Less than 2 years</td><td>6 months</td></tr><tr><td>2 years to less than 5 years</td><td>Equal to your length of service</td></tr><tr><td>5 years or more</td><td>As long as you are deemed disabled and eligible for LTD benefits under the Plan.</td></tr></table>	Years of Citi service (as of the LTD effective date)	Medical continuation period after week 52 (the termination of your employment)	Less than 2 years	6 months	2 years to less than 5 years	Equal to your length of service	5 years or more	As long as you are deemed disabled and eligible for LTD benefits under the Plan.
	Years of Citi service (as of the LTD effective date)	Medical continuation period after week 52 (the termination of your employment)							
	Less than 2 years	6 months							
2 years to less than 5 years	Equal to your length of service								
5 years or more	As long as you are deemed disabled and eligible for LTD benefits under the Plan.								
At the end of the medical continuation period, shown above, you may continue coverage through COBRA, if applicable. The above continuation period is considered part of the COBRA period.									
<p><b>If you become disabled on or after January 1, 2014 and</b></p> <ul style="list-style-type: none"><li>&gt; (i) commence short-term disability benefits;</li><li>&gt; (ii) you receive disability benefits for 52 weeks (including LTD benefits); and</li><li>&gt; (iii) your employment is terminated,</li></ul> <p>you will be eligible to pay the same rate that active employees pay for medical coverage for up to thirty-six (36) months after your employment terminates, regardless of your years of service with Citi.</p> <p>At the end of the medical continuation period, you may continue coverage through COBRA for up to 29 months, if applicable.</p> <p>The disability administrator will medically manage your claim to determine your eligibility to continue in applicable health and welfare benefits at the active employee rate. If you are a totally disabled employee who has been denied LTD benefit due to a pre-existing condition, did not enroll in LTD coverage, or who has reached the maximum benefit under the two-year limitation rule, the disability administrator will medically manage your claim, as well.</p> <p>Once you become disabled for more than 29 months and are approved for Social Security disability or if earlier, you become eligible for Medicare because you attained age 65, Medicare will become your primary medical coverage while benefits under the Citi plan become secondary. If you are receiving Social Security disability benefits due to your disability, you will be automatically enrolled in Medicare Part A and B when you satisfy the eligibility requirements, unless you decline Medicare Part B coverage. There is typically a fee associated with Medicare Part B coverage. You should maintain your Medicare Part B coverage to receive the maximum benefit from the Citi medical coverage because Citi will pay benefits as if you are enrolled in Medicare Part A and B. In addition, you may incur penalties if you enroll in Medicare Part B after you are initially eligible.</p>									

Plan	Coverage provisions
<b>Dental</b>	Coverage will continue for 52 weeks, including the 13-week period of STD, as long as you pay the active employee contributions. Then you may continue coverage under COBRA.
<b>Vision</b>	Coverage will continue for 52 weeks, including the 13-week period of STD, as long as you pay the active employee contributions. Then you may continue coverage under COBRA.
<b>Basic Life and Basic AD&amp;D insurance</b>	Coverage stops after 52 weeks, but you can convert your Basic Life or Basic AD&D coverage to an individual policy by calling the Citi Benefits Center through ConnectOne at <b>1-800-881-3938</b> . From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.
<b>GUL insurance</b>	Coverage will continue at the active group rate for 52 weeks, including the 13-week period of STD, as long as you pay the active employee contributions. After that, you may continue GUL insurance by paying MetLife directly. MetLife will bill you at the active employee rate for a length of time based on your years of service as shown in the table above (the same time period that you pay active employee rates for medical coverage). Afterwards, MetLife will bill you at a higher rate than the Citigroup rate. The rate will become effective the month following the termination of your active rate coverage. MetLife will send you information regarding the continuation of these coverages if you are no longer eligible.
<b>Supplemental AD&amp;D insurance</b>	Your Supplemental AD&D coverage will continue until the last day of the month in which you have received your 52 <sup>nd</sup> week of disability benefits. You can continue your Supplemental AD&D coverage by paying MetLife directly at the higher, portable rate. For additional information contact MetLife at <b>1-888-830-7380</b> .
<b>Health Savings Account (HSA)</b>	If you establish an HSA in connection with your High Deductible Health Plan (HDHP) coverage, participation will continue for the 13-week period of STD as long as you pay the active employee contributions. Then you may choose to make additional contributions, on an after-tax basis, directly to your HSA by contacting ConnectYourCare. Such contributions up to the permissible limit are tax deductible. Any remaining balance is yours to take with you when you leave Citi. Note: you are no longer eligible to make contributions to an HSA once you enroll in Medicare. You must remain in the HDHP to continue to be eligible to make HSA contributions.
<b>Health Care Spending Account (HCSA)</b>	Participation will continue for the 13-week period of STD as long as you pay the active employee contributions. Then you may continue coverage on an after-tax basis under COBRA for the remainder of the calendar year in which your employment terminates. You will have until June 30 of the following calendar year to submit and resolve your claims.
<b>Limited Purpose Health Care Spending Account (LPSA)</b>	Participation will continue for the 13-week period of STD as long as you pay the active employee contributions. Then you may continue coverage on an after-tax basis under COBRA for the remainder of the calendar year in which your employment was terminated. You will have until June 30 of the following calendar year to submit and resolve your claims.
<b>Dependent Day Care Spending Account (DCSA)</b>	Participation ends on your first day of STD. When you return to work from your approved disability, if you want coverage through the end of the year, you must re-enroll within 31 days of your return. Once re-enrolled, you can incur expenses through the end of the calendar year and will have until June 30 of the following calendar year to submit claims. You cannot be reimbursed for claims incurred while you were on a leave. With the exception of a military leave of absence, you cannot continue DCSA during a leave of absence.
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	Coverage ends on your first day of STD. Your payroll deductions will stop. When you return to work from your approved disability, you can re-enroll, and the TRIP rules apply.

## *Coverage for surviving spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependents*

When an active employee dies, the surviving spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependent children who were enrolled in active employee coverage at the time of the employee's death will be eligible to continue health care coverage through COBRA for six months at no cost.

### **If the employee was not eligible for retiree health plan coverage at the time of death**

The Citi Benefits Center will send your surviving spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependent children a COBRA notification package. For your surviving spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependent children to have six months of free medical and/or dental coverage, they must elect COBRA continuation coverage by signing and returning the election form to the Citi Benefits Center within the election period. See "COBRA" beginning on page 41.

### **If the employee was eligible for retiree health plan coverage at the time of death**

At the end of the free six-month period, as explained above, covered individuals either can continue COBRA coverage or elect retiree health plan coverage, as currently available. Retiree health plan coverage is provided on the same terms as coverage provided to a retired employee.

If the surviving spouse was not enrolled in active employee coverage at the time of the employee's death, he or she is eligible for retiree health plan coverage, as currently available, but not COBRA coverage.

## **Continuing coverage**

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### *During a Family and Medical Leave Act (FMLA) leave*

FMLA entitles an eligible employee to take a job-protected leave for specified family and medical reasons such as for your own serious health condition, to care for a spouse (same- or opposite-gender)/civil union partner/domestic partner, child, or parent who has a serious health condition, or the birth, adoption or foster care placement of your child.

Consult the Citi Employee Handbook for details of the FMLA policy, including eligibility, duration, and compensation related to your leave.

If you are eligible for an FMLA leave, you may take up to a total of 13 weeks of leave each year, except where state law mandates a different leave period.

If you take an unpaid leave of absence that qualifies under the FMLA, you may continue medical, dental, and vision coverage for yourself and your spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependent children and continue participating in the Health Care Spending Account (HCSA) or Limited Purpose Health Care Spending Account (LPSA) as long as you continue to contribute your share of the cost of coverage during the leave. Your monthly contributions during a leave are made on an after-tax basis. You will be billed directly for them and failure to pay the billed amount will result in a loss of coverage.

If you lose any coverage during an FMLA leave because you did not make the required contributions, you may re-enroll when you return from your leave. Your coverage will start again on the first day after you return to work and pay the required contributions.

If you do not return to work at the end of your FMLA leave, you will be entitled to enroll in COBRA to continue your medical, dental, vision, and HCSA or LPSA coverage.

If you continue coverage during an FMLA leave, you will have access to the entire amount of your HCSA or LPSA annual election, less any reimbursements you have received. If you stop contributing, your participation in the HCSA or LPSA will be terminated while you are on an FMLA leave. In that case, you may not be reimbursed for any health care expenses you incur after your coverage was terminated.

If your HCSA or LPSA participation is terminated during a paid leave and you return to work during the same year in which your leave began, your contributions will resume. You can choose to resume contributions at the same level in effect before your paid FMLA leave or elect to increase your contribution level to make up for the contributions you did not make during your leave. If your HCSA or LPSA participation is terminated during an unpaid leave, your contributions will not resume when you return to work. However, you may elect to begin contributing to the HCSA or LPSA, providing you are eligible, when you return to work following an unpaid leave. You must re-enroll within 31 days of your return.

If you resume your prior contribution level, then the amount available for reimbursement for the year will be reduced by the contributions you missed during the leave.

Regardless of whether you choose to resume your prior contribution level or to make up missed contributions, you cannot use your HCSA or LPSA for expenses incurred during the period in which you did not participate.

### *Coverage if you take an unpaid leave of absence*

If you go on an approved leave of absence, you may continue coverage under the medical, dental, vision, and HCSA or LPSA. Your reduction in hours (less than 20 hours per week) constitutes a COBRA-qualifying event under the plans. See “COBRA” on page 41 regarding continuation of coverage.

Call the Citi Benefits Center through ConnectOne about your rights to continue medical, dental, vision, and HCSA or LPSA coverage. You will be billed directly for them and failure to pay the billed amount will result in a loss of coverage. Call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.

### *Continuing coverage during a military leave of absence - Citi policy*

The Citigroup Paid Military Leave of Absence Policy is updated from time to time. For the latest copy of the policy, visit **www.citigroup.net** (intranet only). From the home page, use the search function and enter “military leave.” Then click on the most current policy.

If you take a military leave of absence — whether for active duty or for training — you are entitled to continue your medical, dental, vision, DCSA, and HCSA or LPSA coverage at active employee rates for the length of your leave. Employee contributions will be deducted automatically from your pay.

The start of a military leave is considered a qualified change in status. As a result, you may stop coverage under any of the health and welfare benefit plans in which you are enrolled or, if you have not previously done so, you may enroll in certain coverage.

You must contact the Citi Benefits Center to enroll in or stop coverage. If you do not contact the Citi Benefits Center, your benefit elections will continue in effect for the remainder of the year in which you are on a military leave with the exception of:

- > Transportation Reimbursement Incentive Program (TRIP) participation, which stops automatically when your leave begins and
- > Short-Term Disability (STD), Long-Term Disability (LTD), and Business Travel Accident/Medical (BTA) insurance, which are suspended automatically when your leave begins.

You can participate in any annual enrollment periods that occur while you are on a military leave. If you are unable to make elections during annual enrollment, your elections will continue in effect until you return from your leave when you can make new elections for all health and welfare benefit plans. If you elect to discontinue coverage while on a leave, you will have the right to re-enroll when you return to work.

Under the Heroes Earnings Assistance Relief Tax Act of 2008, if you are a reservist called to active military duty for more than 179 days, you are entitled to receive a taxable distribution of your HCSA or LPSA balance (contributions less the amount reimbursed) if you request a distribution by the last day of the calendar year in which you made such contributions.

Call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section. You can also contact your HR representative for more information about a military leave of absence.

#### *Continuing coverage during military leave — Federal policy applicable if no Citi policy*

In the event Citi’s Military Leave of Absence policy expires or otherwise ceases to remain in effect, you are still entitled to continue coverage for yourself and your eligible dependents under the Citigroup Health Benefit Plan, the Citigroup Dental Benefit Plan, the Citigroup Vision Benefit Plan, and the HCSA or LPSA under the Citigroup Spending Account Plan for the length of your leave up to 24 months in accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), as long as you give Citi notice of your leave as soon as practical (advance notice, if possible). Your contributions would be made on an after-tax basis.

If the entire length of the leave is 30 days or less, you will not be required to pay any more than the portion you paid before the leave. If the entire length of the leave is 31 days or longer, you may be required to pay up to 102% of the entire amount (including both employer and employee contributions) necessary to cover an employee who does not go on a military leave. Your other benefits will be terminated at the beginning of your military leave.

If you take a military leave, but your coverage under the Plans is terminated, for instance, because you do not elect the extended coverage, you will be treated as if you had not taken a military leave upon re-employment when the Plan Administrator determines whether an exclusion or waiting period applies once you are reinstated to the Plans. The Plan Administrator may take other steps to administer the Plans in accordance with USERRA and Department of Labor regulations.

If you are on a military leave for fewer than 24 months and you do not return to work at the end of your leave, you may be entitled to purchase COBRA continuation coverage. Your eligibility for COBRA will begin on the date your leave ends. Call the Citi Benefits Center or contact your HR representative for more information about a military leave. For the Citi Benefits Center, call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.

## COBRA

A federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA), requires that most employers sponsoring group health plans offer to employees, their spouses (same- or opposite-gender) and eligible dependents the opportunity for a temporary extension of health coverage (called “continuation coverage”) at group rates in certain instances (called “qualifying events”) where coverage under the plan would otherwise end. The Citi plans that are subject to COBRA are the Citigroup Health Benefit Plan, the Citigroup Dental Benefit Plan, the Citigroup Vision Benefit Plan and the health care spending accounts (HCSA/LPSA) under the Citigroup Spending Account Plan (collectively the “Health Plans”). Federal law does not require it, but Citi provides COBRA coverage to civil union partners and domestic partners of employees as well.

Eligibility to elect COBRA coverage is contingent upon the Health Plan in which you were enrolled as an active employee prior to the qualifying event.

The following information is intended to inform you of your rights and obligations under the continuation coverage provisions of the law.

You do not have to show that you are insurable to elect continuation coverage. However, continuation coverage under COBRA is provided subject to your eligibility for coverage.

Citi reserves the right to terminate your coverage retroactively if you are determined to be ineligible under the terms of the Health Plans.

You must pay the entire contribution (employee plus employer cost) plus a 2% administration fee for your continuation coverage. A grace period of at least 30 days applies to the payment of the regularly scheduled contribution. A 45-day grace period applies to your first payment.

### Who is covered under COBRA

You have a right to choose this continuation coverage if:

- > You are enrolled in the Citigroup Health Benefit Plan, the Citigroup Dental Benefit Plan, the Citigroup Vision Benefit Plan, or HCSA or LPSA coverage; and
- > You lose your group health coverage because of a reduction in your hours of employment or the termination of your employment for reasons other than gross misconduct on your part.

If you terminate employment following a leave of absence qualifying under FMLA the qualifying event that will trigger continuation coverage will be deemed to occur on the earlier of (a) the date that you indicate you will not be returning to work following the leave; (b) the date that you do not return to work after the leave; or (c) the last day of the FMLA leave period.

If you are the spouse (same- or opposite-gender)/civil union partner/domestic partner of an employee and are covered by the Citigroup Health Benefit Plan, the Citigroup Dental Benefit Plan, the Citigroup Vision Benefit Plan (or your claims can be reimbursed through your spouse’s (same- or opposite-gender)/civil union partner’s/domestic partner’s HCSA or LPSA) and you lose coverage under a Citi-sponsored group health plan for any of the following four reasons on the day before the qualifying event, you are a qualified beneficiary and have the right to elect continuation coverage for yourself:

1. The death of your spouse (same- or opposite-gender)/civil union partner/domestic partner;
2. The termination of your spouse’s (same- or opposite-gender)/civil union partner’s/domestic partner’s employment (for reasons other than your spouse’s (same- or opposite-gender)/civil union partner’s/domestic partner’s gross misconduct) or a reduction in your spouse’s (same- or opposite-gender)/civil union partner’s/domestic partner’s hours of employment;



3. Divorce or legal separation from your spouse (same- or opposite-gender) or the termination of your civil union partnership/domestic partnership; or
4. Your spouse's (same- or opposite-gender)/civil union partner's/domestic partner's entitlement to Medicare.

If you are a covered dependent child of an employee who is covered by the Citigroup Health Benefit Plan, the Citigroup Dental Benefit Plan, the Citigroup Vision Benefit Plan or HCSA or LPSA on the day before the qualifying event and you lose coverage under a Citi-sponsored group health plan for any of the following five reasons, you are also a qualified beneficiary and have the right to continuation coverage:

1. The death of the employee;
2. The termination of the employee's employment (for reasons other than the employee's gross misconduct) or a reduction in the employee's hours of employment;
3. The employee's divorce or legal separation;
4. The employee's entitlement to Medicare; or
5. You cease to be a "dependent child" under the Citi-sponsored medical, dental, or vision plan or HCSA or LPSA.

If the covered employee elects continuation coverage and then has a child (either by birth, adoption, or placement for adoption) during that period of continuation coverage the new child is also eligible to become a qualified beneficiary.

According to the terms of the employer-sponsored group health plans and the requirements of federal law, these qualified beneficiaries can be added to COBRA coverage upon proper notification to Citi of the birth or adoption.

If the covered employee fails to notify Citi in a timely fashion (according to the terms of the Citi-sponsored Health Plans), the covered employee will not be offered the option to elect COBRA coverage for the child. Newly acquired dependents (other than children born to, adopted by, or placed for adoption with the employee) will not be considered qualified beneficiaries but may be added to the employee's continuation coverage.

## Separate elections

Each qualified beneficiary has an independent election right for COBRA coverage. For example, if there is a choice among types of coverage, each qualified beneficiary who is eligible for continuation coverage is entitled to make a separate election among the types of coverage. Thus, a spouse/civil union partner/domestic partner or dependent child is entitled to elect continuation coverage even if the covered employee does not make that election. A spouse/civil union partner/domestic partner or dependent child may elect different coverage from that chosen by the employee.

## Electing COBRA

To inquire about COBRA coverage, speak to a Citi Benefits Center representative. Call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.

Several weeks after your COBRA-qualifying event, you automatically will receive COBRA election information from Citi's COBRA administrator. Citi considers the date of the qualifying event as the day your employment terminated or another qualifying event occurred. Under the law, you must elect continuation coverage within 60 days from the date you lost coverage as a result of one of the events described above, or, if later, 60 days after Citi provides notice of your right to elect continuation coverage. An employee or family member who does not choose continuation coverage within the time period described above will lose the right to elect continuation coverage.



If you elect continuation coverage, Citi is required to give you coverage that, as of the time coverage is being provided, is identical to the coverage provided under the Health Plans to similarly situated employees or family members. If the coverage for similarly situated employees or family members is modified, your coverage will be modified, too. "Similarly situated" refers to a current employee or dependent who has not had a qualifying event.

## Duration of COBRA

The law requires that you be provided the opportunity to maintain continuation coverage for up to 18 months if you lose group health coverage because of a termination of employment or a reduction in work hours.

COBRA continuation coverage is available for your spouse (same- or opposite-gender)/civil union partner/domestic partner and eligible dependents for up to 36 months when the qualifying event is the death of the covered employee, divorce or legal separation, the covered employee becoming entitled to Medicare, or a dependent child's loss of eligibility as a dependent child.

Additional qualifying events may occur while the continuation coverage is in effect after an initial qualifying event, such as loss of employment. Examples of such events are the death of the covered employee, divorce, legal separation, the covered employee becoming entitled to Medicare, or a dependent child's loss of dependent status.

If you lose coverage because of a termination of employment or a reduction in hours, these events can, but do not always, result in an extension of an 18-month continuation period to 36 months for your spouse (same- or opposite-gender)/civil union partner/domestic partner and dependent children. However, in no event will COBRA coverage last beyond 36 months from the date of the event that originally allowed a qualified beneficiary to elect such coverage. You must notify the Citi Benefits Center if a second qualifying event occurs during your continuation coverage period. Call ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the "health and welfare benefits" option. For TDD and international assistance, please see the "For More Information" section.

When COBRA medical coverage ends, generally you cannot convert your coverage to an individual medical policy.

## Special rule for HCSA and LPSA

Generally, unless required by law, continuation coverage for HCSA and LPSA will not be available beyond the end of the year in which the qualifying event occurs. For more information, please see the "Spending Accounts" section.

## Special rules for disability

The 18 months may be extended to 29 months if the employee or covered family member is determined by the Social Security Administration (SSA) to be disabled at any time during the first 60 days of continuation coverage.

This 11-month extension is available to all family members who are qualified beneficiaries due to termination of employment or reduction in hours of employment, even those who are not disabled. To benefit from the extension, the qualified beneficiary must inform the Citi Benefits Center within 60 days of the SSA determination of disability and before the end of the original 18-month continuation coverage period. If, during continued coverage, the SSA determines that the qualified beneficiary is no longer disabled, the individual must inform the Citi Benefits Center of this redetermination within 30 days of the date it is made at which time the 11-month extension will end.

If you or a covered family member is disabled and another qualifying event occurs within the 29-month continuation period, then the continuation coverage period for your qualified beneficiaries is 36 months after your termination of employment or reduction in hours.

## Medicare

If, within 18 months after becoming entitled to Medicare, you subsequently lose Health Plan coverage due to your termination of employment or reduction in hours, your eligible dependents' COBRA coverage will not end before 36 months from the date you became entitled to Medicare. However, your eligible dependents' COBRA coverage will not extend beyond 36 months.

The law provides that continuation coverage may be cut short prior to the expiration of the 18-, 29-, or 36-month period for any person who elected COBRA for any of the following five reasons:

1. Citi no longer provides group health coverage to any of its employees;
2. The premium for continuation coverage is not paid on time (within the applicable grace period);
3. The person who elected COBRA becomes covered — after the date COBRA is elected — under another group health plan (whether or not as an employee) that does not contain any applicable exclusion or limitation for any pre-existing condition of the covered individual;
4. The person who elected COBRA becomes entitled to Medicare after the date COBRA is elected; or
5. Coverage has been extended for up to 29 months due to disability, and SSA makes a final determination that the individual is no longer disabled.

The Health Insurance Portability and Accountability Act of 1996, as amended (HIPAA) restricts the extent to which group health plans may impose pre-existing condition limitations. If you become covered by another group health plan and that plan contains a pre-existing condition limitation that affects you, your COBRA coverage cannot be terminated.

However, if the other plan's pre-existing condition rule does not apply to you by reason of HIPAA's restrictions on pre-existing condition clauses (or otherwise under applicable law), the Plan may terminate your COBRA coverage.

## COBRA and FMLA

A leave that qualifies under the FMLA does not make you eligible for COBRA coverage. However, regardless of whether you lose coverage because of non-payment of premiums during an FMLA leave or you decide not to return to active employment you are still eligible for COBRA on the last day of the FMLA leave. Your continuation coverage will begin on the earliest of the following:

- > When you definitively inform Citi that you are not returning to work at the end of the leave; or
- > The end of the leave, and you do not return to work.

For purposes of an FMLA leave, you will be eligible for COBRA, as described above, only if:

- > You or your spouse (same- or opposite-gender)/civil union partner/domestic partner and/or dependent child is covered by the applicable Health Plans on the day before the leave begins; and
- > You do not return to work at the end of the FMLA leave.

## Your duties

Under the law, the employee or a family member is responsible for notifying Citi of:

- > A divorce or legal separation;
- > The loss of a child's dependent status under the applicable Health Plans;
- > An additional qualifying event (such as a death, divorce, or legal separation) that occurs during the employee's or family member's initial continuation coverage period of 18 (or 29) months;

- > A determination by the SSA that the employee or family member was disabled at some time during the first 60 days of an initial continuation coverage period of 18 months; or
- > A subsequent determination by the SSA that the employee or family member is no longer disabled.

This notice *must* be provided within 60 days from the date of the divorce, legal separation, a child's loss of dependent status, or an additional qualifying event. In the case of a disability determination, the notice *must* be provided within 60 days after the SSA's disability determination and before the end of the initial 18-month continuation coverage.

If the employee or a family member fails to provide this notice to Citi during this notice period, any individual(s) who loses coverage will not be offered the option to elect continuation coverage.

The notice may be in writing and must include the following information:

- > The applicable plan name;
- > The identity of the covered employee and any qualified beneficiaries;
- > A description of the qualifying event or disability determination;
- > The date on which it occurred; and
- > Any related information customarily and consistently requested by the Plan's COBRA administrator.

Mail this information to the address below if the covered person is an active employee of Citi:

Citi Benefits Center  
2300 Discovery Drive  
P.O. Box 785004  
Orlando, FL 32878-5004

When Citi is notified that one of these events has occurred, Citi, in turn, will notify you that you have the right to elect continuation coverage. If you or your family member fails to notify Citi and any claims are mistakenly paid for expenses incurred after the date coverage would normally be lost because of the divorce, legal separation, or a child's loss of dependent status, you and your family members may be required to reimburse the applicable Health Plans for any claims mistakenly paid.

### Citi's duties

If any of the following events results in a loss of coverage, qualified beneficiaries will be notified of the right to elect continuation coverage automatically without any action required by the employee or a family member:

- > The employee's death or termination of employment (for reasons other than gross misconduct) or
- > A reduction in the employee's hours of employment.

### Cost of COBRA coverage

Under the law, you may be required to pay up to 102% of the premium for your continuation coverage. If your coverage is extended from 18 to 29 months for disability, you will be required to pay 150% of the premium beginning with the 19<sup>th</sup> month of continuation coverage.

The cost of group health coverage periodically changes. If you elect continuation coverage, Citi will notify you of any changes in the cost. If coverage under the applicable Health Plan(s) is modified for similarly situated non-COBRA beneficiaries, the coverage made available to you may be modified in the same way. You and your family members will be subject to these changes in the cost of coverage.

The initial payment for continuation coverage is due 45 days from the date of your election. Thereafter, you must pay for coverage on a monthly basis for which you have a grace period of at least 30 days.

If you have any questions about COBRA coverage or the application of the law, contact the COBRA administrator at the address below. If the covered person has terminated employment with Citi and your marital status has changed or you or a qualified beneficiary has changed addresses or a dependent ceases to be a dependent eligible for coverage under the terms of the Health Plan(s), you may notify the COBRA administrator in writing immediately at the address below.

All notices and other communications regarding COBRA and Citi-sponsored Health Plans should be directed to:

Citi Benefits Center  
2300 Discovery Drive  
P.O. Box 785004  
Orlando, FL 32878-5004

You may also call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne main menu, choose the “health and welfare benefits” option. For TDD and international assistance, please see the “For More Information” section.

## Coordination of benefits

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All payments under these plans will be coordinated with benefits payable under any other group benefit plans that provide coverage for you or your dependent(s). Coordination of benefits prevents duplication of payments when a covered employee or a covered dependent has health coverage under a Citi Plan and one or more other plans, such as a spouse’s or other employer’s plan.

The Citigroup Health Benefit Plan (which includes prescription drug coverage), the Citigroup Dental Benefit Plan, and the Citigroup Vision Benefit Plan (“Citi Plans”) contain a coordination-of-benefits provision that may reduce or eliminate the benefits otherwise payable under the applicable Plan when benefits are payable under another plan. Certain provisions are summarized below, and additional terms and conditions may apply under the terms of the other sections of this Benefits Handbook.

The following definitions apply to terms used in this section:

- > **Allowable expense:** Includes any necessary, reasonable, and customary expense that would be covered in full or in part under the Citi Plan. When an HMO provides benefits in the form of furnishing services or supplies rather than cash payments, the service or supply will not be considered an allowable expense or a benefit paid.
- > **Plan:** Most plans under which group health benefits are provided, including group insurance closed panel or other forms of group or group-type coverage (whether insured or uninsured); medical care components of group long-term care contracts (such as skilled nursing care); medical benefits under group or individual automobile contracts; Workers’ Compensation; and Medicare or other governmental benefits, as permitted by law.
- > **Primary plan:** A benefit plan that has primary liability for a claim.
- > **Secondary plan:** A benefit plan that adjusts its benefits by the amount payable under the primary plan.

When you are covered by more than one plan, the primary plan will pay benefits first while the secondary plan will pay benefits after the primary plan has paid benefits.

## How coordination of benefits works

- > **When the Citi Plan is primary:** The Citi Plan considers benefits as if a secondary plan does not exist, and it will pay benefits first. Benefits will be calculated according to the terms of the applicable plan and will not be reduced due to benefits payable under other plans.
- > **When the Citi Plan is secondary:** The Citi Plan will pay the difference, if any, between what you would have received from Citi if it were the only coverage and what you are eligible to receive from the other plan. Total benefits will never equal more than what the Citi Plan would have paid alone. Benefits under the Citi Plan may be reduced. The Claim Administrator will determine the amount the Citi Plan normally would pay. Then the amount payable under the primary plan for the same expenses will be subtracted from the amount the Citi Plan would have normally paid. The Citi Plan will pay you the difference. If the Citi Plan is secondary, you will never be paid more for the same expenses under both the Citi Plan and the primary plan than the Citi Plan would have paid alone.

When the Citi Plan is secondary and the patient is covered under an HMO, benefits under the Citi Plan will be limited to the coinsurance, if any, for which you would have been responsible under the HMO, whether or not the services provided are rendered by the HMO. If a service is not covered or coverage is denied, you will be responsible for payment.

**Aetna, Anthem BlueCross BlueShield, and Oxford:** with regard to automobile accidents, this plan always pays secondary to:

- > Any motor vehicle policy available to you including any medical payments, Personal Injury Protection (PIP), and No Fault; and
- > Any plan or program which is required by law.

All covered persons should review their automobile insurance policy and ensure that uncoordinated medical benefits have been chosen so that the automobile insurance policy is the primary payer.

The Citi Plan will be the primary plan for claims:

- > For you, if you are not covered as an employee by another plan;
- > For your spouse, if your spouse is not covered as an employee by another plan; and
- > For your dependent children, if they are not covered by another plan through their employment or through military service.

Parents' birthdays are used to determine whose coverage is primary for the children. The coverage of the parent whose birthday (month and day) comes before the other parent's birthday in the calendar year will be considered primary coverage. For example, if your spouse's birthday is in January and your birthday is in May, your spouse's plan is considered the primary plan for your children.

If both parents have the same birthday, then the coverage that has been in effect the longest is primary. This rule applies only if the parents are married to each other.

## In case of divorce or legal separation

When a child is claimed as a dependent by parents who are legally separated or divorced, the primary plan is the plan of the parent who has court-ordered financial responsibility for the dependent child's health care expenses. When a child's parents are separated or divorced and there is no court decree, then benefits will be determined in the following order:

1. The plan of the parent with custody of the child;

2. The plan of the spouse of the parent with custody of the child; and
3. The plan of the parent who does not have custody of the child.

In the event of a legal conflict between two plans over which is primary and which is secondary, the plan that has covered the individual for the longer time will be considered primary. When a plan does not have a coordination-of-benefits provision, the rules in this provision are not applicable and such plan's coverage is automatically considered primary.

## *Coordination with Medicare*

When you or your eligible dependents are entitled to Medicare and you are covered under the Citi Plan as an active employee, the Citi Plan continues to be the primary plan. The Citi Plan is primary for the following situations:

- > Eligible active employees age 65 and over who are entitled to Medicare benefits;
- > Dependent spouses age 65 and over who participate in the Citi Plan on the basis of current employment status of the employee and who are entitled to Medicare benefits; and
- > For the first 30 months of Medicare entitlement, certain individuals who become eligible for Medicare on the basis of having end-stage renal disease (ESRD).

If you or a covered family member becomes covered by Medicare after a COBRA election is made, your COBRA coverage will end.

If you or your dependent are eligible for Medicare, and you are no longer an active employee, enrollment in Medicare cannot be deferred based on enrollment in COBRA. Delaying enrollment in Medicare beyond initial eligibility may result in the assessment of penalties or late fees.

## *No-fault automobile insurance*

In states with no-fault automobile insurance, the automobile insurance carrier is the primary insurance for injuries resulting from an automobile accident. All medical expenses related to the automobile accident should be submitted to the automobile insurance carrier first. The Citi Plan will pay covered expenses not payable under the no-fault automobile insurance according to the coordination-of-benefit rules discussed above.

## *Facility of payment*

When benefit payments that would have been made under a Citi Plan have been made under another plan, the Citi Plan has the right to pay the other plan the amount that satisfies the intent of the provision. Any payment made will be considered payment of benefits under the Citi Plan and, to the extent of such payments, the Citi Plan's obligation to pay benefits will be satisfied.

## *Right of recovery*

The Citi Plan has the right to recover any payment made in excess of the maximum amount payable under this provision. The Citi Plan may recover from one or more of the following entities in an effort to make the Plan whole:

- > Any persons it paid or for whom payment was made;
- > Any insurer and any other organization; or
- > Any entity that was thereby enriched.

**Aetna, Anthem BlueCross and BlueShield and Oxford:** with regard to automobile accidents, this Plan **always** pays secondary to:

- > Any motor vehicle policy available to you including any medical payments, PIP, and No Fault; and
- > Any plan or program which is required by law.

All Covered persons should review their automobile insurance policy and ensure that uncoordinated medical benefits have been chosen so that the automobile insurance policy is the primary payer. For more information, please see “Recovery Provisions” in the Administrative Information section.

## Release of information

Certain facts are needed to apply the rules of this provision. The Claims Administrator has the right to decide which facts are needed. The Claims Administrator may get the needed facts from or give them to any other organization or person. The Claims Administrator need not tell, or get the consent of, any person to do this. At the time a claim for benefits is made, the Claims Administrator will determine the information necessary to operate this provision.

Citi will use and disclose health care information that relates to Citi Plan participants only as appropriate for plan administration and only as permitted by applicable law.

## How to file a claim

Claims must be submitted in order to receive reimbursement for charges incurred under the Plans. Many times, the claim is submitted electronically to the claims administrator without your intervention needed. However, you may be required to manually submit a claim for expenses to be paid or approved for reimbursement. Listed below are the forms needed to claim benefits that may not be reimbursed automatically or paid directly. Claims should be sent to the Claims Administrators as detailed under “Claims Administrators” in the Administrative Information section. If you do not receive benefits to which you believe you are entitled, see the applicable “Claims and appeals” subsection in the section that describes each plan at [www.citibenefitsonline.com](http://www.citibenefitsonline.com), available from the Citi intranet and the Internet. No password is required.

Name of Plan	Name/form number and when to use the form	How to obtain a form
<b>Aetna</b> > ChoicePlan 500 (CP500) > High Deductible Health Plan (HDHP)	Aetna Medical Benefits Request form Use the form to file a claim for covered out-of-network expenses.	Visit the Claim Forms section of at Citi Benefits Online at <b>www.citibenefitsonline.com</b> Or Visit Your Benefits Resources™ through TotalComp@Citi at <b>www.totalcomponline.com</b>
<b>Anthem BlueCross BlueShield</b> > CP500 > HDHP	Anthem BlueCross BlueShield Claim form Use the form to file a claim for covered out-of-network expenses.	
<b>Oxford Freedom Direct Plan</b>	Oxford Health Plans Claim form Use the form to file a claim for covered out-of-network expenses.	
<b>HMOs</b>	Call your HMO for any claim-filing information. Use the contact information on the back of your ID card or visit “For more information” at <b>www.citibenefitsonline.com/</b> .	



Name of Plan	Name/form number and when to use the form	How to obtain a form
<b>Express Scripts</b> (Prescription drug coverage for CP500, HDHP, and Oxford PPO)	Express Scripts Prescription Drug Claim form Use the form to file a claim for covered out-of-network expenses.	Visit the Claim Forms section of at Citi Benefits Online at <a href="http://www.citibenefitsonline.com">www.citibenefitsonline.com</a> Or Visit Your Benefits Resources™ through TotalComp@Citi at <a href="http://www.totalcomponline.com">www.totalcomponline.com</a> Or Call Express Scripts at <b>1-800-227-8338</b> or visit <a href="http://www.express-scripts.com">www.express-scripts.com</a>
<b>MetLife Dental PDP</b>	MetLife Dental Claim form Use the form to file a claim for covered dental expenses.	Visit the Claim Forms section of at Citi Benefits Online at <a href="http://www.citibenefitsonline.com">www.citibenefitsonline.com</a>
<b>Cigna DHMO</b>	There are no claim forms required with the Cigna Dental HMO plan. When your Dental Patient Charge Schedule lists a copay, pay that amount to the dentist directly after you receive care.	
<b>Vision Plan</b>	Aetna Vision Claim form Use the form to file a claim for covered out-of-network expenses.	Visit the Claim Forms section of at Citi Benefits Online at <a href="http://www.citibenefitsonline.com">www.citibenefitsonline.com</a> Or Visit <a href="http://www.aetnavision.com">www.aetnavision.com</a>
<b>Health Care Spending Account (HCSA)</b>	HCSA/LPSA Claim form Use the form to submit eligible health care claims for reimbursement if you do not use the Your Spending Accounts™ Card	Visit the Claim Forms section of at Citi Benefits Online at <a href="http://www.citibenefitsonline.com">www.citibenefitsonline.com</a> Or Visit Your Benefits Resources™ through TotalComp@Citi at <a href="http://www.totalcomponline.com">www.totalcomponline.com</a>
<b>Limited Purpose Health Care Spending Account (LPSA)</b>	HCSA/LPSA Claim form Use the form to submit eligible vision, dental, and/or preventive care health care claims for reimbursement.	
<b>Dependent Day Care Spending Account (DCSA)</b>	DCSA Claim form Use the form to submit eligible dependent care claims for reimbursement.	
<b>Transportation Reimbursement Incentive Program (TRIP)</b>	TRIP Claim form <b>Note:</b> With the exception of the Parking Cash Reimbursement Option (CRO). CRO claims must be filed within 12 months from the date of service.	

All claims for benefits and pertinent supporting documents must be filed by these deadlines:

- > Medical, dental, and vision claims must be filed within two years of the date of service. If you participate in an HMO, call your HMO for its claim-filing deadlines.
- > Prescription drug claims must be filed within one year of the date of service.
- > HCSA, LPSA, and DCSA claims must be filed and resolved by June 30 following the year in which the expense was incurred.
- > TRIP Parking Cash Reimbursement Option (CRO) claims must be filed within 12 months from the date of service.