

Wellness benefits

Contents

Your Citi benefits include programs intended to help you improve your health and reduce health care costs. These programs include:

- The Citi Live Well Program;
- Citi on-site medical clinics; and
- Citi on-site health and fitness centers.

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The Citi Live Well Program

The Citi Live Well Program is designed to help you improve your health. Live Well gives you and your family the tools and resources to both manage your health care and achieve your health goals. Here are the components of the Live Well Program.

CITI LIVE WELL PROGRAM AT A GLANCE			
Live Well tools and resources	Description	Who participates	How to access
<i>Health Advocate</i>	A free, personal support service to help you manage your health care needs, from working through difficult health claims to choosing a doctor to making choices regarding a serious illness.	Active employees (full time and part time), their spouses (whether same or opposite sex)/partners, dependents, parents, and parents-in-law. You do not need to be enrolled in a medical plan offered by Citi to use Health Advocate.	1-866-449-9933 from 8 a.m. to 9 p.m. ET on weekdays; after hours and on weekends, leave a message and a representative will return your call the next business day.
<i>Health Assessment on the Citi Live Well Portal</i>	A secure, online health questionnaire that is a part of your Personal Health Record. By completing it, you can learn more about your health.	Active, benefits-eligible employees can participate and do not need to be enrolled in a medical plan offered by Citi. However, spouses/partners must be enrolled in a medical plan offered by Citi to participate.	Citi Live Well Portal via Total Comp @ Citi at www.totalcomponline.com ; your spouse/partner can go to www.activehealthportal.net/citi .
<i>Personal Health Record on the Citi Live Well Portal</i>	A secure, online health record to keep track of important health information in one place.	Active, benefits-eligible employees can participate and do not need to be enrolled in a medical plan offered by Citi. However, spouses/partners must be enrolled in a medical plan offered by Citi to participate.	Citi Live Well Portal via Total Comp @ Citi at www.totalcomponline.com ; your spouse/partner and dependents 18 and over can go to www.activehealthportal.net/citi .

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CITI LIVE WELL PROGRAM AT A GLANCE			
Live Well tools and resources	Description	Who participates	How to access
<i>Live Well Health Management Program</i>	Programs to help you improve and manage your health.	Active employees, their spouses/partners, and dependents who are enrolled in one of the following medical plans offered by Citi and are invited by ActiveHealth to participate: Aetna, Empire BlueCross BlueShield, and Oxford Health Plans.	1-800-490-3054 More information on the program may be found on the Citi Live Well Portal via Total Comp @ Citi at www.totalcomponline.com ; your spouse/civil union partner/domestic partner and dependents 18 and over can go to www.activehealthportal.net/citi .
<i>24-Hour Nurseline</i>	Access to nurses who can respond around the clock to immediate health issues.	Active, benefits-eligible employees, their spouses/partners, and dependents. You do not need to be enrolled in a medical plan offered by Citi to call the 24-Hour Nurseline.	1-866-494-7879; available 24/7
<i>Lifestyle Management Tools</i>	Tools and trackers that can support lifestyle changes such as exercising, healthy eating, and quitting tobacco	Active, benefits-eligible employees can participate and do not need to be enrolled in a medical Plan offered by Citi. However, spouses/partners and dependents must be enrolled in a medical plan offered by Citi to participate.	Citi Live Well Portal via Total Comp @ Citi at www.totalcomponline.com ; your spouse/civil union partner/domestic partner and dependents 18 and over can go to www.activehealthportal.net/citi . From the Personal Health Record website, click on "Active Lifestyle Coaching."

Health Advocate

Health Advocate is a free program available to you *and* your family (spouse (whether same or opposite sex)/civil union partner/domestic partner, children, parents, and parents-in-law), regardless of your health coverage. You and your family members do not need to be enrolled or eligible to participate in a medical Plan offered by Citi to use Health Advocate.

Health Advocate helps you take control of your health care issues. You and your family can call Health Advocate to speak with a staff of medical professionals and health-related specialists to help you:

- Resolve insurance claims and billing issues;
- Identify and make appointments with a hard-to-reach specialist;
- Obtain additional information about a medical condition;
- Address medical issues and health care needs of your family members; and
- Understand issues related to prescription drugs, such as comparisons between generic and brand-name medications.

Health Assessment

The Health Assessment is a brief, online questionnaire that provides a snapshot of your current health status and may recommend ways to make healthy changes. It can help you build your Personal Health Record.

The Health Assessment is available to active, benefits-eligible employees. You do not need to be enrolled in a medical plan offered by Citi to participate. Spouses (whether same or opposite sex)/civil union partners/domestic partners may also complete the Health Assessment but only if they are enrolled in a medical plan offered by Citi.

The Health Assessment is a simple, secure, online questionnaire that takes about 15 minutes to complete. It immediately generates a personalized report summarizing your health. You can use the report to discuss concerns with your doctor, as a checklist of questions to ask, or to update your doctor on your health status, for example, if any signs or symptoms are worsening. If you have previously taken the Health Assessment, you are able to update your prior responses and answer new questions at any time. It is linked automatically to your Personal Health Record, described below.

An alert will be sent to you and your doctor if your Health Assessment report indicates an opportunity to improve your care. You also may receive an outreach call from a nurse, if applicable.

Personal Health Record

The Personal Health Record gives you a place to store all of your medical information. Depending on the medical plan in which you are enrolled, it can provide:

- A health summary of your conditions, allergies, prescribed medications, and recent testing, based on the claims submitted by your providers to your medical plan;
- Ways to help you track your hospital visits and insurance claims information;
- Personalized alerts that notify you of health risks, such as for high blood pressure, or health reminders to get an annual screening; and
- Online health information resources, including a medical dictionary, to put information at your fingertips whenever you need it.

Even if you are not enrolled in an Aetna, Empire BlueCross BlueShield, or Oxford Health Plans, the Personal Health Record can still help you track activities to manage your health. You can keep your Personal Health Record up to date by entering recent doctor's visits, immunizations, medications, and other information.

If you, your spouse (same or opposite sex)/civil union partner/domestic partner, and dependents are enrolled in one of the Plans listed above, your Personal Health Record and that of your family will be populated automatically with the pertinent claims data from your health care provider.

To opt out of the Personal Health Record, you must call 1-800-490-3054 to terminate your access to the database.

Live Well Health Management Program

The Live Well Health Management Program offers support, tools, resources, and information about your health to help you and your doctor better manage your care.

Depending on your health history, claims data, and information entered into your Health Assessment and Personal Health Record, you may be invited to participate in the Live Well Health Management Program.

You may benefit from the Live Well Health Management Program in two ways:

1. Care Considerations and
2. Nurse coaching support for covered conditions (by invitation only).

Care Considerations

A Care Consideration is an alert, based on your medical claims and other medical information, sent to you and your doctor from ActiveHealth, a third-party hired by Citi. These Care Considerations identify an opportunity to improve your health care. Care Considerations provide information that could affect your health, may require action by you and/or your doctor, and are designed to promote care according to medical best practices and to identify potential medical issues.

Nurse coaching support for a covered condition

Covered conditions include asthma; arthritis; cancer; chronic low back pain; cystic fibrosis; gastrointestinal conditions, such as Crohn's disease; migraines; renal disease; sickle cell disease; vascular conditions, including diabetes, coronary artery disease, high blood pressure, and high cholesterol; and weight management (obesity).

As part of the Live Well Health Management Program, you will receive support including educational materials, information about warning signs, and suggestions for questions and issues to discuss with your doctor. The program does not replace your doctor; rather, it is designed to enhance your care and help you and your doctor make more informed decisions about your health.

This program is voluntary. If you are invited to participate but decide that you do not want to participate, call the Citi Live Well Program at 1-800-490-3054 and notify a nurse that you want to be removed from the program. You can rejoin the program at any time by calling the same number.

During 2010, Citi is offering a new program called Live Well Rewards. If you complete four telephone sessions with a nurse during 2010, you will receive a \$150 credit toward the cost of your annual medical, dental, or vision coverage. Any excess credits will be put into a Health Care Spending Account or Limited Purpose Health Care Spending Account. ActiveHealth will notify the benefits administrator quarterly that you have completed your fourth telephone session with a nurse and the annual credit will be applied for the remaining pay periods of 2010. Employees as well as spouse/partners who are covered under a medical Plan offered by Citi are eligible to earn the Live Well Rewards.

24-Hour Nurseline

The 24-Hour Nurseline is available 24/7 to active, benefits-eligible employees and their spouses/civil union partners/domestic partners and dependents. You can call the 24-Hour Nurseline at any time to speak with a registered nurse who can answer questions about an immediate health issue or any other health topic.

The 24-Hour Nurseline can help when you or your family members experience medical symptoms or have a health question, such as:

- “My child is running a fever”;
- “I think I have poison ivy”; or
- “I have a pain in my arm.”

You also have 24-hour access to an audio health library equipped with information on more than 2,000 health topics and accessible on demand through any touch-tone in both English and Spanish. For a list of topics, visit the Citi Live Well Portal at

www.activehealthportal.net/citi and, from the top of the page, click on “24-Hour Nurseline.”

Call 1-866-494-7879 to access the 24-Hour Nurseline and audio health library.

Lifestyle Management Tools

Available via the Citi Live Well Portal, these tools and trackers can support lifestyle changes such as exercising, healthy eating, and quitting tobacco.

There is no cost to you to use these or any of the Live Well resources. The tools can help you take charge of your health and potentially change certain behaviors. Because the tools are online, you can take advantage of them on your own schedule and at your own pace. To make these tools work even better for you, if you have not done so already, be sure to complete the Health Assessment on the PHR website. To access the online tools, log in to the PHR website and click on the “Active Lifestyle Coaching” link.

Employees can visit the Personal Health Record (PHR) via Total Comp @ Citi at **www.totalcomponline.com**, available from the Citi intranet and the Internet. Spouses and domestic partners can go to

www.activehealthportal.net/citi. Then, click “Personal Health Record” and follow the links.

Since the tools are available through the PHR website, the access for the tools is the same as that noted for the PHR above.

Important information about the Citi Live Well Program

The Citi Live Well Program was designed to provide for your privacy and to comply with all federal and state privacy laws, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Personal health information is maintained by a third-party vendor (ActiveHealth, a subsidiary of Aetna) and is not maintained on Citi data systems.

All information provided through the Citi Live Well Program is available for review by you, your doctors, and other health care professionals. Safeguards have been implemented to prevent your personal information from being seen by or shared by other persons. No Citi employee should see your health information on the Personal Health Record website. Citi will receive aggregate reports to review the performance of the program.

By enrolling in the Citigroup Health Benefit Plan, you consent to the terms and conditions of the Citi Live Well Program, as they may be amended from time to time. If you are enrolled in Aetna, Empire BlueCross BlueShield, or the Oxford Plan, your claims information, including prescription drug information, will be transmitted to ActiveHealth (described above) as part of your participation in the Citigroup Health Benefit Plan.

Note: The Personal Health Record may not contain all of the information about your health, unless you supply such information. Alerts or Care Considerations may be mailed to your home if opportunities to improve your health are indicated.

Citi on-site medical clinics

Citi operates medical clinics at the following locations: Jacksonville and Tampa, FL; Warren, NJ; 399 Park Ave., 111 Wall St., and 388 Greenwich St., New York, NY; Long Island City, NY; and San Antonio, TX.

The clinics offer the following services:

- Assessment, treatment, recommendations, and/or referral for illness and injury;
- Laboratory blood tests, and EKGs on the order of the employee's physician;
- Ergonomic workstation evaluations;

- Lactation rooms including: pumps, refrigerator for milk storage, and attachment kits for purchase;
- Immunizations and consultations for international business travel;
- Periodic medical exams for expatriate staff and spouses;
- Referrals to appropriate medical specialists and other on-ground resources worldwide for expatriate staff and international business travelers; and
- Monitoring of international medical care and emergency medical evacuations coordinated through **Travel Health Services** and Citi Travel Health Assistance.

Citi on-site Health and Fitness Centers

All Citi Health and Fitness Centers (HFCs) are staffed by degreed fitness professionals who work closely with employees to create customized exercise programs and work together to plan and achieve individual goal targets. All employees in locations with on-site HFCs who desire membership must complete a health and entry screening process that includes two short appointments during which medical history, program policy, safety, goals, and equipment operations are reviewed.

Members are then provided with information and recommendations about frequency, duration, mode, and intensity of an individualized exercise program. Fitness center staff members are available and ready to assist with program updates and changes throughout your visits to the Citi facilities.

All Citi fitness facilities feature strength and cardiovascular equipment, and most offer a variety of group exercise classes at no additional charge.

HFCs frequently offer motivational or incentive programs; screenings, such as cholesterol, blood pressure, and skin cancer; and site-wide events to educate and motivate employees toward healthy lifestyle changes and maintenance.

Most of the HFCs offer towel service at no additional charge, and some offer other services, such as massage therapy, nutrition programming, and/or personal training for a fee.

The HFCs have a fee structure that is very competitive for the surrounding geographic area and typically is well below market rates for similar operations and facilities. Visit your HFC for membership fee rates.

Citi operates HFCs at the following locations:

Albuquerque, NM; Getzville (Amherst), Long Island City, and New York, NY; Bayamon, PR; Blue Ash, OH; Meridian (Boise), ID; Elk Grove Village, IL; Florence and Louisville, KY; Mcleansville (Greensboro), NC; Hagerstown, MD; Irving and San Antonio, TX; Jacksonville and Tampa, FL; Kansas City, MO; Las Vegas, NV; Mississauga, Ontario; Sioux Falls, SD; and Warren, NJ. More information is available on the Citi intranet at

www.citigroup.net/human_resources/chs/.