

# Wellness benefits

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

- > “The Live Well at Citi Program” on page 200;
- > “Citi on-site medical clinics” on page 205; and
- > “Citi on-site Health and Fitness Centers” on page 206.



## Contents

<b>The Live Well at Citi Program .....</b>	<b>200</b>
Health Advocate .....	201
Health Assessment .....	201
Personal Health Record .....	202
Live Well Health Management Program .....	202
24-Hour Nurseline .....	203
Live Well Tobacco Cessation Program .....	203
Lifestyle Management Tools .....	204
Live Well Rewards .....	204
Important information .....	205
<b>Citi on-site medical clinics .....</b>	<b>205</b>
<b>Citi on-site Health and Fitness Centers .....</b>	<b>206</b>

## The Live Well at Citi Program

The Live Well at Citi Program is designed to help you improve your health. Live Well gives you and your family tools and resources that are designed to both manage your health care and achieve your health goals. Here are the components of the 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/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.	<b>1-866-449-9933</b> 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.	You can access the Citi Live Well Portal without an additional login via Total Comp @ Citi at <b>www.totalcomponline.com</b> ; your spouse/partner can go to <b>www.myactivehealth.com/citi</b> . They will have to create a username and password for the Portal the first time they log in.
<i>Personal Health Record on the Citi Live Well Portal</i>	A secure, online health record to keep track of important health information, including your health care claims, 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 <b>www.totalcomponline.com</b> ; your spouse/partner and dependents 18 and over can go to <b>www.myactivehealth.com/citi</b> . They will have to create a username and password for the Portal the first time they log in.
<i>Live Well Health Management Program</i>	A program to help you improve and manage your health. Once enrolled, you will be paired with a nurse or other health professional who will work with you to ensure you are taking the right steps to treat your chronic medical condition.	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.	<b>1-800-490-3054</b> More information on the program may be found on the Citi Live Well Portal via Total Comp @ Citi at <b>www.totalcomponline.com</b> ; your spouse/civil union partner/domestic partner and dependents 18 and over can go to <b>www.myactivehealth.com/citi</b> . They will have to create a username and password for the Portal the first time they log in.
<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.	<b>1-866-494-7879</b> ; available 24/7
<i>Live Well Tobacco Cessation Program</i>	A program to help you become tobacco-free. Once enrolled you will work with a certified tobacco cessation specialist. Participants may be eligible for 8 weeks of nicotine replacement therapy.	Active, benefits-eligible employees and their benefits-eligible spouses/partners can participate and do not need to be enrolled in a medical plan offered by Citi.	<b>1-800-490-3054</b> More information on the program may be found on the Citi Live Well Portal via Total Comp @ Citi at <b>www.totalcomponline.com</b> ; your spouse/civil union partner/domestic partner and dependents 18 and over can go to <b>www.myactivehealth.com/citi</b> .

Live Well tools and resources	Description	Who participates	How to access
<i>Lifestyle Management Tools</i>	Online-only tools and trackers that can support lifestyle changes, such as providing support to quit tobacco, beginning an exercise program, healthy eating, and losing weight.	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 <a href="http://www.totalcomponline.com">www.totalcomponline.com</a> ; your spouse/civil union partner/domestic partner and dependents 18 and over can go to <a href="http://www.myactivehealth.com/citi">www.myactivehealth.com/citi</a> . 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 — your spouse/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. Same- or opposite-sex spouses/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.

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

**Note:** If you are not enrolled in any Citi health plans, any credits you receive as part of the Live Well Rewards program will be placed in a Health Care Spending Account (HCSA). This may inhibit your ability to establish a Health Savings Account (HSA) if, as a result of a qualified change in status, you decide to enroll in a High Deductible Health Plan (HDHP). If you obtained a HCSA solely as a result of the Live Well Rewards, and you elect to enroll in the HDHP as a result of a qualified change in status, you will be permitted to maintain the HCSA. You will not be permitted to establish an HSA. Generally and during annual enrollment, you would not be permitted to enroll in the HDHP and a HCSA because such impermissible coverage (HCSA) prohibits you from establishing an HSA. For additional details on the HSA requirements, see the *Medical section*.

## *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 in 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 under the Citigroup Health Benefit Plan, the Personal Health Record can still help you track and 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/civil union partner/domestic partner, and dependents are enrolled in one of the plan options 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 the Citi Live Well Program at 1-800-490-3054 to terminate your access to the database.

**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.

## *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. Receipt of 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. Care Considerations identify opportunities to improve your health care. These 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, but are not limited to, 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.

## 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 in both English and Spanish on more than 2,000 health topics and accessible on demand through any touch-tone telephone. For a list of topics, visit Total Comp @ Citi at [www.totalcomponline.com](http://www.totalcomponline.com).

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

## Live Well Tobacco Cessation Program

The Live Well Tobacco Cessation Program is available to active, benefits-eligible employees and their benefits-eligible spouses/civil union partners/domestic partners (regardless of whether or not they are enrolled in a Citi medical plan). You can call the Tobacco Cessation Program and speak with a certified tobacco cessation specialist, who will work with you to help you quit smoking. You can reach the program Monday through Friday, 8:30 a.m. to 11 p.m. ET, and Saturday, 9 a.m. to 2 p.m. ET by calling **1-800-490-3054**.

Your health coach will work with you to identify the challenges you face when quitting and set goals to overcome them. You and your spouse/civil union partner/domestic partner may be eligible for free Nicotine Replacement Therapy (NRT) for up to eight weeks. If so, your health coach can help you choose the type of NRT that best meets your needs. If you have stopped using tobacco products recently, a health coach can help you keep your commitment to be tobacco-free.

Program representatives will reach out to employees who have indicated on their Health Assessment that they use tobacco products or have stopped using tobacco products within the past 12 months, but you don't need to wait to be invited.



## Tobacco Free Attestation

During annual enrollment, you will have the opportunity to complete the Tobacco Free Attestation on Your Benefits Resources™. If during that time, you indicate that you use tobacco products, or if you fail to complete the Tobacco Free Attestation before the deadline, you and your covered spouse/partner will each pay a \$600 annual penalty on your health care coverage.

If you participate in Live Well Tobacco Cessation Program in 2013, you'll stop paying the penalty once you complete a minimum of four calls with a Quit Coach within four months.

**IMPORTANT:** Even if you plan to continue with your current medical plan, you **must** complete the Tobacco Free Attestation before your annual enrollment deadline, or you will default to "tobacco user" status and will pay the tobacco penalty in 2013.

## Lifestyle Management Tools

Available via the Citi Live Well Portal, these tools and trackers can support lifestyle changes such as starting an exercise program, healthy eating, and losing weight.

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 change the behaviors you want to change. Because the tools are online, you can take advantage of them on your own schedule and at your own pace. To make "Active Lifestyle Coaching" work even better for you, if you have not done so already, be sure to complete the Health Assessment on the Personal Health Record (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 PHR via Total Comp @ Citi at [www.totalcomponline.com](http://www.totalcomponline.com), available from the Citi intranet and the Internet. Spouses and domestic partners can go to [www.myactivehealth.com/citi](http://www.myactivehealth.com/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 above for the PHR.

## Live Well Rewards

For the 2013 plan year, Citi is offering two different Live Well Rewards.

### Health Assessment

If you or your covered spouse/civil union partner/domestic partner completes the Health Assessment within the time frame referenced in your annual enrollment materials, you will each receive a \$200 credit toward the cost of your annual medical, dental, or vision coverage.

Any excess credits will be put into a Health Care Spending Account. Benefits-eligible employees, as well as spouses/civil union partners/domestic partners who are covered under a medical plan option offered by Citi are eligible to earn Live Well Rewards.

### Live Well Health Management Program

If you are invited to participate in the Live Well Health Management Program and you complete four telephone coaching sessions with a nurse or health coach during 2013, you and your eligible spouse (same- or opposite-sex)/civil union partner/domestic partner will each receive a \$300 credit toward the cost of your annual medical, dental, or vision coverage.

ActiveHealth will notify the benefits administrator when you have completed your fourth telephone session with a nurse and the full \$300 annual credit will be divided among the remaining pay periods of 2013. Employees, as well as spouses/partners may participate in the Live Well Health Management Program if they are invited by ActiveHealth and are enrolled in one of the following medical plan options offered by Citi: Aetna, Empire BlueCross BlueShield, and Oxford Health Plans PPO.

**Note:** If an HCSA is set up on your behalf to obtain Live Well Rewards because you are not enrolled in a Citi health benefit, you will be ineligible to establish an HSA later in the year. If you experience a qualified change in status during the plan year that permits you to elect health plan coverage mid-year (see “Changing your coverage” in the Eligibility and Participation section) and you elect to enroll in the HDHP, you will not be eligible to establish an HSA. You will remain ineligible to establish an HSA until the beginning of the next plan year even if you exhaust all of the funds in the HCSA prior to the end of the year.

### *Important information*

The Live Well at Citi 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 Live Well at Citi 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 an Aetna, Empire BlueCross BlueShield, or Oxford plan option, your claims information, including prescription drug information, will be transmitted to ActiveHealth as part of your participation in the Citigroup Health Benefit Plan.

## Citi on-site medical clinics

---

Citi operates medical clinics at the following locations: Jacksonville and Tampa, FL; Jersey City, NJ; 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 (CHFCs) are staffed by degreed fitness professionals who work closely with employees to create customized exercise programs and work together to plan and achieve individual fitness goals. Employees in locations with on-site CHFCs 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.

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

Citi operates CHFCs at the following locations:

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