

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;
- > Citi on-site medical clinics; and
- > Citi on-site Health and Fitness Centers.



Contents

The Live Well at Citi Program	222
Health Advocate	222
Live Well Health Assessment.....	223
Live Well Healthy Lifestyle Programs	223
Live Well Chronic Condition Management Programs.....	225
Live Well Rewards	225
Important privacy information.....	227
Citi on-site medical clinics	227
Citi on-site Health and Fitness Centers	228

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 help you achieve your health goals. Here are the components of the Live Well at Citi Program.

At a glance

Live Well tools and resources	Description	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.	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>Live Well Health Assessment</i>	An interactive health questionnaire, offered through RedBrick Health, which takes about 15 minutes to complete and is your gateway to accessing additional health improvement programs and earning Rewards through the Live Well at Citi Program.	Employees: TotalComp@Citi at www.totalcomponline.com Spouses/domestic partners and dependents 18 and over: Through the RedBrick Portal at www.redbrickhealth.com . (Note that first time users will need to create a user name and password.)
<i>Live Well Healthy Lifestyle Programs</i>	A variety of programs that address stress, nutrition, physical activity, weight management, and back pain. You can speak with an expert RedBrick health coach or use online and/or mobile tools to take fun, bite-sized steps to forming healthy habits. This includes the Live Well Tobacco Cessation Program .	Employees: TotalComp@Citi at www.totalcomponline.com Spouses/domestic partners and dependents 18 and over: Through the RedBrick Portal at www.redbrickhealth.com . (Note that first time users will need to create a user name and password.)
<i>Live Well Chronic Condition Management Programs</i>	Programs for employees and covered dependents enrolled in an Aetna, Anthem BlueCross BlueShield, or Oxford medical plan and who have a chronic health condition, such as heart disease or diabetes.	If you or a covered dependent meet program condition criteria, a nurse from your medical plan may invite you to participate.

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 Advocate's Health Cost Estimator+™ (HCE+) Tool

Health Advocate's Health Cost Estimator+ (HCE+) tool, a phone-based resource, is now available.

Many people don't realize that the cost of a medical procedure can vary by over 100 percent, even within the same geographic area. With consumers picking up more of the cost of their healthcare, they need clear, actionable, pre-service information to help project their out-of-pocket costs.

Health Advocate's HCE+ pricing transparency tool compares the cost of hundreds of common healthcare services and procedures, by zip code. This valuable resource is designed to help you in the decision-making process, so you can maximize the value of your healthcare dollars and reduce healthcare costs.

Easy Access

Available free to all Citi employees (regardless of whether you are enrolled in a medical plan), Health Cost Estimator+ can be accessed by calling a Health Advocate representative. The representative you speak with will then act as your personal Health Advocate, perform the research and provide personalized results.

Live Well Health Assessment

The Live Well Health Assessment is a brief, online questionnaire that provides a snapshot of your current health status. After completing the Health Assessment, you will receive recommendations about ways to improve your health.

The Live Well 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-gender or opposite-gender spouses/civil union partners/domestic partners may also complete the Live Well Health Assessment but only if they are enrolled in a medical plan offered by Citi.

The Live Well 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.

Live Well Healthy Lifestyle Programs

The Live Well at Citi Program offers a number of resources to help you develop and maintain healthy habits. The Live Well Healthy Lifestyle Programs, offered through RedBrick Health, have a supportive, social approach that can help you achieve your wellness goals. Lifestyle Management Programs include:

- > Live Well Tobacco Cessation Programs – offers help to identify the challenges you face when quitting tobacco use and set goals to overcome them.
- > RedBrick Journeys® – online wellness programs, tailored to your interests, which can help you make progress on health topics of your choosing by taking small steps towards your goals.
- > RedBrick Track™ – an online daily wellness tracker that helps you maintain and expand daily healthy habits.
- > Health Coaching – certified experts who will work with you by phone to help answer your health questions, provide support in overcoming obstacles and help you to set health care goals.

If you and your same-gender or opposite-gender spouse/civil union partner/domestic partner are enrolled in Citi medical coverage, you can sign up for any of the Healthy Lifestyle Programs by visiting the RedBrick Portal through TotalComp@Citi (click “Live Well at Citi” under Health and Insurance). Your spouse, civil union partner, domestic partner, or dependents 18 and over can sign up for programs by visiting the RedBrick Portal at www.redbrickhealth.com. They should follow the instructions for registering.

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).

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). If you have stopped using tobacco products recently, a health coach can help you keep your commitment to be tobacco-free.

Program representatives may reach out to those who have indicated on their Live Well 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. To get started, log on to the RedBrick Portal or call **1-855-814-5595**.

You can also complete a Live Well Journey® to stop smoking. See below.

Tobacco Free Attestation

If you and your same-gender or opposite-gender spouse/civil union partner/domestic partner are enrolled in Citi medical coverage for 2015, 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 (including vapor products), or if you fail to complete the Tobacco Free Attestation before your enrollment deadline, you and your covered spouse/partner will each pay a \$600 annual penalty on your health care coverage.

If you participate in the Live Well Tobacco Cessation Program in 2015, you'll stop paying the penalty once you complete either the telephonic health coaching program (a minimum of four calls with a health coach), or by completing a tobacco-focused Journey through the RedBrick Portal. You will also be reimbursed for all penalties paid in 2015.

IMPORTANT: Even if you plan to continue with your current Citi 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 2015.

Live Well Journeys®

Live Well Journeys are online wellness programs, tailored to your interests, which can help you make progress on health topics of your choosing by taking small steps towards your goals. Journeys can be accessed over the web or via your mobile device.

To get started, select a Live Well Journey and choose the steps you'd like to commit to as part of your journey. Steps may incorporate activities as well as brief videos. You can give feedback on the steps you like and the ones you don't to further personalize your experience. If you are looking for additional encouragement, you can request live support by phone.

Live Well Journeys include Get Strong at Home, Move It and Lose It, Smart Snacking, Dine Out: Take Charge, Make Your Date To Quit, and Stress to Energy Sampler.

RedBrick Track™

RedBrick Track is a daily wellness tracker that spans a spectrum of daily health habits: getting active, eating healthy and living well, yet takes just a minute or two per day. You can access this fun, easy to use tool via web, tablet, mobile phone, or sync up your connected device or partner app.

RedBrick Track helps you maintain and expand your daily healthy habits by reinforcing progress and encouraging you to establish and beat your personal best on the Daily Wellness Meter.

Health coaching

RedBrick Health Coaches are certified experts who will work with you by phone to help answer your health questions, provide support in overcoming obstacles and help set small goals to work on between sessions. Choose from topics including managing blood pressure, cholesterol, diabetes, stress and more.

Live Well Chronic Condition Management Programs

The Anthem BlueCross BlueShield, Aetna, and Oxford medical plans offered by Citi include access to chronic condition management programs for certain members. If you or a covered dependent meet program condition criteria, a nurse from your medical plan may invite you to participate. These programs can help you navigate different care options and manage your treatment plan for many common conditions. Sample management programs include:

- > Disease and chronic condition assistance (e.g., breast cancer, COPD, diabetes)
- > Health coaching
- > Pregnancy care
- > Nurseline and more

Specific program details will vary based on your medical plan. Call the number on the back of your medical ID card for details about the chronic condition management programs that may be available to you.

Live Well Rewards

For the 2015 plan year, Citi is offering three different Live Well Rewards plus the Live Well Tobacco Cessation Program that can help tobacco users stop paying the tobacco penalty.

Healthy behavior	Who can participate	How to earn it	Amount for 2015	When you'll receive it
Live Well Health Assessment	Citi benefits eligible employees regardless of whether they're enrolled in Citi benefits; spouses/domestic partners if they're enrolled in Citi medical coverage	Complete the Health Assessment on the RedBrick Portal (accessible through TotalComp@Citi) from October 1 through October 31, 2014	\$150 Reward per person	Your Reward will be equally divided among the pay periods in 2015

Healthy behavior	Who can participate	How to earn it	Amount for 2015	When you'll receive it
<i>Tobacco Free Attestation</i>	Only Citi employees and spouses/domestic partners ¹ who are enrolled in Citi medical coverage are subject to the tobacco penalty	Complete the Tobacco Free Attestation on YBR™, available through TotalComp@Citi , before your enrollment deadline ; complete the Live Well Tobacco Cessation Program through RedBrick Health in 2015	\$600 penalty per person	You will pay a \$600 penalty on your Citi medical plan coverage if you use tobacco products or if you don't complete the Tobacco Free Attestation
<i>Live Well Healthy Lifestyle Programs</i>	Citi employees and spouses/domestic partners ¹ who are enrolled in Citi medical coverage	Complete three online Journeys and three coaching programs for \$50 each, up to \$300 per person between October 1, 2014 and September 30, 2015	\$50 Reward per completed program, up to \$300 per person	Starting three to four weeks after you complete your first program, your Reward will be equally divided among the remaining pay periods in 2015
<i>Live Well Chronic Condition Management Programs</i>	Employees and spouses/domestic partners ¹ with chronic conditions who are enrolled in a Citi medical plan through Aetna, Anthem BlueCross BlueShield or Oxford	Work with a professional from your health plan on a specific program to address your chronic health conditions. Participants must complete their specific programs by December 31, 2015 to be eligible for the Reward.	\$300 Reward per person	Starting the quarter after you complete or graduate from your health plan's program, your Reward will be equally divided among the remaining pay periods in 2015 or extended into the first quarter of 2016 depending on the date you complete the program. (Note: Program requirements vary by health plan.)

¹ "Spouse/domestic partner" includes legal spouse (same or opposite gender), domestic partner, and civil union partner.

Important things to note

- > The total amount of Live Well Rewards you can earn is \$450 for employee only or \$900 for employee plus spouse/domestic partner.
- > You may participate in both the Live Well Chronic Condition Management Programs (if invited to participate by your medical plan) and the Live Well Healthy Lifestyle Programs (offered through RedBrick Health). However, you can only earn the Chronic Condition Management Program Reward OR Healthy Lifestyle Program Rewards. You cannot earn Rewards for both programs.
- > If you aren't enrolled in a Citi medical, dental, or vision plan, Rewards will be deposited into a Health Care Spending Account (HCSA) for your use in 2015. If you personally contribute to an HCSA, Rewards deposited into your HCSA will not count against your contributions or contribution limit. **Note:** If you establish an HCSA or if one is established on your behalf in connection with your Reward, you'll be ineligible to make contributions to an Health Savings Account (HSA) in the event a subsequent qualified change in status permits you to enroll in a High Deductible Health Plan (HDHP).

- > You are eligible for the Health Assessment Reward if you were transferred from a Citi International Business or newly hired before September 25, 2014. You will see the Reward displayed on YBR™ within 48 hours.
- > Participants must comply with these deadlines to receive Rewards or avoid the tobacco penalty. (If you are enrolling your spouse/domestic partner in Citi benefits for the first time in 2015, your spouse/domestic partner can earn a Live Well Reward of \$150 by completing the Health Assessment between November 10, 2014 and November 21, 2014.)
- > If you use tobacco products, you'll stop paying the penalty once you complete the Live Well Tobacco Cessation Program through RedBrick Health, either with a tobacco cessation health coach or online through one of the tobacco-cessation related Journeys. The penalty will be removed as soon as administratively possible. You will receive a full refund of all penalty payments once the program is completed. In order to have your 2015 tobacco penalty payments stopped and earn your \$600 refund, you must complete the Tobacco Cessation Program either by working with a health coach or by completing a tobacco-cessation related Journey by September 30, 2015.

Important privacy 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, provided through the Health Assessment, and other information that you provide, is maintained by a third-party vendor (RedBrick Health) 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 any of the Live Well at Citi Program websites, if applicable. 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 Live Well Program at Citi, as they may be amended from time to time.

Citi on-site medical clinics

Citi operates medical clinics at the following locations: Jacksonville and Tampa, FL; O'Fallon, MO; Jersey City, NJ; Warren, NJ; 399 Park Ave., 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; Blue Ash, OH; Meridian (Boise), ID; Elk Grove Village (Chicago), IL; Florence, KY; NC; Hagerstown, MD; Irving and San Antonio, TX; Jacksonville and Tampa, FL; and Warren, NJ. More information is available on Citi For You (intranet only).