

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 Fitness Centers.



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The Live Well at Citi Program

Get Excited About Living Well!

Do you want to lose weight? Manage stress? Just feel better? Whether you're looking to improve or maintain your good health, the Live Well at Citi Program has something for you. Learn more at Citibenefits.com.

The Live Well at Citi Program is designed to help you and your family to improve your health. The program provides tools and resources to help you manage your health care and help you achieve your health goals.

As an incentive to participate in the program, you can also earn valuable Live Well Rewards, either in the form of reductions to your medical premiums or gift cards, or both — depending on whether you are enrolled in a Citi medical plan (details below).

Earn Live Well Rewards all year long by completing healthy activities. The benefits of the Live Well at Citi Program vary by location; however, here are the components of the Live Well at Citi Program open to all U.S. employees:

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 10 p.m. ET, Monday through Friday; after hours and on Saturday and Sunday, 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 Virgin Pulse that takes about 15 minutes to complete. It is designed to help you identify ways to improve your health	You can access Virgin Pulse via My Total Compensation and Benefits , online at https://landing.virginpulse.com/LiveWell , or through the Virgin Pulse app, which you can download to your Apple or Android smartphone. If you are a first time user, you must register with Virgin Pulse to get started on the platform.
<i>Live Well Healthy Activities</i>	A variety of programs that address stress, nutrition, physical activity, weight management and back pain. You can speak with an expert Virgin Pulse 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 .	You can access Virgin Pulse via My Total Compensation and Benefits , online at https://landing.virginpulse.com/LiveWell , or through the Virgin Pulse app, which you can download to your Apple or Android smartphone. If you are a first time user, you must register with Virgin Pulse to get started on the platform.
<i>Live Well Chronic Condition Management Programs</i>	Programs for members enrolled in an Aetna or Anthem BlueCross BlueShield medical plan and who have a chronic health condition, such as heart disease or diabetes.	If you or a covered dependent meets program condition criteria, a nurse from your medical plan may invite you to participate.
<i>Citi Medical Clinics and Fitness Centers</i>	(See "Citi On-Site Medical Clinics" and "Citi On-Site Fitness Centers" on page 222.)	

Health Advocate

Health Advocate is a free program available to you *and* your family — your spouse/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 the 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 that helps you compare costs of medical services and procedures.

Many people do not realize that the cost of a medical procedure can vary by over 100%, even within the same geographic area. With consumers picking up more of the cost of their health care, they need clear, actionable, preservice information to help project their out-of-pocket costs.

Health Advocate's HCE+ pricing transparency tool compares the costs of hundreds of common health care 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 health care dollars and reduce health care costs.

Easy Access

Available free to all Citi employees (regardless of whether you are enrolled in a medical plan), the HCE+ pricing transparency tool 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 benefits eligible employees. You do not need to be enrolled in a medical plan offered by Citi to participate. Spouses/partners may also complete the Live Well Health Assessment, but only if they are enrolled in a medical plan offered by Citi.

Once you register with Virgin Pulse, you can take the Health Assessment right from your phone. Or, access the Health Assessment by visiting Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits. 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 Activities

The Live Well at Citi Program offers a number of resources to help you develop and maintain healthy habits. Live Well Healthy Activities, offered through Virgin Pulse, include supportive online programs and tools that can help you achieve your wellness goals.

Virgin Pulse provides access to great programs like:

- > Phone coaching
- > Health Assessment
- > Journeys® Digital Coaching
- > Healthy Habit and Activity Tracking – you can sync a device or app for automatic tracking
- > Tobacco cessation.

You'll also get programs, challenges and features that give you the choice, support and flexibility you need to reach your wellness goals like:

- > **Incentive Opportunities:** Access the many new activities offered by Virgin Pulse to earn rewards daily, weekly, and even monthly for things you do every day, like walking, working out, tracking calories and even sleeping!
- > **Daily Cards:** Complete your cards every day and get quick tips that are personalized to your specific goals.
- > **Challenges:** Participate in Personal Healthy Habit Challenges, Personal Step Challenges and Team Challenges. Set up challenges for yourself or gather a small group of team members or friends, and start your own group challenge whenever you want!
- > **Rewards Options:** Redeem your wellness rewards through an expanded list of gift card options or donate your earned dollars to charities.

Use the Virgin Pulse best-in-class app to customize your wellness activities to meet your individual interests and health goals. Sync your tracking device and receive daily alerts and tips to help you complete your activities and earn incentives when and wherever it works for you.

Visit the Live Well at Citi page for more details on how to register, download the app and earn rewards through healthy activities.

Live Well Tobacco Cessation Program

The Live Well Tobacco Cessation Program is available to active, benefits eligible employees and their benefits eligible spouses/partners (regardless of whether they are enrolled in a Citi medical plan).

If you choose the Health Coaching option, your coach will work with you to identify the challenges you face when quitting and set goals to overcome them. You and your spouse/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 being 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 do not need to wait to be invited. To get started, log on to the Virgin Pulse platform or call Virgin Pulse at **1 (855) 814-5595**.

You can also complete a Journey® digital coaching focused on quitting tobacco use. (See below.)

Tobacco Free Attestation

If you and your spouse/partner are enrolled in Citi medical coverage for 2021, 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 and all forms of smokeless tobacco 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 2021 and you're paying the tobacco penalty, you'll stop once you complete the Live Well Tobacco Cessation Program through Virgin Pulse (within one to two pay cycles of program completion). You will also receive a refund of the tobacco penalty payments that were made before you completed the Tobacco Cessation Program.

Note: If you are age 18 or over and are enrolled in the Citi medical coverage, you may be eligible to receive generic over-the-counter and generic prescription drugs, or Chantix smoking cessation products at no cost to you.

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 2021.

Journeys® Digital Coaching

Digital coaching tools are online wellness programs, tailored to your interests that can help you make progress on health topics of your choosing by taking small steps toward your goals. The digital coaching tools can be accessed over the web or via your mobile device.

Want to exercise more? Better manage a health issue? You can use our digital coaching tool, Journeys, to make simple changes to your health, one small step at a time. You will earn Pulse Points when you complete a journey step and finish a whole journey.

Connect a Fitness Tracker

Sign up for a Virgin Pulse account online at <https://landing.virginpulse.com/LiveWell> or download the Virgin Pulse app to your Apple or Android smartphone. Connect a fitness tracker to get credit for your steps, active minutes and sleep. You can sync many devices and apps (Max Buzz, Apple Watch, Fitbit, etc.)

Health Coaching

Virgin Pulse 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.

Grand Rounds: Expert Guidance. Expert Care.

You don't have to be enrolled in Citi medical coverage to use this free service. Grand Rounds provides you and your family members with expert medical opinions and support to help ensure you always receive the best care possible. Whether you need help finding the best physician in your area, information about a new diagnosis or treatment or support deciding if surgery is right for you, Grand Rounds will assist you with such decisions. Grand Rounds works with top doctors and specialists across the country and identifies the highest quality physicians for your unique needs.

Use Grand Rounds any time, but especially if you need a second opinion on a new or long-term health issue or treatment plan. Sign up by visiting www.grandrounds.com/livewell. Just follow the instructions for registering.

Sleepio

Sleepio is a leading app-based, online sleep improvement program that is scientifically proven to help you fall asleep and stay asleep. Whether you need a few basic tips or require more detailed guidance on how to improve your sleep, register for Sleepio and complete the two-minute sleep test online to learn your sleep score, then work to improve your sleep with proven techniques developed from over 35 years of related research. This service is free to all Citi employees, regardless of whether you are enrolled in a Citi medical plan. However, your spouses/partners must be enrolled in a Citi medical plan to utilize Sleepio's services. Learn more about Sleepio online at www.sleepio.com/livewell, or email your questions to Sleepio customer service at hello@sleepio.com.

Livongo for Diabetes™ Program

If you and your family are enrolled in a Citi medical plan and you or a family member has diabetes, you can participate in Livongo's diabetes management program (Livongo for Diabetes™). The program offers three key components:

- > A connected glucose meter that transmits data and messaging in real time and ongoing test strip supply;
- > A smart analytics platform that provides predictive and personalized insights; and
- > Virtual coaching from Certified Diabetes Educators.

This approach encourages more frequent blood glucose checks, provides just-in-time outreach from Certified Diabetes Educators and automates the often-cumbersome task of ordering supplies and manually tracking blood glucose readings. Most importantly, participants receive personalized, real-time information that can enable more confident self-management and improved glycemic control.

Live Well Chronic Condition Management Programs

The Aetna and Anthem BlueCross BlueShield medical plans offered by Citi include access to Live Well Chronic Condition Management Programs for certain members. If you or a covered dependent meets 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);
- > 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 Live Well Chronic Condition Management Programs that may be available to you.

Live Well Rewards

For the 2021 plan year, you can earn Live Well Rewards for activities such as exercising and participating in a health screening. You can even earn Rewards if you are not enrolled in a Citi medical plan, and your spouse/partner can earn them too. The Live Well at Citi Program can help you feel better and even spend less on health care in the long run.

	Healthy Activity	Your Reward	Who Can Participate
<i>Take action to save on your health plan premiums in 2021</i>			
Live Well Health Assessment	Take the Live Well Health Assessment between October 1 and November 15, 2020	Earn a \$150 discount off your annual health plan premiums OR Employees can earn \$150 in gift cards if not enrolled in a Citi medical, dental or vision plan	Benefits eligible Citi employees; spouses/partners* who are enrolled in a Citi medical plan
Tobacco Free Attestation	Complete the Tobacco Free Attestation on Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits at www.totalcomponline.com , or complete the Live Well Tobacco Cessation Program in 2021 You'll see the attestation during your enrollment flow when you enroll in your benefits.	Avoid the \$600 penalty per person (if enrolled in Citi medical coverage) if you are tobacco-free	Only Citi employees and spouses/partners who are enrolled in Citi medical coverage are subject to the tobacco penalty
<i>Complete Healthy Activities in 2021 to earn gift card Rewards throughout the year</i>			
Live Well Healthy Activities	Every step toward a healthier you counts! Earn Rewards if you: <ul style="list-style-type: none"> > Track your exercise > Get a health screening > Complete an online Journey or digital coaching program > And more! 	You'll accumulate Virgin Pulse Points to unlock four levels of rewards—worth \$70 each quarter—up to \$280 a year! Plus, look for opportunities to earn and improve your health when you participate in the Global Fitness Challenge and more! In total, you'll be able to earn over \$300 in Live Well Rewards in 2021.	All Citi employees and spouses/partners who are enrolled in a Citi medical plan
Live Well Chronic Condition Management Programs	Work with a professional from your health plan on a specific program to address your chronic health condition(s)		Selected employees and spouses/partners enrolled in a Citi medical plan administered by Aetna or Anthem BlueCross BlueShield

* "Spouse/partner" includes legal spouse (regardless of gender, gender identity or expression), domestic partner and civil union partner.

After you take the Health Assessment, start completing Healthy Activities to earn Rewards.

All Citi employees, regardless of whether they are enrolled in a Citi medical plan and spouses/partners who are enrolled in a Citi medical plan can participate in healthy activities to accumulate Live Well Rewards points.

By completing healthy activities each quarter, you'll accumulate Virgin Pulse Points to unlock four levels of rewards—worth \$70 each quarter—up to \$280 a year! Plus, look out for instant extra opportunities to earn and improve your health when you participate in the Global Fitness Challenge and more! Look for “How to Earn” under the Rewards tab in your Virgin Pulse account for a complete list.

Each quarter, you can earn:

	Level 1	Level 2	Level 3	Level 4	
Pulse Points	1,000 points	5,000 points	12,000 points	20,000 points	Total Reward for the quarter (“Q”):
Live Well Reward	\$10	\$15	\$20	\$25	\$70

Maximum Live Well Rewards earned by unlocking levels per year can be \$280 (\$70 X 4 quarters) plus any instant awards available throughout the year.

Example:

- > If you reach Level 3 (12,000 points) in Q1, you will earn \$45 in rewards (Level 1 = \$10 + Level 2 = \$15 + Level 3 = \$20).
- > At the end of Q1, your points will reset and you will begin Q2 with 0 points.
- > If you reach Level 4 (20,000 points) in Q2 you will earn \$70 in rewards (Level 1 = \$10 + Level 2 = \$15 + Level 3 = \$20 + Level 4 = \$25) on top of the \$45 you earned in Q1.

Remember you can earn up to \$70 in rewards each quarter – that’s a maximum of \$280 in rewards each year for unlocking levels.

For more details about each incentive visit <https://www.citibenefits.com/Well-Being/Live-Well-at-Citi>.

Important Things to Note

- > You can receive health plan premium discounts for completing your Live Well Health Assessment and attesting to being tobacco-free. If you are not enrolled in a Citi medical plan, you can earn \$150 in gift cards by completing the Live Well Health Assessment.
- > You can also earn gift card Rewards throughout the year for completing activities and earning points. Choose from a wide selection of gift cards to many popular retailers as well as the option to donate your Live Well Rewards to a number of different charities. Gift cards are considered taxable income. To compensate for the tax, Citi will “gross up” or issue payments approximating any tax you’ll pay.
- > You are eligible for the Health Assessment Reward if you were transferred from a Citi International Business or newly hired before October 1, 2020. 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/partner in Citi Benefits for the first time in 2021, your spouse/partner can earn a Live Well Reward of \$150 by completing the Health Assessment by November 15, 2020.)

- > If you use tobacco products, you will stop paying the penalty once you complete the Live Well Tobacco Cessation Program through Virgin Pulse, either with a tobacco-cessation health coach or online through one of the tobacco-cessation-focused 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 2021 tobacco penalty payments stopped and receive your \$600 refund, you must complete the Tobacco Cessation Program either by working with a health coach or by completing a tobacco-cessation-focused Journey by September 30, 2021.
- > Based on your responses to the Live Well Health Assessment, you will be invited to participate in specific Journeys® digital coaching tools. Alternatively, you may call Virgin Pulse at **1 (855) 814-5595** and request to participate in these programs.
- > If you leave Citi, your Live Well Rewards will be forfeited unless redeemed prior to leaving.

To learn more about Live Well Rewards, log on to the Virgin Pulse platform or call **1 (855) 814-5595**.

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 (Virgin Pulse) 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 or shared by other people. 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 in the following locations: Jacksonville and Tampa, FL; Florence, KY; O'Fallon, MO; Jersey City; New York (. and 388 Greenwich St.) and Irving and San Antonio, TX.

The clinics offer the following services:

- > Assessment, treatment, recommendation and/or referral for illness and injury;
- > Allergy shots/medical injections: if your doctor prescribes allergy shots or other medical injections, you can arrange to have these administered in a clinic;
- > Annual seasonal flu shots;
- > Preventive care screenings (such as blood pressure screenings, cholesterol/health screenings and skin cancer screenings);
- > Laboratory blood tests and EKGs on the order of your physician;
- > Ergonomic workstation evaluations;
- > Mothers' rooms that offer a private space for new mothers to pump breast milk and a refrigerator for storage may be located near or inside our clinic at some locations;

- > Immunizations and consultations for international business travel;
- > Periodic medical exams for expat staff and spouses;
- > Referrals to appropriate medical specialists and other on-the-ground resources worldwide for expat staff and international business travelers;
- > Monitoring of international medical care and emergency medical evacuations coordinated through Travel Health Services and Citi Travel Health Assistance;
- > Hearing screenings;
- > Basic vision test for your driver's license application; and
- > Immunizations or a test for tuberculosis before starting a college program or community service program.

Citi On-Site Fitness Centers

All Citi Fitness Centers (CFCs) 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 CFCs 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 Citi facilities.

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

CFCs 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 CFCs 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 CFCs 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. For membership fee rates or other information about the CFC, such as hours of operation, group exercise class schedules, equipment offered and upcoming events or news, visit your local CFC or the Live Well at Citi Collaborate site and link to your CFC of interest. Follow Live Well at Citi on Collaborate.

Citi operates On-Site Fitness Centers in the following US locations:

Boise (Meridian), ID; Buffalo, and New York (388 Greenwich St.), NY; Elk Grove Village (Chicago), IL; Florence, KY; Sioux Falls, SD; Irving and San Antonio, TX; Jacksonville and Tampa, FL.