



# Wellness Benefits

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The Live Well at Citi Program is intended to help you improve your health and reduce health care costs.



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# The Live Well at Citi Program

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
<b>Health Advocate</b>	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.	<b>1 (866) 449-9933</b> 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.
<b>Live Well Health Assessment</b>	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 <b>My Total Compensation and Benefits</b> , online at <a href="https://landing.virginpulse.com/LiveWell">https://landing.virginpulse.com/LiveWell</a> , 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.
<b>Live Well Healthy Activities</b>	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 <b>Live Well Tobacco Cessation Program</b> .	You can access Virgin Pulse via <b>My Total Compensation and Benefits</b> , online at <a href="https://landing.virginpulse.com/LiveWell">https://landing.virginpulse.com/LiveWell</a> , 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.
<b>Live Well Chronic Condition Management Programs</b>	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.
<b>Citi Medical Clinics</b>	(See “Citi One-Site Medical Clinics” on page 11)	

**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](http://Citibenefits.com).

## Wellness Benefits

### 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 is 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+ tool can be accessed by calling a Personal Health Advocate at 1 (866) 449-9933, who will 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
- My Care Checklist
- 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 phone or 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. You do not need to be enrolled in a medical plan offered by Citi to participate. Spouses/partners may also participate in the Live Well Tobacco Cessation Program, but only if they are enrolled in a medical plan offered by Citi.

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.



## Wellness Benefits

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 Journeys<sup>®</sup>, digital coaching focused on quitting tobacco use. (See below.)

### Tobacco Attestation

If you and your spouse/partner are enrolled in Citi medical coverage during Annual Enrollment in 2023, you will have the opportunity to complete the Tobacco Attestation on Your Benefits Resources<sup>™</sup>. 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 Attestation before your enrollment deadline, you and your covered spouse/partner will each pay a \$600 annual penalty on your health care coverage in 2024.

If you participate in the Live Well Tobacco Cessation Program in 2024 and you're paying the tobacco penalty, these payments will 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 2024.

### *Journeys<sup>®</sup> 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 your phone or a fitness tracker to get credit for your steps, active minutes and sleep. You can sync many devices and apps (Apple Watch, Fitbit, Apple Health, Google Health, 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.

### *Included Health: Expert Guidance. Expert Care.*

You don't have to be enrolled in Citi medical coverage to use this free service. Included Health 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, Included Health will assist you with such decisions. Included Health works with top doctors and specialists across the country and identifies the highest quality physicians for your unique needs. You can find a high quality, in-network provider anytime, day or night, through the Included Health app.



Use Included Health 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 <https://includedhealth.com/livewell>. Just follow the instructions for registering. You will earn Pulse Points (one guidance reward per program year) for engaging in an Expert Medical Opinion and a reward for registering with Included Health

### *My Care Checklist*

Keeping up with preventive care means fewer sick days, feeling your best and stopping costly conditions before they start. My Care Checklist is an easy way to keep track of your personal information and healthcare history and remind you when you are due for well visits, routine screenings and vaccinations.

#### **Sleepio**

Sleepio is an online sleep improvement program proven to help you clear your mind, improve your sleep, and have better days. Sleepio's customized six-week program includes 20-minute sessions that guide you, step by step, through evidence-based methods to help quiet your racing mind, reshape behaviors, and get better sleep.

Sleepio has been rigorously studied for safety and efficacy. In 13 randomized controlled trials with over 7,900 people, Sleepio helped 54% of participants fall asleep faster, and 62% spend less time awake at night. In addition, 45% reported better functioning the next day.

This service is free to all Citi employees, regardless of whether you are enrolled in a Citi medical plan. However, your spouse/partner must be enrolled in a Citi medical plan to utilize Sleepio's services. Learn more about Sleepio online at [www.sleepio.com/livewell](http://www.sleepio.com/livewell), or email your questions to Sleepio customer service at [hello@sleepio.com](mailto:hello@sleepio.com).

### *Transform Diabetes Care*

If you and your family are enrolled in a Citi medical plan and you or a family member has diabetes, you may be invited to participate in CVS's Transform Diabetes Care program. The program offers highly individualized support to help three key components:

- Blood glucose control through a connected blood glucose meter. A trained professional will follow-up with you if you have an out-of-range reading. Your results and a health summary report can be shared with your health care providers. ;
- Medication management including one-on-one counseling with a CVS pharmacist, notifications to your health care provider about gaps in your therapy and how to resolve the problem and medication management support tools; and
- Condition management including coaching with Certified Diabetes Educator, MinuteClinic diabetes preventive monitoring visits with results logged into your electronic health record, personalized educational tips and motivational messages integrated into your blood glucose meter and actionable health messaging delivered on your prescription bag label.

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.

## Wellness Benefits

### *Fertility Support*

WINFertility offers industry leading fertility management services to help Anthem members receive the highest quality care and personal support along their fertility journey. If you're enrolled in an Anthem medical plan, you or your Anthem-enrolled spouse/partner can register with WINFertility to earn Pulse Points (one reward per program year).

### *Download the Anthem Engage App*

The Anthem Engage app can help you take charge of your health and well-being. For example, you can check what is covered under your medical plan and how much services will cost to help you make more confident health care decisions. If you are enrolled in Citi's Anthem medical plan and registering your online account for the first time, be sure to register on the Engage app to earn Pulse Points.

### *Chronic Condition Management Programs*

The Live Well Chronic Condition Management Program can help you manage a chronic condition, such as heart disease or diabetes. If you are invited to participate, you will work with a nurse from your medical plan and also earn Pulse Points up to once per program year (must be enrolled in Citi's Anthem or Aetna plan).

### *Maternity Care Management*

Having support during your pregnancy can help provide a healthy start for both you and your baby. If you're enrolled in an Aetna or Anthem medical plan, complete a risk survey (Aetna) or an initial risk assessment (Anthem) and earn Pulse Points.

### *Take Advantage of Telehealth*

Telehealth allows you to speak by phone or video with a board-certified doctor 24/7 for a diagnosis on minor, short-term issues, such as a fever or the flu. If you are enrolled in an Aetna or Anthem medical plan, visit the Teladoc website (Aetna) or LiveHealthOnline website (Anthem) to register for telehealth today. You'll earn Pulse Points when you register and when you complete a telehealth session (one session reward per program year).

## 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;
- 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 2024 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
<b>Take action to save on your health plan premiums in 2024</b>			
<i>Live Well Health Assessment</i>	Take the Live Well Health Assessment between October 1 and November 12, 2023	Earn a \$100 discount off your annual health plan premiums  OR Employees can earn \$100 in Live Well Rewards (redeemable for a gift card) 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
<i>Tobacco Attestation</i>	Complete the Tobacco Attestation on Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits at <a href="http://www.totalcomponline.com">www.totalcomponline.com</a> , or complete the Live Well Tobacco Cessation Program in 2024 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
<b>Complete Healthy Activities in 2024 to earn gift card Rewards throughout the year</b>			
<i>Live Well Healthy Activities</i>	Every step toward a healthier you counts! Earn Rewards if you: <ul style="list-style-type: none"> <li>Track your exercise</li> <li>Get a health screening</li> <li>Register for Included Health and get a second opinion</li> <li>Complete an online Journey or digital coaching program</li> <li>Complete a Financial Journey</li> <li>And more!</li> </ul>	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 Community Day Reimagined and more! In total, you'll be able to earn over \$600 in Live Well Rewards in 2024.	<ul style="list-style-type: none"> <li>All Citi employees and spouses/partners who are enrolled in a Citi medical plan.</li> <li>For Included Health, all Citi employees, and spouses/partners; enrolment in a Citi medical plan is not required.</li> </ul>
<i>More Opportunities to Earn Rewards</i>	<ul style="list-style-type: none"> <li>Register for telehealth and complete one session</li> <li>Take advantage of LiveWell Chronic Condition Management Programs</li> <li>Take a survey on the Virgin Pulse website</li> <li>And more!</li> </ul>		<ul style="list-style-type: none"> <li>Citi employees and spouses/domestic partners enrolled in a Citi medical plan administered by Aetna or Anthem BlueCross BlueShield.</li> <li>For LiveWell Chronic Condition Management Programs, selected employees and spouses/partners enrolled in a Citi medical plan administered by Aetna or Anthem BlueCross BlueShield.</li> </ul>

\* "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.



## Wellness Benefits

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 opportunities to earn and improve your health when you participate in Global Community Day Reimagined, complete a health screening and more! Look for “How to Earn” under the Home tab on web or click Rewards and ‘Learn how to Earn More Points’ on mobile for a complete list.

Each quarter, you can earn:

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

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-Program#Overview>.

### Important Things to Note

- If you’re enrolled in a Citi medical, dental or vision plan, you’ll receive health plan premium discounts for completing your Live Well Health Assessment. If you are not enrolled in a Citi medical plan, you can earn \$100 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, 2023. 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 2024, your spouse/partner can earn a Live Well Reward of \$100 by completing the Health Assessment by November 12, 2023.)



- 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. To have your 2024 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, 2024.
- 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

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Citi operates medical clinics in the following locations: Jacksonville and Tampa, FL; Florence, KY; O'Fallon, MO; Jersey City; New York (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; Other medications prescribed by outside providers including testosterone;
- Annual seasonal flu, travel, and COVID vaccines, where applicable;
- Preventive care screenings (such as blood pressure screenings, mammography, cholesterol/health screenings and skin cancer screenings);
- Laboratory blood tests and EKGs on the order of your physician;
- Lactation rooms that offer a private space to express breast milk and a refrigerator for storage may be located near or inside our clinic at some locations;

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- Immunizations and consultations for international business travel;
- Periodic medical exams for expat staff;
- 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;
- Onsite emergency response and care;
- Basic vision test for your driver's license application;
- Immunizations or a test for tuberculosis before starting a college program or community service program;
- Facilitate access to on-site and remote mental well-being counselors and support services;
- Facilitate access to on-site physical therapy services at some locations;
- Sick visits which can include
  - Assessment
  - Point of care testing
  - Prescriptions ordered electronically through the EMR
  - Diagnostic testing with equipment such as EKGs
  - Treatments onsite with a nebulizer, or oxygen
  - Labs may be ordered where clinically indicated
- Telehealth/ virtual visits
  - Can cover all employees in states of NY, NJ, FL, TX, MO, KY, & OH.