

Be Well Program

Citigroup has partnered with Humana to offer you a number of programs designed to help you navigate life, work, and family care issues, including:

- > Short-term counseling services
- > Text messaging therapy
- > Geriatric care services
- > Resource and referral services

Short-Term Counseling Services

Short-term counseling, provided through Humana, is a confidential service designed to help you and your household members resolve issues that affect your personal life or interfere with your job performance. You can call Be Well 24/7 for help with issues such as sleeping difficulties, anxiety or depression, substance or alcohol abuse, emotional and physical abuse, family and relationship issues, workplace conflict, adopting healthy behaviors, financial concerns and more.

When you or your household members call for counseling support, you will speak with a licensed counselor who will talk with you about your concerns and, if warranted, refer you to an appropriate counselor near your work or home. This benefit provides up to ten face-to-face counseling sessions (five sessions beginning July 1, 2021) per issue with a licensed counselor per year at no cost to you. If you require additional counseling, Be Well 24/7 will make every effort to refer you to a counselor in your medical plan. Additional counseling would be covered under the terms of the medical plan in which you enrolled, if applicable. Contact your specific plan to confirm coverage details.

All counseling services are confidential, as required by law. That is, no information will be shared without the written consent of the individual seeking assistance unless the counselor is legally bound to take action.

The counseling service is a core benefit available to all benefits-eligible employees and their household members. You do not have to enroll or make any contributions to use this benefit.

Employees and their household members can also access the Be Well website, which includes many additional resources to help with physical and mental wellness. In addition to the counseling above, benefits-eligible employees and their household members can receive counseling from Talkspace, the text messaging therapy discussed below.

Text Messaging Therapy

Talkspace, a text messaging therapy service provided through Humana, gives you the flexibility, convenience and confidentiality to get the support you need, no matter where you are. Once you are registered, Talkspace helps you find the best therapist for your needs by matching you with one of their 3,000 licensed therapists. You can then start sharing via text, video and/or audio messages and your therapist will respond to your messages accordingly.

You and your household members can virtually connect with a counselor via desktop, laptop, tablet or smartphone. Your conversations will carry over seamlessly across devices and use banking-grade encryption to keep it safe and confidential.



Citi Benefits

You do not need to be enrolled in a Citi medical plan to access this benefit. All Citi employees and their household members will receive ten weeks of free texting with a therapist on the Talkspace app when they register with the company code "bewell". After ten weeks, you will be offered 25% off the Talkspace retail price for three months with a one-time option to renew for an additional three months at the same price. If you continue to use Talkspace, you will be responsible for paying Talkspace directly.

Please note: Talkspace is available to residents of California but the benefit described above is not. California residents should contact Citi's Be Well program anytime, day or night for alternative resources.

Geriatric Care Services

When an older relative's physical or mental health changes or his or her ability to handle routine activities is impaired, the stress on you and your family can be significant, and few people have the expertise to determine which concerns require immediate care. The situation can be even more difficult for those who live at a distance from older relatives.

Geriatric Care Services can provide the following:

- Consultation with an experienced professional who can answer common caregiving questions;
- > Four hours of consultation time with a Geriatric Care Manager;
- > Assistance with care planning, including a full assessment of the adult's health and living situation;
- > A review of the quality of care in different facilities; and
- Implementation and coordination of caregiving services to meet the needs of the older adult and family members.

Resource and Referral Services

Resource and referral services are designed to save you time by providing valuable research and advice on a number of common everyday challenges facing Citi employees. Whether you are researching options for child care, or dealing with the concerns of your elderly parent, this service can help. These services are completely confidential.

The Be Well team will provide practical solutions, customized referrals and resources on a wide variety of topics, including parenting/child care, adoption, and caring for older adults. You can also obtain assistance with everyday needs, such as finding pet care, planning a vacation, or locating a mover.

Resource and referral services are a core benefit available to all benefits-eligible employees and their household members. You do not have to enroll or make any contributions to use this benefit. Citi provides this service through a contract with Humana.

Contact the Be Well Program as follows:

> Telephone: 1 (800) 952-1245 TTY: 711, then 1 (800) 952-1245

Website: www.humana.com/eap

Username: resources Password: for_you

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