



Be Well Program

Citigroup has partnered with TELUS Health (formerly LifeWorks) and BetterHelp to offer you a number of programs designed to help you navigate life, work, and family care issues, including:

- Short-term counseling services through TELUS Health
- Online therapy through BetterHelp
- Geriatric care services
- Resource and referral services

Short-Term Counseling Services

Short-term counseling, provided through TELUS Health, is a confidential service designed to help you and your household family 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 five face-to-face, virtual, or telephonic counseling sessions per issue per year with a licensed counselor 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 family members. You don't need to be enrolled in any Citi plan or make contributions to take advantage of the program.

Employees and their household family members can also connect with the Be Well program as follows:

- **Download the TELUS Health One app** for convenient support for your mental, physical, social and financial well-being at anytime. You can use online chat to contact a counselor, easily search for resources and tools on a wide range of topics, review the latest information on the app's news feed, or work out from home with free LIFT Virtual Session Fitness classes. To download the app on Android or iOS:
 - Search for TELUS Health One, then
 - Open the app, click on 'Log in' and enter your log-in credentials:
 - Username: bewell
 - Password: livewell



- **Visit the TELUS Health website** at one.telushealth.com (universal username: bewell; case-sensitive password: livewell) for online access to the Be Well program. You can use the live chat feature and access hundreds of articles, e-books, audio recordings, assessments, toolkits and more.

You can access the same features of the Be Well program on both the mobile app and website.

In addition to the counseling above, benefits-eligible employees and their household family members can receive online counseling from BetterHelp as discussed below.

BetterHelp

Citi has partnered with BetterHelp to support you and your wellbeing by providing convenient access to professional therapy services online. BetterHelp allows you to connect with your therapist in a safe and private online environment. You have the option of having sessions by phone, video, chat or asynchronous texts. Once matched with a therapist, you have the ability to schedule your first session immediately. BetterHelp's matching algorithm allows you to match to a therapist based on attributes like age, ethnicity or area of specialty.

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.

You do not need to be enrolled in any Citi plan to access this benefit. All Citi employees and their household members will receive up to five free sessions (if phone, video or chat are requested) or up to five weeks of free texting (if texting is requested).

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.

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

Be Well Program

Contact the Be Well Program (including BetterHelp) as follows:

- Telephone: **1 (800) 952-1245**
TTY: **711, then 1 (800) 952-1245**
- Website: one.telushealth.com
Username: bewell
Password: livewell

Family First: An Additional Caregiving Support Resource

If you are enrolled in the Citigroup Legal Benefits Plan, available through MetLife, you and your eligible dependents automatically have unlimited access to Family First's caregiving support services. Family First's multi-disciplinary team of highly trained experts provide the support you need to create a personalized caregiving plan for your loved one. See the *Legal Plan* section for details.