



## Overview

Citi continues to offer a wide range of benefits to meet the diverse needs of our employees. During Annual Enrollment, you have the opportunity to consider all your options and choose the benefits that will best support you and your family in 2023.

Annual Enrollment is Monday, October 10 through Friday, October 28. Take this time to:

- Think about your needs for next year.
- Review all the benefits that Citi has to offer.
- [Enroll between October 10 and 28](#) to make sure you have the benefits you'll need next year.



### Need Help Choosing?

Use these resources to help you find the best benefits for your needs:

- Review the detailed information on this page (including the [Annual Enrollment checklist](#) below) and throughout [CitiBenefits.com](#) to better understand all your benefit options.
- Ask **ALEX** for guidance in choosing a medical plan — this fun, interactive decision support tool can help you identify the best benefits for your needs.
- Call your Citi Health Concierge for personal assistance (Aetna: [1 \(800\) 545-5862](#) | Anthem: [1 \(855\) 593-8123](#) | All plans (Health Advocate): [1 \(866\) 449-9933](#)).

## New and Notable for 2023

Most of our benefits are **staying the same for 2023**, with a few exciting additions and enhancements designed to **meet you where you are** and help make life easier and more manageable for you and your family.



### Health Plan Costs

Every year, we strive to keep your benefit costs as low as possible. Health insurance can be expensive, so Citi subsidizes the cost for medical coverage and works closely with our benefit partners to secure competitive pricing for all plans.

Here's how your health benefit costs will change in 2023:

- Paycheck deductions for all medical plans will increase by 3%.\*
- Paycheck deductions for the Cigna DHMO dental plan will be staying the same; paycheck deductions for the MetLife PDP dental plan will increase by 4%.
- Paycheck deductions for the vision plan will decrease slightly.

**\*Note:** Your cost for medical coverage varies [based on your pay band](#). If you will be in a higher pay band due to increased pay, your 2023 paycheck deductions for medical may increase more than 3% compared to 2022. Visit Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#), to review your benefits costs for 2023.



## New Virtual Physical Therapy Option

Living with pain or decreased mobility can be frustrating and discouraging. In addition, scheduling and traveling to physical therapy appointments can be challenging. Beginning in January 2023, there will be another option for the treatment of muscle and joint problems with **free** virtual physical therapy through SWORD Health. Please note: your current coverage for in-person physical therapy will remain the same.

### With SWORD Health:

- Individuals who participate will be matched with a licensed professional physical therapist to receive an evaluation and personalized treatment plan designed around your diagnosis and needs.
- Live virtual consultation and video instruction will show you how to use wearable sensors and a monitoring device (all provided at no cost to you) that will allow you to receive real-time feedback to correct your form as you do your prescribed exercises.
- Your physical therapist will review your progress and make adjustments to your program as needed.
- Using the SWORD app, you can watch educational videos, chat regularly with your physical therapist, learn about your condition and also apply behavioral therapy strategies to help train your brain as you work your body.

SWORD is designed to make it easy to begin — and stick with — a physical therapy program right from the comfort of your home. It can address most types of back and joint issues, helping to reduce pain and improve strength and mobility as you recover from surgery, work to avoid surgery or try to reduce the need for medication.

You don't need to enroll in SWORD Health during Annual Enrollment to participate in this program in 2023. As long as you enroll in Citi medical coverage, you'll have the option to use SWORD Health next year — it doesn't matter which medical plan or network you choose. More information will be available at a later date.



## New MetLife Legal Buy-Up Option for Parents/Parents-in-Law

To further support your ability to take care of your family at every stage of life, we're adding a **new Plus Parents option** to our **MetLife Legal Plans** benefit. You must enroll or previously be enrolled in the MetLife Legal Plans to add the Plus Parents coverage. It can provide valuable help for the parents in your life.

With the **Plus Parents** coverage, your parents and parents-in-law have access to legal guidance for issues related to estate planning, elder care, identity theft and more.

The Plus Parents coverage accommodates extended and blended families, with coverage for up to eight parents (four sets).

Once coverage begins, you, your eligible dependents, parents and parents-in-law can receive legal advice and representation for a wide range of legal matters.

MetLife's nationwide network of more than 18,000 attorneys is available by phone or in person with no out-of-pocket costs for covered services. Or, if you choose an out-of-network attorney, your MetLife plan will reimburse eligible costs according to a fee schedule.

Learn more about [MetLife Legal Plans](#).



## Personalized Cancer Support

Facing a cancer diagnosis can be scary, overwhelming and confusing. Citi offers programs at no extra cost to help you through your cancer care. And now, you'll have access to even more support options.

- If you're enrolled in an Anthem medical plan, the new Concierge Cancer Care program gives you personalized support every step of the way, from arranging second opinions to helping you find the most appropriate care, coordinating logistics, addressing your financial questions and supporting you emotionally.
- Aetna members can rely on the Aetna Cancer Support Center for helpful online resources, personalized support from a dedicated advocate and assistance with genetic testing and counseling to guide your care plan.
- All Citi employees have access to MSK Direct, which offers support throughout your cancer care journey, including scheduling a consultation at Memorial Sloan Kettering, facilitating second opinions and providing ongoing logistical assistance and emotional support.



## Be Well Program Enhancements

Effective November 1, 2022, the [Citi Be Well Program](#), which offers mental health support for you and your family, will be provided through LifeWorks, a global leader in employee well-being programs. With this change, your program benefits will expand to include:

- 24/7 instant chat with a professional counselor
- Self-guided CareNow programs using internet-based cognitive behavioral therapy (iCBT)
- Personalized digital content and tools through the LifeWorks mobile app and website

Your access to virtual therapy through BetterHelp will continue. The phone number that you use to reach a Be Well counselor will stay the same. We'll provide you with additional updates as we get closer to November 1.

There is nothing you need to do right now, and we encourage you to continue taking full advantage of all the various services available under the [Be Well Program](#). We want to ensure the transition is as smooth as possible for you. If you're currently receiving support from a Be Well counselor or coach as of November 1, you will be able to continue seeing that same counselor through December 31, 2022.

[Read more about the Be Well Program transition, including frequently asked questions.](#)



## Health Savings Account (HSA) Contribution Limits

The HSA contribution limits set by the IRS will increase for 2023. If you enroll in the High Deductible Plan with HSA for next year, the following HSA contribution limits will apply:

|   | Employee Only | All Other Coverage Levels |
|---|---------------|---------------------------|
| Citi's contribution   | Up to \$500   | Up to \$1000              |
| Total contribution allowed by the IRS in 2023                                       | \$3,850       | \$7,750                   |
| Amount you can contribute in 2023 if you receive Citi's entire annual contribution* | Up to \$3,350 | Up to \$6,750             |

\*If you will be age 55 or older in 2023, you can contribute an additional \$1,000.



## Spending Account Contribution Limits

When making your spending account elections for 2023, keep the following IRS contribution limits in mind:

- Health Care Spending Account (HCSA) or Limited Purpose Health Care Spending Account (LPSA): \$2,850 in 2023
- Transportation Reimbursement Incentive Program (TRIP) – before-tax contributions: \$280 per month
- Dependent Care Spending Account (DCSA): \$5,000 in 2023



## Change in SelectHealth HMO Network

Based on your location, you may have the option to enroll in the SelectHealth HMO. If you do, note that the network of doctors will be updated for 2023, so you should check that the doctors you want to see are still in network. Keep in mind that with an HMO, there is no out-of-network coverage, except in an emergency.



## Medical Plan Considerations

Since there aren't any big changes coming, this is the perfect year to become more familiar with all the benefits that Citi offers and make sure you have the right plans in place to support your needs in 2023.

One of the most important choices you'll make is your medical plan. We offer several medical plan options, each with different features and advantages, to suit a variety of situations. Take this opportunity to consider whether your current medical plan offers the best coverage and value for your needs.



### Give the In-network Only Plan Another Look

The In-network Only Plan combines high-quality care with low costs to help take the guess work out of health care:

- **Predictable copays** with no deductible (**\$25** to see a primary care doctor or **\$45** to see a specialist).
- **Quality care** from doctors that consistently deliver better patient outcomes.
- **Lower paycheck deductions compared to the Choice Plan**, so you spend less to have medical coverage and keep more money in your wallet .

## Is the In-network Only Plan right for you?

The In-network Only Plan helps keep your health care costs more predictable and manageable, but it's not for everyone. It's important to know that only in-network care is covered — you cannot go to out-of-network doctors or hospitals, except in an emergency. Take a look at the considerations below to decide if this plan is a good fit for you.

| You may want to <b>CONSIDER</b> it if:   | You may want to <b>AVOID</b> it if:   |
|--|---|
| <ul style="list-style-type: none"><li>• You want to pay only <b>\$25</b> for a primary care visit or <b>\$45</b> for a specialist visit.</li><li>• You like having access to a smaller network of doctors who consistently deliver <b>high-quality care at lower costs</b>.</li><li>• You don't mind changing doctors if necessary to <b>stay in your plan's network</b>.</li><li>• You want to pay a <b>low deductible</b> for hospital care (\$250 individual/\$500 family), plus a <b>copay</b> (\$200 for emergency room or outpatient/\$400 for inpatient).</li></ul> | <ul style="list-style-type: none"><li>• You need to see <b>doctors who aren't in the plan's smaller network</b>.</li><li>• You cover a <b>dependent who lives outside the network service area</b>, such as a child at college.</li></ul> |

**Note:** This plan provides **in-network coverage only** and is not available in every location. If the In-network Only Plan is available to you, it will be offered as an option when you enroll. If you have doctors you prefer, [make sure they are in-network](#) before enrolling in this plan. Rest assured, **you're covered anywhere** in an emergency.

## Your Annual Enrollment Checklist

Annual Enrollment is your opportunity each year to make benefits changes. Follow these steps to make the most of it:



### Review Your Benefit Options

This Annual Enrollment, carefully consider your needs and take a close look at all the benefit options Citi offers. You might find benefits that provide a better match for your life right now.



## Check the Medical Plan Networks

Plan networks can change, so it's important for all employees to review the Aetna and Anthem network directories, even if you're planning to keep your current medical plan. If you find that your preferred doctors no longer belong to your plan's network, you have the option to switch networks or plans during Annual Enrollment.

The **Choice Plan** and **High Deductible Plan with HSA** allow you to see out-of-network doctors, but you'll pay less for in-network services. To search within these plan networks:

- **Aetna:** When prompted, select the **Aetna Open Access, Choice POS II Open Access Plan** network. Or call **1 (800) 545-5862**.
- **Anthem BlueCross BlueShield:** Click on **Select a plan for basic search**, then choose **Medical Plan or Network** for the type of plan or network. Choose your state and select **Medical (Employer-Sponsored)** for how you get health insurance. When prompted, select the **applicable network name for your state** in the online search tool. Or call **1 (855) 593-8123**.

The **In-network Only Plan** has a smaller network of doctors and hospitals than the Choice Plan and High Deductible Plan with HSA, and out-of-network expenses are not covered, except in an emergency. This smaller network is not available in all locations, and the areas where it is offered may change from year to year.

- To check **Aetna's APCN+ network**, use the **customized doc finder tool** or call **1 (800) 545-5862**. To use the online tool:
  - Enter your home ZIP code, then click **Start Your Search**.
  - Enter your ZIP code again and continue as a guest to search for in-network doctors.
- To check the **Anthem network**, use the **Find Care tool** or call **1 (855) 593-8123**. To use the online tool:
  - Click on **Select a plan for basic search**, then choose **Medical Plan or Network** for the type of plan or network.
  - Choose your state and select **Medical (Employer-Sponsored)** for how you get health insurance.
  - Select **National Blue High Performance Network (BlueHPN Non-Tiered)** for the plan/network.
  - Follow the prompts to continue your search.
- Or, call your doctor's office and ask if they are part of the Aetna APCN+ or Anthem BlueHPN Non-Tiered networks.



## Ask for Help

During Annual Enrollment (October 10 – 28), you can use **ALEX**, the independent, fun and interactive tool to help with your benefit elections.

You can also turn to Citi's Health Concierges for personalized assistance:

- Aetna members > **1 (800) 545-5862**
- Anthem members > **1 (855) 593-8123**
- Those currently not enrolled in Citi coverage can call Health Advocate > **1 (866) 449-9933**



## Take Your Health Assessment

You'll earn a **\$100 discount** on your annual 2023 medical plan paycheck deductions if you take the Health Assessment between **October 1 and November 13**. Plus, you'll learn valuable information about your health status. If your enrolled spouse/partner also takes the Health Assessment, you can earn an additional \$100 discount on your Citi medical coverage costs.

Employees who don't enroll in a Citi medical plan can still take the Health Assessment to learn more about their health status and earn \$100 in Live Well Rewards that can be redeemed for gift cards on the Virgin Pulse platform.

To access the Health Assessment, you must register with Virgin Pulse, which can be done through **My Total Compensation and Benefits**. Once you register, you can even take the Health Assessment right from your smartphone with the Virgin Pulse app!

- [Download from the Apple Store](#)
- [Download from Google Play](#)



## Compare Costs

Visit Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#), to review your benefits costs for 2023.



## See How Citi's Benefits Can Meet Your Real-life Needs

Take inspiration from five different stories representative of the [everyday challenges you might be facing](#). You might see yourself in one or more of these stories and learn about a benefit you may want to use in 2023.



## Enroll in Your Benefits

Make your benefit elections [online or by phone](#) between Monday, October 10 and Friday, October 28.



## Update Your Beneficiaries

When you enroll for benefits, remember to update your life insurance and retirement plan beneficiaries, if necessary.

To update your beneficiary information for Group Universal Life (GUL) insurance, you must do so directly with MetLife. Visit [My Total Compensation and Benefits](#) and click on "Group Universal Life" under "Want to get to our best in class vendors fast?" to connect to the MetLife MyBenefits website.



## Give Yourself a Check-up

To find out if you're getting the most from your Citi health benefits, ask yourself:

- Do you have a primary care doctor?
- Do you go for an annual physical?
- Do you get your recommended preventive screenings?

If you don't have a primary care doctor you see regularly, consider changing that. Studies show that consistent primary care **keeps you healthier, saves you money and helps you live longer**.

**Did you know?** Individuals who have a primary care doctor they see regularly:

- Avoid unnecessary trips to the emergency room, where care is much more expensive.
- Find out about potential risks early, which can prevent more serious and costly health problems from developing.

**It's free!** Your annual wellness visit and certain recommended screenings are **100% covered by your Citi medical plan** when you see an in-network doctor, so there's no cost to you.

Plus, when you and/or your enrolled spouse/partner get a biometric screening, you can each earn **\$50 PulseCash!**

Log in to your plan's website or contact your Citi Health Concierge for help finding an in-network doctor:

- Aetna: [1 \(800\) 545-5862](#)
- Anthem: [1 \(855\) 593-8123](#)
- All plans (Health Advocate): [1 \(866\) 449-9933](#)



## For Spouses/Partners



### Note to Citi Employees

The information in this section is intended for your spouse/partner. Please ask your spouse/partner to review this material, so you can both evaluate which coverage — Citi coverage or other employer-sponsored coverage — provides the most value to you and your family.

As the spouse or partner of a Citi employee, you have the chance to think about your current Citi Benefits and help select the ones you want for the 2023 plan year. Make sure to review this year's changes. This year's Annual Enrollment period is **October 10 – October 28**.

### Compare Your Options

If you have access to another employer plan other than Citi, consider which plan provides the most value. Compare Citi health plans to your employer's offerings, as well as the cost of enrolling separately in "employee only" coverage through your employer's plan with the cost of spouse/family coverage through Citi. Also, [find out what's changing for 2023](#).

If your employer's annual enrollment period occurs **after October 28, 2022**, use the information available to you to make the best decision for your family's needs. When you become eligible to enroll in benefits with your employer, you can compare your options and change your Citi coverage at that time.

If you enroll under your employer's plan, contact the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938**, (8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding holidays) within 31 days after you enroll. You'll be able to drop your Citi coverage to avoid paying for more coverage than you need. For more details on changing coverage, review the [Benefits Handbook](#). If you have children, compare your options to determine the best way to cover them, whether through Citi Benefits or your employer.

## Ready to Enroll

Take action between **Monday, October 10** and **Friday, October 28**.

You have two ways to make your benefits elections:



### Online

Make your elections and verify and/or add covered family members by visiting **Your Benefits Resources (YBR™)**, available through [My Total Compensation and Benefits](#).



### By Phone

If you prefer, you may also enroll by phone. Call the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938**, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding holidays. From the "benefits" menu, select the "health and insurance benefits as well as TRIP and spending accounts" option. If you're outside the United States or Puerto Rico, call **1 (469) 220-9600**.

**Note:** All family members must be listed as a covered dependent under each individual plan. When enrolling by phone, you must ask a Citi Benefits Center representative to "cover" each dependent.

## What Happens If You Don't Enroll?

Here's what will happen if you don't take any action before Annual Enrollment ends on **October 28**:



### You'll Be Automatically Enrolled

You'll be automatically enrolled in the same benefits coverage and at the same coverage levels as in 2022. This could mean that you'll miss out on benefits that may provide a better match for your life right now.



### You'll Pay a Tobacco Penalty

If you're currently enrolled in a Citi medical plan and don't take action during Annual Enrollment, you'll pay the tobacco penalty for the 2023 plan year, regardless of whether or not you use tobacco products. This applies to your spouse/partner as well, if they are covered by a Citi medical plan.

If you don't use tobacco, complete the Tobacco Free Attestation by the Annual Enrollment deadline (October 28) by visiting Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#). You'll see the attestation right before you go to enroll in a medical plan.



### You Won't Be Able to Contribute to a Spending Account (HCSA/LPSA or DCSA) for 2023

To contribute before-tax dollars to a spending account, you must actively enroll in these accounts each year. If you don't enroll during Annual Enrollment, you may be eligible to enroll during the plan year if you experience a qualified change in status.



### Your Health Savings Account (HSA) Contributions Won't Begin on January 1, 2023

Any 2022 plan year HSA contribution elections will **not** carry over into 2023.

You **must** make your 2023 plan year HSA contribution election by the Annual Enrollment deadline for your contributions to take effect on January 1, and to receive the entire Citi contribution for the 2023 plan year. However, you can enroll in or change your contribution to the HSA at any time during the 2023 plan year.

To qualify for Citi's entire contribution (up to \$500 for employee only coverage or up to \$1,000 for all other coverage categories), everyone who enrolls in the High Deductible Plan with HSA for 2023 must accept the terms and conditions of the HSA by December 31, 2022.

**Note:** Delays in establishing your HSA and accepting the terms and conditions may limit Citi's contribution to your HSA.



### You Won't Be Able to Purchase Additional Vacation Days for 2023

If you're thinking about [purchasing additional vacation days](#) for 2023, make sure to do so between October 10 and October 28. You won't be able to purchase additional vacation days during the year, and any vacation day purchase made for 2022 will not carry over.



### You'll Miss Your Chance to Enroll in Any New Benefits for 2023

In order to change the benefits you have now or enroll in new benefits that you're not already enrolled in, you need to take action during Annual Enrollment, October 10 – 28, 2022.