



2025 Dependent Verification Review – FAQs

Overview

Q: Why is my employer conducting dependent verification?

A: Citi is dedicated to offering a valuable benefits package to our employees and their eligible family members. To maintain our comprehensive benefits program, it is essential that we periodically verify the eligibility of all enrolled dependents.

Recognizing that family circumstances can change over time, Citi conducts dependent verification reviews. As part of this process, if an employee's dependents are currently enrolled in Citi benefit plans, we will request documentation to confirm their eligibility.

Q: What documents do I need to prove eligibility? Where can I get them?

A: You will need documents that validate your existing relationship with a covered dependent. For further information, consult the email and letter sent to your home address from the Citi Benefits Center on or around September 30. The Citi Benefits Center will send follow up communications to you until you complete all required tasks.

You can log in to the Dependent Verification portal any time to check your status. Log in at <https://www.totalcomponline.com>. Select "Health and Insurance (YBR)" and click on the bell to access your To-Do's.

Q: Will my confidential information be kept secure?

A: Strict security measures are in place to ensure the integrity of your personally identifiable information. For more information about how your information is kept safe, review the Security and Privacy Policy found on the Your Benefits Resources (YBR) site, accessible via www.totalcomponline.com.

Q: What happens if I don't provide the required documentation?

A: Your dependents who were subject to this review will not receive Citi health and insurance benefit coverage effective January 1, 2026, and their current coverage will be terminated on December 31, 2025.

Coverage impacted will depend on your enrollment, including but not limited to:

- Medical, Dental, Vision
- Supplemental Health Plans
- Spending Accounts (including the Transportation Reimbursement Incentive Program [TRIP])
- Life & Accident Insurance
- MetLife Legal Plan.

Q: What are Citi's rules for dependent eligibility?

A: For information about Citi's eligibility rules, consult the U.S. Health and Insurance Handbook found on the "Benefits Handbook" page on www.citibenefits.com. Complete eligibility information is found in the "Eligibility and Participation" section.

Q: If a dependent is determined to be ineligible for benefits as a result of dependent verification, where can I go to get them medical, dental and vision coverage?

A: For dependents who have been deemed ineligible as a result of dependent verification, you may have other options for their medical, dental and vision coverage:

- Citi will offer COBRA for extending current medical, dental and/or vision coverage to them, so they may maintain their current coverage at their own cost. The cost for COBRA is the entire contribution (employee plus employer cost) plus a 2% administration fee. If applicable, you will receive information about COBRA from the Citi Benefits Center after coverage has ended.
- If your dependent(s) have other employer-sponsored benefits available to them, they may choose to enroll in such coverage.
- Health care coverage is available through the Health Insurance Marketplace available at healthcare.gov.

Q: If I drop dependents, will they be eligible for continued coverage through COBRA?

A: If applicable to you, you may elect COBRA for medical, dental and/or vision coverage for the dropped dependent by the deadline stated in the COBRA packet you receive.

Q: I missed the deadline to submit my verification documentation, what do I do now?

A: If you do not complete the verification process by the deadline, your dependent(s) will not be covered by Citi benefits effective January 1, 2026 (even if you have enrolled them during Annual Benefits Enrollment). In this situation, you will receive more information about your right to challenge the eligibility decision through a claims and appeals process.

You may also enroll them during the next Annual Enrollment period or as a result of a qualifying change in status, in either case, with the requisite verification documentation.

Q: Whom can I contact for more information?

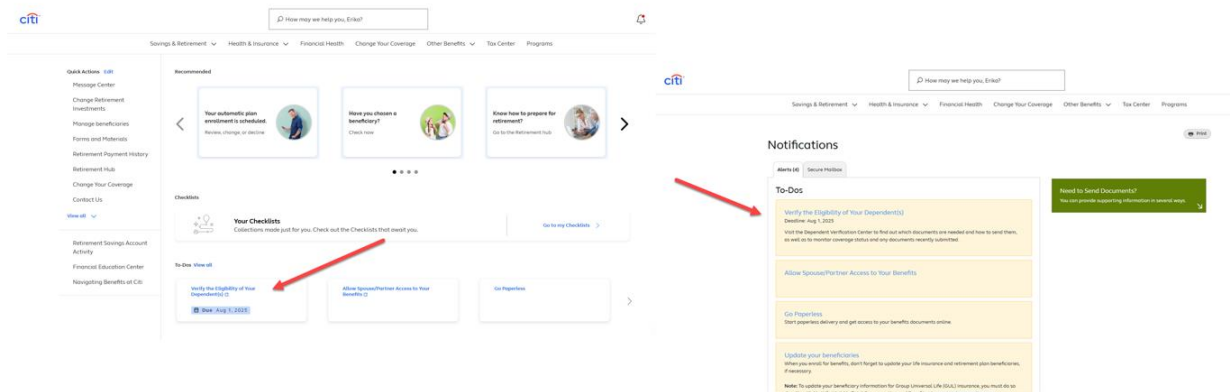
A: If you have questions, choose the Contact Us link within the Your Benefits Resources site, accessible via www.totalcomponline.com.

You may also reach Dependent Verification Center Customer Care, via ConnectOne by calling 1 (800) 881-3938. From the “benefits” menu, select the “health and insurance benefits as well as TRIP and spending accounts” option. Say "Dependent Verification" to be routed to a representative, 9 a.m. to 6 p.m. ET Monday through Friday (excluding holidays).

Process Documentation

Q. Where can I verify my dependents in the Dependent Verification Portal within the Your Benefits Resources (YBR) site?

A. See screenshots below:



Q: Which documents do I need to submit?

A: In the information you receive from the Citi Benefits Center, you'll find the types of documentation you must submit based upon the dependent(s) you need to verify. While there are options for documents to submit, it is important to note that you must submit a combination of documents as suggested in the information you receive.

For example, you may need to provide documentation to establish the commencement and the current continuation of the relationship.

Q: What options do I have to submit documents to the Citi Benefits Center?

A: You have the option to upload scanned documents to the Dependent Verification Portal; fax documents; and/or mail them to the Citi Benefits Center. More information about submission methods is available in the communications you receive from the Citi Benefits Center.

Q: What happens after I submit the requested documentation?

A: After you submit your documentation, the Citi Benefits Center will review it against the applicable plan's eligibility requirements. You'll be notified of the results by email and/or mail and via the Dependent Verification Portal (within YBR, accessible via www.totalcomponline.com).

Q: Will the Citi Benefits Center retain the documentation I provide?

A: Following review of the documentation you provide, the document(s) submitted will not be returned and will be destroyed.

Q: Who will have access to the documentation I provide?

A: There is a team at the Citi Benefits Center (third-party) that reviews and disposes of documentation submitted for dependent verification reviews. These are the only individuals who will have access to these documents.

Q: Why isn't the short-form birth certificate acceptable to verify my dependent?

A: The birth certificate is used to establish the parent/child relationship. The long-form birth certificate is required because it includes the parents' names. This information verifies that they are the biological parents of the dependent.

Q: How long does it take to get a government-issued birth or marriage certificate (a vital record)?

A: If you need a vital record from a state, county, foreign embassy or consulate, we recommend ordering your documentation early in the process. Some offices can take several weeks to issue a vital record.

There is no requirement for documents to be translated if they are not in English.

Q: My vital record states that copying it is prohibited. What do I do?

A: If photocopying isn't allowed, request the noncertified vital record and submit it via the U.S. mail.

Q: Will I be reimbursed for the cost or be able to take additional time off from work to obtain required documents?

A: **Costs:** Any charges associated with obtaining or submitting required documents are your responsibility. This includes, but is not limited to, fees for official records, certifications, notarizations, or postage.

Absences: If you are unable to obtain the required documents before or after work and require time away from work for absences connected to any non-Citi-work related matter, such as obtaining personal documents, you may use your vacation/planned time.

Claims and Appeals

Q: I missed the deadline to submit my verification documentation and have submitted a claim for review. While my claim is in progress, will my dependent(s) be covered by Citi?

A: Your dependent(s)'s 2025 coverage will end at 11:59 pm (ET) on December 31, 2025. If your claim or appeal is approved/accepted, your dependent's coverage may be reinstated retroactive to when coverage was dropped.

Q: How will I know if my claim or appeal was received?

A: You can check the status of your request on the online Dependent Verification Portal at any time. If your claim or appeal is denied, you will receive a letter mailed to your home address on file.

Q: What happens if I submit my claim or appeal without all the correct documentation?

A: If any information is missing or incomplete, you'll be notified via letter. The notification will list what information is still needed and give a deadline for submitting it.

Q: What happens if I don't supply the requested documentation?

A: If your documentation isn't submitted by the deadline, your claim or appeal may be denied.

Q: How do I learn more about filing a benefits claim or appeal?

A: Contact the Dependent Verification Claims and Appeals Management team and request that the Employee Benefit Claims and Appeals Form be sent to you. This Form provides details on the procedures and deadlines you must follow to have the eligibility determination for your dependent(s) reviewed.

You'll be notified in writing about the decision after your documentation is reviewed against the applicable plan's requirements. You can also check the status of your claim or appeal on the online Dependent Verification Portal at any time.

To reach Dependent Verification Center Customer Care, via ConnectOne call 1 (800) 881-3938. From outside of the United States, call 1 (469) 220-9600. From the "benefits" menu, select the "health and insurance benefits as well as TRIP and spending accounts" option. Say "Dependent Verification" to be routed to a representative, 9 a.m. to 6 p.m. ET Monday through Friday (excluding holidays).