

MSK *Direct*

EXCEPTIONAL CANCER CARE, SIMPLIFIED.

FREQUENTLY ASKED QUESTIONS

WHY MEMORIAL SLOAN KETTERING (MSK)?

Citi's here for you and your family in times of need. When you're faced with cancer, it's crucial that you receive reliable information and comprehensive care coordination. The experts at MSK are there to help you understand the cancer treatment process and provide practical support during your treatment. MSK is the world's oldest and largest private cancer center, devoting more than 130 years to patient care and research. It is consistently ranked among the top hospitals for adult and pediatric cancer care in the United States.

WHAT IS MSK *DIRECT*?

Citi is partnering with MSK to bring you and your family members *MSK Direct*, a program that offers guided access to expert cancer care from a team of dedicated cancer specialists. The team includes experienced nurses, social workers and MSK Care Advisors who will be there to guide you through the process of getting care at MSK.

WHO IS ELIGIBLE TO USE MSK *DIRECT*?

All Citi employees and their family members have access to *MSK Direct*, regardless of enrollment in other health benefits offered by Citi, at no additional cost beyond the standard copays, coinsurance and deductibles for the medical services received from MSK. Family members include, but are not limited to, spouse/partner, children, parents, parents-in-law, grandparents, aunts, uncles and cousins, subject to insurance verification.

WHERE IS MSK LOCATED?

In addition to the main hospital in Manhattan, MSK has outpatient facilities located in New York (Brooklyn, Long Island and Westchester) and New Jersey.

WHAT ARE MY OPTIONS IF I DON'T LIVE IN THE NEW YORK AREA AND I'M UNABLE TO TRAVEL?

MSK Direct is available to all Citi employees across the country. If you are unable to travel to an MSK facility, *MSK Direct* can facilitate a remote second opinion (subject to an additional fee of \$1,500 for those with valid U.S. health insurance) or provide a recommendation to a high-quality facility closer to your home. Call *MSK Direct* for more information.

WHEN SHOULD I CONTACT MSK *DIRECT*?

Call *MSK Direct* if you or a family member:

- Are diagnosed with cancer and would like to explore options for treatment at MSK
- Receive results from a medical test or exam that indicate a suspicion of cancer and would like to explore options for treatment at MSK
- Would like a second opinion from MSK on a cancer diagnosis or care plan received from another facility
- Are in cancer treatment elsewhere and would like to consult with an MSK specialist about possible options



Memorial Sloan Kettering
Cancer Center

WHAT WILL THE MSK *DIRECT* TEAM DO?

MSK *Direct* can help by:

- Scheduling an initial appointment at MSK, usually within two business days
- Helping gather necessary medical records for the first appointment at MSK
- Meeting patients at the initial appointment at MSK to provide support, logistical assistance and introductions to their clinical team
- Facilitating a remote second opinion for patients who are unable to travel to MSK (fees apply)
- Recommending a local facility if the patient lives far from MSK and prefers to be treated closer to home

DO I HAVE TO ENROLL TO PARTICIPATE IN MSK *DIRECT*?

No, you do not need to enroll for MSK *Direct*. All Citi employees and their family members have access to the services provided by MSK *Direct*.

DO I HAVE TO PAY EXTRA TO USE MSK *DIRECT*?

No. All Citi employees and their family members have access to the services provided by MSK *Direct* at no additional cost. Medical care provided by MSK will be subject to the standard out of pocket costs (such as copays, deductibles and coinsurance) of each individual's medical plan. MSK is considered an in-network facility under most Citi medical plans. Call MSK *Direct* or your health plan to verify your health plan's coverage. There are fees associated with MSK *Direct*'s remote second opinion service. See "Can I get a second opinion at MSK?" for further details.

DOES THIS PARTNERSHIP IMPACT MY OTHER BENEFITS?

No, MSK *Direct* is an additional benefit that does not impact or change your other health benefits.

CAN I ACCESS MSK *DIRECT* EVEN IF I DON'T HAVE A CONFIRMED CANCER DIAGNOSIS?

Yes. MSK *Direct* can help before a confirmed diagnosis of cancer is received. You may contact MSK *Direct* when you receive results from a blood test, imaging exam or pathology report that indicate you may have cancer. The staff at MSK *Direct* can arrange an appointment with an MSK physician to further evaluate your situation.

CAN I GET A SECOND OPINION AT MSK?

Yes. If you have already received a diagnosis or treatment recommendation somewhere else, you may contact MSK *Direct* to schedule an appointment for a second opinion with an MSK physician or receive a remote second opinion. Remote second opinions are subject to an out of pocket cost. If your health insurance is issued in the United States, the out of pocket cost is \$1,500. If you do not have health insurance or your health insurance is not issued in the United States, the out of pocket cost is \$2,750. If you have Medicare, you may receive additional bills for applicable coinsurance, deductibles or copays.

DO I HAVE TO GO TO MSK FOR CANCER CARE?

No. Citi values offering you choice when it comes to your health. The services provided by MSK *Direct* are available to you as an option should you or a family member need cancer care. The decision on where to go for care is always your decision to make.

HOW CAN I CONTACT MSK *DIRECT*?

You and your family members can call Citi's dedicated toll-free MSK *Direct* line at **(833) 825-4558**, 8:30 a.m. to 5:30 p.m. ET, Monday through Friday. Messages left outside of these hours of operation will be returned the next business day. Family members will need to state their relationship to the Citi employee.

