

To: Puerto Rico employees

From: Human Resources — Global Benefits

Date: October 2025

Subject: Upcoming Annual Benefits Enrollment for 2026

The Annual Benefits Enrollment period for Citi health and insurance benefits for the 2026 plan year is **October 6 to October 24, 2025**. Enclosed is the 2026 Annual Benefits Enrollment guide for employees in Puerto Rico.

The 2026 Annual Benefits Enrollment guide summarizes what you need to know about Citi's health and insurance benefits for 2026 and provides instructions on how and when to enroll in your 2026 benefits coverage.

Legal notices: The following notices are required to be distributed to individuals eligible for Citi health and insurance benefits and will be found on the "Forms & Documents" page on www.citibenefits.com by October 6, 2025:

- Important Notice About Your Citi Prescription Drug Coverage and Medicare;
- Women's Health and Cancer Rights Act Notice;
- Newborns' and Mothers' Health Protection Act Notice;
- Your Health Insurance Portability and Accountability Act Rights; and
- Notice of HIPAA Privacy Practices.

Please read these materials for details and instructions on how to access additional resources.

Summaries of benefits and coverage (SBCs)

U.S. Health Care Reform law requires that Citi provide you with a uniform summary of benefits and coverage (SBC) for each health coverage option available for the 2026 plan year. The SBCs will be available in October. Visit www.citibenefits.com, click on the navigation menu then click "Forms & Documents."

If you are unable to access the SBCs online, paper copies of the SBCs are available free of charge by calling the Citi Benefits Center through ConnectOne at **1 (800) 881-3938**. From the ConnectOne "benefits" menu, choose the "health and insurance benefits" option. You can speak with a representative from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays.

From outside the United States, Puerto Rico and Canada: Call HR Partnership and Delivery (HRP&D) at **1 (469) 220-9600**. Press 1 when prompted. From the ConnectOne "benefits" menu, choose the "health and insurance benefits" option.

TDD users can call the Telecommunications Relay Service at **1 (866) 280-2050**. Then call ConnectOne as instructed above.





2026 Annual Benefits Enrollment Guide

Get Started Today

Annual Benefits Enrollment is your opportunity to make decisions about health and insurance coverage for you and your family, if applicable, for next year.

- Consider the options available to you and take advantage of the available resources to help you decide which coverage is right for you and your family.
- Enroll by the **October 24** deadline. Read on for actions you may want to consider taking.
- Participate in Healthy Choices Rewards. You can take steps toward improving your health and earn money to help offset the cost of benefits coverage.

Enroll for 2026 Benefits Coverage: October 6 – 24

Annual Benefits Enrollment is **October 6 – October 24, 2025**. Your enrollment deadline is 8 p.m. ET on October 24, if you enroll through a Citi Benefits Center representative, or 11:59 p.m. ET on October 24 if you enroll online. Your new coverage begins on January 1, 2026. **If you are new to Citi, please see page 10 for more information.**

Your 2026 Benefits

For 2026, we've reviewed our benefits program to ensure it remains competitive and affordable to our employees. As a result, we're making changes to our medical plan through Triple-S for 2026. The updated plan will have lower paycheck deduction costs than the 2025 plan and automatically includes dental coverage. You must enroll in this medical plan if you want to receive either medical or dental coverage. The current dental plans will no longer be offered as standalone benefit options. We've included additional information about the new plans below.

Please note: You may want to consider taking action this year:

- If you are currently enrolled in Citi's Triple-S medical plan (or are enrolled in both the medical plan and a dental plan) and do not make an election for 2026, you will be automatically enrolled in the new medical plan with dental coverage. Your current coverage level (such as, employee only, employee + family, etc.) will apply at the new 2026 paycheck deduction amounts.
- If you are currently **only** enrolled in a Citi Triple-S dental plan and do not make an active election for 2026, you will **not** receive medical or dental coverage through Citi in 2026.

You will receive new ID cards in the mail to reflect your new 2026 medical and dental coverage.

For all other benefits, your options remain the same as they were in 2025.

Read the “Review and Enroll” section in this guide for instructions on how to find your 2026 benefit details.

The 2026 Medical Plan

With the 2026 medical plan, you continue to have access to the same broad network of providers through Triple-S so you can keep your doctor, comprehensive coverage for health care needs and no-cost in-network preventive care.

It is important to note that if you require care in the **United States**:

- Emergency care through both in-network and out-of-network providers will be covered based on the plan design
- Elective care, such as non-emergency care to treat a condition, through **in-network providers will require preauthorization**
- Elective care through **out-of-network providers will not be covered**

In the table below, we’ve included key 2026 **in-network medical plan features** to help you determine whether you’d like to enroll in this plan. Features that differ from the 2025 plan are noted with **bold** text.

For out-of-network care received by providers in Puerto Rico, you will pay 20% of the cost of care.

| Plan Feature | What You Pay |
|--|--|
| Deductible | \$0 |
| Major Medical Deductible (Individual / Family) | \$50 / \$150 |
| Out-of-pocket Maximum (Individual / Family) | \$6,350 / \$12,700 |
| Office Visits | |
| PCP / Specialist | \$10 copay per visit / \$15 copay per visit |
| Diagnostic Tests | |
| Lab and X-Rays | 25% coinsurance |
| PET and CT Scan | 25% , subject to preauthorization |
| Mental Health and Substance Use | |
| Inpatient Services | \$75 preferred hospital \$150 non-preferred hospital |
| Partial Hospitalization | \$35 preferred hospital \$75 non-preferred hospital |
| Psychiatrist and Psychologist Visits | \$15 copay per visit |
| Group Therapy | \$15 copay per visit |
| Urgent and Emergency Care | |
| Urgent Care / Emergency Room: Sick Visit | \$25 copay per visit / \$50 copay per visit |
| Urgent Care / Emergency Room: Visit as a Result of an Accident | \$0 |
| Other Forms of Care | |
| Physical Therapy / Speech Therapy / Occupational Therapy | \$5 copay per visit, up to 15 visits per therapy type |

| | |
|-----------------------------------|---|
| Fertility Treatment | Not covered |
| Radiotherapy / Chemotherapy | \$0 (covered at 100%) |
| Prescription Drug Coverage | |
| Generic | \$2 |
| Brand Name* | 20% coinsurance (\$4 minimum) |
| Specialty | 20% coinsurance (\$50 minimum, \$100 maximum) |

* If you choose to fill a brand name drug when a generic is available, you will pay the **coinsurance for the brand name drug** and the difference in cost between the brand name and the generic drug.

To search for a provider, including preferred and non-preferred hospitals, follow the instructions in the Additional Resources table at the end of this guide.

The 2026 Dental Plan

When you enroll in the 2026 medical plan, you'll automatically receive the dental plan outlined in the table below. This single comprehensive dental plan replaces both plans previously offered.

In-network basic, preventive, diagnostic care, like cleanings and routine exams, continues to be available at no-cost to you.

| Plan Feature | What You Pay |
|------------------------|--|
| Endodontic Services | 30% coinsurance |
| Oral Surgery | 30% coinsurance |
| Prosthodontic Services | 50% coinsurance up to \$1,000 per year |
| Periodontal Services | 30% coinsurance up to \$1,000 per year |
| Orthodontic Services | 50% coinsurance up to \$2,000 per year |

Take Action to Receive the Benefits You Want in 2026

Given the new medical plan with dental coverage, you may decide to take action.

If you do not actively elect benefits, you may be automatically enrolled in Citi's 2026 Triple S medical plan with dental coverage as follows:

- If you are currently enrolled in Citi's Triple-S medical plan (or are enrolled in both the medical plan and a dental plan) and do not make an election for 2026, you will be automatically enrolled in the new medical plan with dental coverage. Your current coverage level (such as, employee only, employee + family, etc.) will apply at the new 2026 paycheck deduction amounts.
- If you are currently enrolled in a Citi Triple-S dental plan **only** and do not make an active election for 2026, you will **not** receive medical or dental coverage through Citi in 2026.

In addition, if you do not make any elections during Annual Benefits Enrollment, the following will apply:

- If enrolled in other benefits besides medical and/or dental, you will receive the same benefits and coverage level, as applicable, at the 2026 paycheck deductions.
- Your Vacation Purchase Program days do not carry over.
- If you don't actively participate in this Annual Benefits Enrollment, you won't earn Healthy Choices Rewards. Learn more about Healthy Choices Rewards on page 10.
- You won't be able to change most of your benefits coverage until the Annual Benefits Enrollment for the 2027 plan year, unless you have a qualified change in status.

Review and Enroll

Below are resources to help you as you review your benefit options and enroll. Use this checklist as your guide to get started.

| | |
|--------------------------|--|
| ✓ | Things to Do |
| Review | |
| <input type="checkbox"/> | Review medical and dental plan details. View the 2026 Triple-S medical and dental plan information on Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits at www.totalcomponline.com . The 2026 Summary Plan Description will be available within the first half of 2026 on www.citibenefits.com . |
| <input type="checkbox"/> | Know your health care costs. You can visit Your Benefits Resources™ through My Total Compensation and Benefits at www.totalcomponline.com to review your current coverage. Use this information to estimate your expected out-of-pocket medical costs for next year. Remember that plan details and costs can change from year to year, even in the same plan. |
| <input type="checkbox"/> | Find an in-network health care provider. Verify that your providers participate in the Triple-S network by visiting the Triple-S website at www.ssspr.com . For the list of Aetna Vision providers, go to www.aetnavision.com and click on “Find a Provider.” |
| <input type="checkbox"/> | Consider who you’ll cover during the 2026 plan year. If your spouse/partner has benefits coverage or access to coverage elsewhere, decide which plan offers the most value. Sometimes it makes sense for one of you to cover your children and the other to enroll in “employee only” coverage rather than one of you enrolling in coverage for the entire family. |
| Enroll | |
| <input type="checkbox"/> | Enroll in your benefits for 2026 on Your Benefits Resources™ through My Total Compensation and Benefits at www.totalcomponline.com . You can also call the Citi Benefits Center at 1 (800) 881-3938. See page 7 for instructions on how to enroll. |
| <input type="checkbox"/> | Complete the Health Assessment on the Triple-S website at www.ssspr.com between October 1 and November 15 . You’ll learn about your overall health status and earn a Healthy Choices Reward. |

Reminder: Is your beneficiary information current?

When you enroll for benefits, don’t forget to update your beneficiary information, if necessary. If you are enrolled in Group Universal Life (GUL) insurance, and would like to update your beneficiary information, you must do so directly with MetLife. Visit My Total Compensation and Benefits at www.totalcomponline.com and click on “Group Universal Life” under “Want to get to our best in class vendors fast?” to connect to the MetLife MyBenefits website and update your beneficiary information.

Get a Wellness Check-up so You Can Provide the Most Current Data When You Complete the Health Assessment and Earn a \$100 Healthy Choices Reward!

When you visit in-network providers in the Triple-S medical plan, routine preventive care services, such as physical exams, ob-gyn exams and mammograms, are covered at 100% without first having to pay a deductible.

You can use the results of your visit to update your Health Assessment, accessible through the Triple-S website at www.ssspr.com between **October 1** and **November 15**. When you do, you'll earn a \$100 reward. Covered spouses/partners can earn a separate \$100 reward as well.

Reminder: Is Your Home Address Up to Date in Citi Records?

Important information — such as enrollment confirmations and health plan ID cards — will be mailed to your home address, as reflected in Citi records. To update your address:

- Visit Citi For You at <https://citiforyou.citigroup.net> to access “Workday” in the top navigation.
- If you don't have access to Citi For You, please call ConnectOne at **1 (800) 881-3938**. From the “Payroll & HR Policy Administration” menu, select the “Employees without access to Citi For You” option. You can speak with a representative from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 12.

In addition to updating your address, be sure to verify all other personal information in Workday.

How to Enroll for 2026

You can enroll for 2026 plan year benefits online or by phone from **October 6 to October 24**. Don't miss your opportunity to make changes to your health and insurance benefits for the 2026 plan year.

- **Online:** Visit Your Benefit Resources™ (YBR™) through My Total Compensation and Benefits at www.totalcomponline.com. If you visit My Total Compensation and Benefits from outside the Citi network, you'll need to use Multi-Factor Authentication (MFA) to view your benefits information. You'll be prompted to enter a one-time password that you'll receive by text message, automated voice call or a Remote Access SafeWord/Mobile Pass card. Be sure that your home and cell phone numbers are up to date on Marketplace to receive the MFA password. This ensures that your personal data, as an employee, has the same level of security that applies to our banking customers.
- **By Phone:** Speak with a Citi Benefits Center representative. Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the “benefits” menu, select the “health and insurance benefits” option. You can speak with a representative from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays. A representative can answer your questions and take your 2025 plan year enrollment elections. The Citi Benefits Center has translators available who speak Spanish and English. You may request a translator to participate in your call as needed.

For TDD and international assistance, please see the contact information on page 12.

After You Enroll

You will receive a confirmation statement by email, with a hard copy mailed to your address on record in early December. Be sure to carefully review these and contact the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938** as soon as possible if you notice any errors. From the “benefits” menu, select the “health and insurance benefits” option. You can speak with a representative from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 12.

Check that your home address is up to date in Citi records. See the “Reminder” message on the previous page for instructions on how to update your home address, if necessary.

Enrolling in Group Universal Life (GUL) or Supplemental Accidental Death and Dismemberment (AD&D) Insurance

While enrolling in health coverage during Annual Benefits Enrollment, you may want to consider whether your life insurance needs have changed during the year, requiring an adjustment to your life insurance coverage. Although enrolling in GUL or Supplemental AD&D insurance isn’t part of Annual Benefits Enrollment, if you have not previously elected coverage, you may be able to enroll or make changes at any time by:

- Visiting My Total Compensation and Benefits at **www.totalcomponline.com**. Click on “Group Universal Life” under “Want to get to our best in class vendors fast?” or
- Calling MetLife at **1 (888) 830-7380**.

Note: If you are enrolling or making changes after the 31 days when you were initially eligible to enroll in GUL without a qualified change in status, you will be required to provide evidence of insurability (EOI) for GUL insurance before your coverage will be approved.

Enrolling Your Eligible Dependents in Citi Coverage

If your eligible dependents were enrolled in Citi coverage for the 2025 plan year, you’ll find a list of your dependents on Your Benefits Resources™, available through My Total Compensation and Benefits at **www.totalcomponline.com**. Review this list carefully, and make any necessary changes for the 2026 plan year.

Be sure your dependents are listed as *covered dependents* under each individual plan. When enrolling by phone, you must ask a Citi Benefits Center representative to “cover” each dependent.

To add a dependent (such as your spouse/partner or a child under the age of 26) to your medical, dental, vision and/or life insurance coverage for the 2026 plan year, you must do so within the Annual Benefits Enrollment period or within 31 days of a qualified change in status. You’ll also need to verify your dependent’s eligibility by submitting the appropriate documentation, such as a birth

certificate or a marriage license and tax return, to ensure that your dependent's coverage isn't canceled. You'll receive an email or notice by mail with further instructions and deadlines in the first week of November.

Note: Your married child's spouse/partner and children are not eligible for Citi coverage.

Adding a Newborn to Your Citi Coverage

Any newborn dependent is required to be added to your Citi coverage within 31 days after the child's birth. You can add a newborn to your coverage by calling the Citi Benefits Center through ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select the "health and insurance benefits" option. For TDD and international assistance, please see the contact information on page 12. You should not wait for your newborn's Social Security number to enroll him or her in Citi coverage. You can add the Social Security number once you receive it.

Enrollment for New Employees or Newly Benefits Eligible Employees
For Annual Benefits Enrollment, you're considered a "new employee" if you didn't complete your new hire/newly benefits eligible enrollment elections on or before September 19, 2025, or if you were hired after September 19, 2025.

New employees or newly benefits eligible employees must make separate new hire/newly benefits eligible elections for the 2025 plan year to have coverage for the remainder of the 2025 plan year, and 2026 plan year Annual Benefits Enrollment elections for 2026 plan year coverage, as instructed in your enrollment materials that you will receive.

- Make your new hire/newly benefits eligible enrollment elections as soon as possible within your 31-day enrollment period after you are eligible for coverage.
- Once your new hire/newly benefits eligible enrollment is processed, return to the home page where you will see a banner prompting you to complete your Annual Benefits Enrollment elections for the 2026 plan year.
- Enroll in your Annual Benefits Enrollment health and insurance benefits, which become effective January 1, 2026.
- **Please note:** You'll have **20 days** from the date you completed your new hire/newly benefits eligible elections to complete your Annual Benefits Enrollment for coverage that will be effective on January 1, 2026.
- You're eligible for the 2025 plan year Healthy Choices Health Assessment Reward if you were hired and enrolled in the Triple-S medical plan no later than September 19, 2025. You still have until November 15, 2025, to complete the Health Assessment and receive credit.

Participate in Healthy Choices Rewards

During the Annual Benefits Enrollment period (October 6 – 24, 2025), if you enroll in the Triple-S medical plan, you'll have the opportunity to attest that you're tobacco-free or that you promise to try to become tobacco-free. You can also attest on behalf of your spouse/partner who's covered under Citi's Triple-S medical plan for the 2026 plan year that he or she is tobacco-free as well. You may earn an annual \$100 reward to help offset the cost of benefits; spouses/partners who are enrolled in Citi's Triple-S medical plan are also eligible for a \$100 reward (maximum of \$200 for employee and spouse/partner).

Citi employees and spouses/partners covered under the Triple-S medical plan can complete the Triple-S Health Assessment for an additional \$100 reward per adult participant (maximum of \$200 for employee and spouse/partner). The Health Assessment, which you'll complete on the Triple-S website at **www.ssspr.com**, is a secure, online health questionnaire that can help you learn more about your health status. Complete the Health Assessment from October 1 through November 15 to receive the reward to reduce your medical premiums.

If you and your spouse/partner covered under Citi's Triple-S medical plan each complete both actions (the Tobacco Free Attestation and Health Assessment), you can earn a combined maximum 2026 reward of \$400.

Learn more: See your Healthy Choices Rewards at a Glance on the next page.

Forgot Your Triple-S Password?

Follow these steps to reset your Triple-S password:

- Go to **www.ssspr.com** and click on “Connect.”
- Choose “Forgot your password?”
- Complete the form and then click “Send me the instructions.” You’ll receive an email with a link. If you forgot the email address you signed up with, contact Triple-S Salud CSR at **1 (787) 774-6098**. After the account is reset, you will have to register again, like you did the first time, with your new email address.
- Click on the link provided in the email to complete the required information.
- Upon completion, you’ll be redirected to your registered profile, and your password information will be updated.

Healthy Choices Rewards at a Glance

| Reward | Who Can Participate | How to Earn the Reward | Amount of 2026 Reward | When You’ll Receive the Reward |
|-------------------|--|---|---|--|
| Health Assessment | Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi | Complete the Health Assessment on the Triple-S website at www.ssspr.com from October 1 to November 15. | \$100 per person (maximum of \$200 when both employee and spouse/partner complete the Health Assessment) | Starting January 1, your reward will be equally divided among the pay periods in 2026. |
| Tobacco Free | Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi | During Annual Benefits Enrollment (October 6 – 24, 2025), complete the Tobacco Free Attestation for yourself and, if applicable, your spouse/partner who’s enrolled in Triple-S medical coverage. Visit Your Benefits Resources™, available through My Total Compensation and Benefits at www.totalcomponline.com , to earn the rewards for being tobacco-free or promising to quit. | \$100 per person (maximum of \$200 when both employee and spouse/partner complete the Tobacco Free Attestation) | |

Additional Resources

| Resource | How This Resource Can Help You | Contact Information |
|---|---|--|
| Benefits Handbook | <ul style="list-style-type: none"> Review the 2026 Benefits Handbook for Citi's Puerto Rico health and insurance plans (expected to be available within the first half of 2026). | <p>Visit www.CitiBenefits.com and select "Benefits Handbook" from the navigation menu.</p> <p>This site is available on both the Citi intranet and the Internet; no password is needed.</p> |
| Your Benefits Resources™ (YBR™) Website | <ul style="list-style-type: none"> Beginning October 6, view the list of medical, dental and vision care plans that are available to you for 2026 and their costs. Use online tools to help you determine the plans that are right for you. Enroll online from October 6 to October 24. | <p>Visit Your Benefits Resources™, through My Total Compensation and Benefits at www.totalcomponline.com.</p> |
| Citi Benefits Center | <ul style="list-style-type: none"> For questions about enrolling in benefits or adding a dependent to your coverage | <p>Call ConnectOne at 1 (800) 881-3938. From the "benefits" menu, select the "health and insurance benefits" option. You can speak with a representative from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays. Spanish translators are available.</p> <p>From outside Puerto Rico, call HR Partnership and Delivery (HRP&D) at 1 (469) 220-9600.</p> <p>If you use a TDD, call the Telecommunications Relay Service at 1 (866) 280-2050; then call ConnectOne as instructed above.</p> |
| Triple-S Medical with Dental Plan | <ul style="list-style-type: none"> Find health care providers who participate in the Triple-S network. | <p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p> |
| Health Assessment | <ul style="list-style-type: none"> Complete a quick online questionnaire to learn about your health status, and earn a reward to help offset the cost of benefits. | <p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p> |
| Tobacco Free | <ul style="list-style-type: none"> Attest that you're tobacco free, and earn a reward to help offset the cost of benefits. | <p>Visit Your Benefit Resources™ through My Total Compensation and Benefits at www.totalcomponline.com.</p> |

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|---|---|---|
| Aetna Vision Plan | <ul style="list-style-type: none"> Find vision providers who participate in the Aetna network. | Call 1 (877) 787-5354 or visit the Aetna website at www.aetnavision.com . |
| Group Universal Life (GUL) and Supplemental Accidental Death and Dismemberment (AD&D) Plans | <ul style="list-style-type: none"> Enroll in coverage at any time; proof of good health will be required to enroll after the 31 days that you are initially eligible to enroll or increase your GUL coverage, unless you have a subsequent qualified change in status. | Call MetLife at 1 (888) 830-7380 , or visit the MetLife MyBenefits website through My Total Compensation and Benefits at www.totalcomponline.com ; under “Want to get to our best in class vendors fast?” click on “Group Universal Life.” |
| MetLife Legal Plans | <ul style="list-style-type: none"> Receive coverage for yourself and your parents (if you elect the Plus Parents option) a wide range of legal services, including family law, wills and estates, debt matters, real estate transactions and more. | Enroll online at www.totalcomponline.com . To learn more, call MetLife at 1 (800) 821-6400 or visit www.members.legalplans.com |

For purposes of this guide, “Citi” refers to Citigroup Inc. and its subsidiaries and their affiliates. This guide briefly summarizes certain key features of Citi benefits for eligible employees and their dependents, and also serves as a Summary of Material Modifications under the Employee Retirement Income Security Act of 1974, as amended.

If there’s any conflict between this guide, or any written or oral communication by a person representing the plans or programs, and the official plan or program documents (including any related insurance contracts), the terms of the official plan or program documents (including any related insurance contracts) as interpreted in the sole discretion of the plan or program administrator or fiduciary, as applicable, will be followed in determining your rights and benefits under the plans or programs.

Citi may change or discontinue at any time, and for any reason in its sole discretion, any or all of the benefits described in this guide.

October 2025