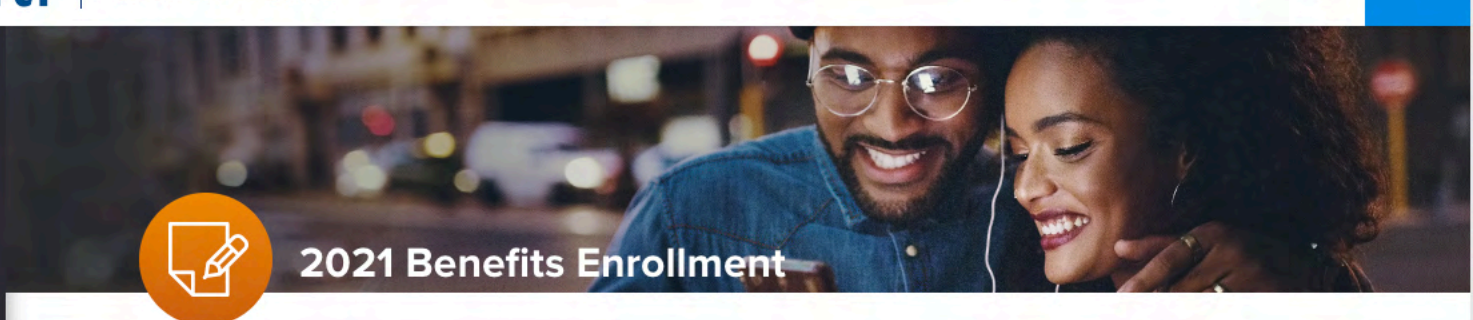


2021 Benefits Enrollment

Previous (COVID-19 Support) (Medical) Next

OVERVIEW

Here at Citi, we often use the phrase "live well." Living well is about making everyday choices. Whether it's the benefits you choose or where you go for health care, your choices affect both your health and your wallet.

We continually review and strive to enhance our benefits programs to make sure you get the most value. 2021 Annual Enrollment begins **October 5** and ends **October 23, 2020**. This is your chance to learn about what's changing and make important benefit decisions for next year. Use the tools and resources available to review all your options before making your 2021 benefit elections.

WHAT'S CHANGING FOR 2021

The health and well-being of you and your family are a top priority at Citi. We know that each employee has different needs when it comes to benefits. It's critical that we meet those needs, especially in these uncertain times.

Every year we focus on how adequately our benefits serve the needs of our employees. We want to make sure all of our employees have access to affordable medical coverage while making as few changes as possible to our core benefits.

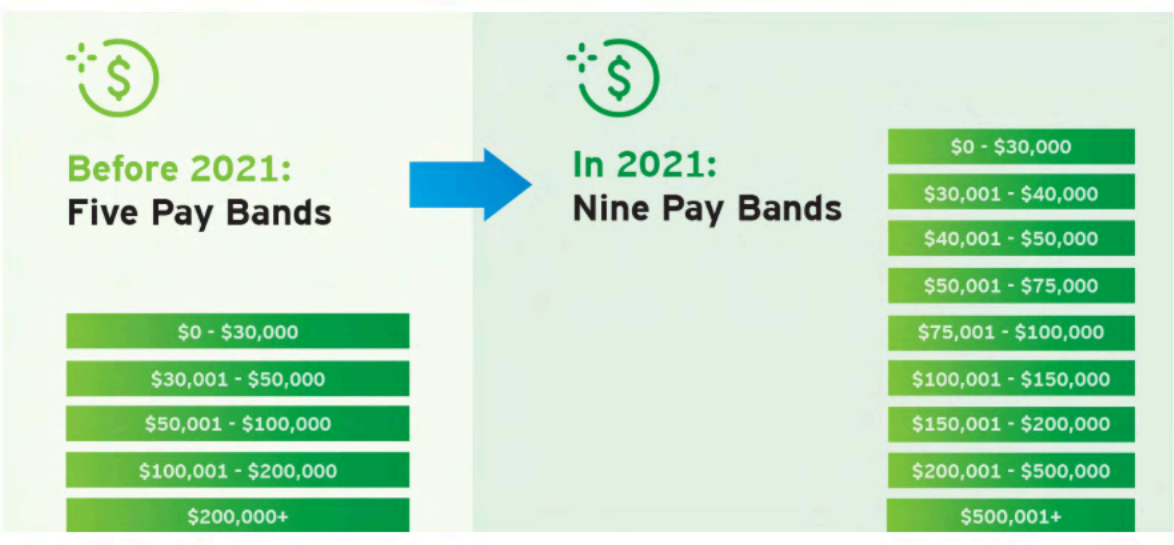
This year we're also excited to introduce a new partnership with Virgin Pulse to give you more ways to earn Live Well Rewards. And, you can visit our new Virtual Benefits Fair to learn more about your Citi Benefits.

Annual Enrollment, **from October 5 to 23, 2020**, is your chance to choose benefits for next year. Here's what's changing for 2021.

Your Cost for Medical Coverage

What you pay for medical coverage is changing for 2021. Citi's philosophy is to support our lower-paid employees by contributing more towards their medical coverage. To do that, historically we looked at each employee's benefits eligible pay and grouped employees into five "pay bands."

For 2021, to better align medical premiums with our employee demographics, we're increasing the number of pay bands from five to nine. This change will allow us to distribute the cost for medical coverage more fairly among our employees.



See What You'll Pay in 2021

To see your 2021 benefits costs, go to Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits.

Learn more about Citi's pay bands.

Medical Plan Options If You Live in Certain States

Each year, Aetna and Anthem negotiate different discounts with doctors and hospitals in each state, which Citi passes on to you. As a result, the cost for medical coverage can vary by carrier each year, and is changing in certain states for 2021:

Maryland, Ohio and Pennsylvania

In these states, medical coverage through Anthem plans will cost less than medical coverage through Aetna plans in 2021. To save money, find out if the doctors you use and nearby hospitals participate in the Anthem network. If so, consider an Anthem medical plan for 2021. See below for more information on how to check plan networks.

Connecticut, Florida, New Jersey and New York

In these states, medical coverage through Aetna and Anthem plans will now cost the same regardless of which one you choose. You'll now have more choice and flexibility to find a doctor or hospital that's most convenient for you, at the same cost. See below for more information on how to check plan networks.

Check Plan Networks

Aetna and Anthem have similar networks, so it's likely that your preferred doctors and hospitals participate in both. However, it's still important to check each network before you make your Annual Enrollment elections.

You can call your Citi Health Concierge to find out if your doctor is in-network:

- **Aetna: 1 (800) 545-5862,** 8 a.m. to 11 p.m., ET, Monday through Friday, 8 a.m. to 4:30 p.m., ET, Saturdays during Annual Enrollment.
- **Anthem: 1 (855) 593-8123,** 8 a.m. to 8 p.m., ET, Monday through Friday, 10 a.m. to 2 p.m., ET, on Saturdays during Annual Enrollment.

You can also visit Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits to access the Find a Doctor tool.

Visit our new Virtual Benefits Fair

It's an interactive experience designed to make learning about your benefits easy and a little more fun. Go to our Virtual Benefits Fair.

Independent Health HMO Discontinued

The Independent Health HMO will no longer be offered for 2021. If you're currently enrolled in the Independent Health HMO, you will be automatically enrolled in the Anthem ChoicePlan 500 medical plan for 2021 unless you take action during Annual Enrollment.

New! More Ways to Earn Rewards with Virgin Pulse

Beginning **October 1**, many of our Live Well at Citi programs will switch from RedBrick Health to Virgin Pulse. Virgin Pulse will not only give you access to even more ways to earn rewards, it is also designed to make it easier (and fun!) to engage through your computer or smartphone at home and on the go.

The change to Virgin Pulse is easy. Simply register for Virgin Pulse via My Total Compensation and Benefits, online or use the Virgin Pulse app, which you can download to your Apple or Android smartphone.

Your Current Live Well Rewards

Make sure you redeem your Live Well Rewards* on the RedBrick site before **September 30, 2020.**

** If you miss the September 30 deadline, your Live Well Rewards will roll over into Virgin Pulse points after October 15, 2020, once you register.*

Lower Cost for MetLife Dental

The MetLife Preferred Dentist Program (MetLife PDP) will cost less per paycheck in 2021. You can review and make changes to your dental coverage elections by visiting Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits.

Purchase More Vacation Days in 2021

You'll have the chance to purchase up to five extra vacation days to use in 2021. Look for more information coming in November.

Enrollment Resources and Tips

- **Don't buy more medical coverage than you need.** Ask ALEX to get fun, engaging and interactive help picking the right plan.
- **To take advantage of tax savings, consider a before-tax account** such as a Health Savings Account (HSA), if you enroll in the HDHP and the Limited Purpose Health Care Spending Account (LPSA), if you enroll in the HDHP or the Health Care Spending Account (HCSA) for eligible health care expenses. You can also contribute to a Dependent Day Care Spending Account (DCSA) to help save on dependent day care costs. Keep in mind your needs may change in 2021 as the pandemic evolves, so plan carefully because other than the HSA, the spending accounts have a use-it-or-lose-it rule, which means you'll forfeit any unused funds at the end of the plan year.
- **Strive to maintain or get healthy and earn Live Well Rewards.** Visit the all new Live Well at Citi Program page for more details on the exciting new Virgin Pulse platform and how to get started.

Don't know where to start?

Annual Enrollment is your opportunity to choose benefits for next year and take advantage of all the benefits Citi has to offer. If you don't know where to start, call your Citi Health Concierge:

- Aetna members > **1 (800) 545-5862**
  8 a.m. to 11 p.m., ET, Monday through Friday,
  8 a.m. to 4:30 p.m., ET, Saturdays during Annual Enrollment.
- Anthem members > **1 (855) 593-8123**
  8 a.m. to 8 p.m., ET, Monday through Friday,
  10 a.m. to 2 p.m., ET, Saturdays during Annual Enrollment.
- Health Advocate (everyone) > **1 (866) 449-9933**
  8 a.m. to 9 p.m., ET, Monday through Friday.

LIVE WELL AT CITI PROGRAMS POWERED BY VIRGIN PULSE

New Live Well at Citi Program Page

Visit the all new Live Well at Citi Program page for more details on the exciting new Virgin Pulse platform.

RedBrick Health will change to Virgin Pulse and continue to power many of the Live Well at Citi programs that you use to make healthy decisions in your life. Beginning **October 1**, everyone must register with Virgin Pulse to get started on the new platform (even if you are an active user of RedBrick today). You can access Virgin Pulse via My Total Compensation and Benefits, online or through the Virgin Pulse app, which you can download to your Apple or Android smartphone.

Complete the Health Assessment from Your Smartphone!

Once you register with Virgin Pulse, you can take the Health Assessment right from your phone and reduce your health plan costs for 2021! Alternatively, you can still access the Health Assessment through My Total Compensation and Benefits.

Be sure to complete the Health Assessment between **October 1** and **November 15, 2020** to earn the $150 discount on your 2021 health plan premium (or $300 if you and your medical plan enrolled spouse/partner complete it). If you're not enrolled in a Citi health plan, you can still earn up to $150 in Live Well Rewards that can be redeemed for gift cards on the new Virgin Pulse platform.

Virgin Pulse provides access to the same great programs you know:

- Phone coaching
- Health Assessment
- Journeys®
- Healthy Habit Tracking – you can sync a device or app for automatic tracking
- Tobacco cessation

You can also access new programs and features to give you the choice, support and flexibility to reach your wellness goals.

New Reward Opportunities

Access the many new activities offered by Virgin Pulse to earn rewards daily, weekly and even monthly for things you do every day, like walking, working out, tracking calories and even sleeping!

Daily Cards

Complete your cards every day and get quick tips that are personalized to your specific goals.

Rewards Options

Redeem your wellness rewards through an expanded list of gift card options or donate your earned dollars to charities.

Use the Virgin Pulse best-in-class app to customize your wellness activities to meet your individual interests and health goals. Sync your tracking device and receive daily alerts and tips to help you complete your activities and earn incentives when and wherever it works for you.

How to Get Started

Visit the all new Live Well at Citi Program page for more details on how to register, download the app and earn rewards through healthy activities.

Attest: Do you smoke? At Citi, we value tobacco free living. Our office locations across the globe are tobacco free, and we give you resources to help you get (and stay) tobacco free. We also ask you to attest to your tobacco status when you enroll for benefits.

- If you or your enrolled spouse/partner use tobacco products, you'll pay a **$600 penalty** ($1,200, if you both use tobacco products).
- If you don't use tobacco, you still need to complete the **Tobacco Free Attestation** to avoid the annual tobacco penalty on your medical premiums.

If you use tobacco products and want to quit and stop paying the penalty, you can participate in the tobacco cessation program, receive a refund of penalties paid and earn Live Well Rewards through the Virgin Pulse platform.

FOR SPOUSES/PARTNERS

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 2021 plan year. This year's Annual Enrollment period is **October 5 - 23, 2020**.

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.

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 2021.

If your employer's annual enrollment period occurs after **October 23, 2020**, 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.

Complete the Health Assessment from Your Smartphone!

Register with Virgin Pulse to take the Health Assessment right from your phone! Access Virgin Pulse online or through the Virgin Pulse app, which you can download to your Apple or Android smartphone. Make sure to complete the Health Assessment between **October 1** and **November 15, 2020** to earn Live Well Rewards.

READY TO ENROLL

Before You Enroll

- **Figure out which medical plan makes the most sense for you.** Use ALEX, the independent, fun and interactive benefits tool to assist in your decision.
- **Review your current health care costs.** Visit Your Benefits Resources (YBR™), available through My Total Compensation and Benefits to review your health care costs.
- **Use tools to estimate your future costs.** Visit Your Benefits Resources (YBR™), available through My Total Compensation and Benefits. From the YBR™ homepage, select Annual Enrollment. You'll find tools to help you estimate your future costs, determine how much to contribute to a savings/spending account and compare the medical plans.

Don't know where to start? Call your Citi Health Concierge.

- Aetna members > **1 (800) 545-5862**
  8 a.m. to 11 p.m., ET, Monday through Friday,
  8 a.m. to 4:30 p.m., ET, Saturdays during Annual Enrollment.
- Anthem members > **1 (855) 593-8123**
  8 a.m. to 8 p.m., ET, Monday through Friday,
  10 a.m. to 2 p.m., ET, Saturdays during Annual Enrollment.
- Health Advocate (everyone) > **1 (866) 449-9933**
  8 a.m. to 9 p.m., ET, Monday through Friday.

When You're Ready to Enroll

Take action between Monday, **October 5** and Friday, **October 23**.

Update your beneficiaries

When you enroll for benefits, don't forget 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.

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. Take the Live Well Health Assessment through Virgin Pulse or download the Virgin Pulse app. To access the Health Assessment, everyone must register with Virgin Pulse, even if you are currently a registered RedBrick user. To access the Health Assessment, everyone must register with Virgin Pulse, even if you are currently a registered RedBrick user.

By Phone

Alternatively, 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?

Annual Enrollment is your opportunity to make informed benefits decisions for the 2021 plan year. If you don't take action by **October 23**:

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 2021 plan year, regardless of whether or not you use tobacco products.

If you don't use tobacco, complete the Tobacco Free Attestation by the Annual Enrollment deadline 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'll Be Automatically Enrolled

You'll be automatically enrolled in the same benefits coverage and at the same coverage levels as in 2020. (**Important:** If you're currently enrolled in the Independent Health HMO, you will be automatically enrolled in the Anthem ChoicePlan 500 medical plan for 2021 unless you take action during Annual Enrollment.)

You Won't Be Able to Contribute to a Spending Account (HCSA, LPSA or DCSA) for 2021

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. Keep in mind your needs may change in 2021 as the pandemic evolves, so plan carefully because the spending accounts have a use-it-or-lose-it rule, which means you'll forfeit any unused funds at the end of the plan year.

Your Health Savings Account (HSA) Contributions Won't Begin on January 1, 2021

If you continue to be enrolled in the High Deductible Health Plan (HDHP) during the 2021 plan year and plan to contribute to the HSA, you must elect a goal contribution amount each plan year. Your 2020 plan year contribution election will **not** carry over into the 2021 plan year.

In order for your contributions to take effect on January 1, and to receive the entire Citi contribution for the 2021 plan year, you **must** make your 2021 plan year election by the Annual Enrollment deadline; however, you can enroll in or change your contribution to the HSA at any time during the 2021 plan year.

To qualify for Citi's entire contribution (up to $500 for employee only coverage and up to $1,000 for all other coverage categories), you must also accept the terms and conditions of the HSA by **December 31, 2020**. **Note:** Delays in establishing your HSA and accepting the terms and conditions may limit Citi's contribution to your HSA.

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