

# Benefits Handbook for health, disability, insurance, and welfare plans



Your benefits are a valuable part of the rewards of working at Citi. To make the most of your benefits, you need to understand how they work.

This Benefits Handbook will help you do just that. It contains the official documents for your Citi health care and insurance benefits plans to show you what's covered, and it provides general information to help you make the right decisions for you and your family.

## In the Benefits Handbook

The information in this Benefits Handbook is broken up into sections, including:

- > About this Benefits Handbook;
- > Eligibility and participation;
- > Health care benefits;
- > Spending accounts;
- > Disability coverage;
- > Life & Accident;
- > Administrative information;
- > Glossary; and
- > For more information.

The Benefits Handbook describes the health and insurance benefits available effective January 1, 2015. Visit the "Archives" section for health and insurance benefits available prior to January 1, 2015.

## Health Advocate

The Live Well at Citi Program offers you free health care support from Health Advocate. Health Advocate isn't affiliated with insurance carriers or health care providers and doesn't share your information with Citi. You and your entire family can use Health Advocate, regardless of health coverage. Health Advocate can help you take control of your health care issues, including resolving insurance claims and billing issues, making appointments with a hard-to-reach specialist, and understanding issues related to prescription drugs, such as comparisons between generic and brand-name medications.

To contact Health Advocate, call **1-866-449-9933**.

## Puerto Rico

See the English and Spanish versions of the 2015 annual enrollment guide for information about changes to the plans for 2015 and the 2015 Summary Plan Description.

## Contents

---

<b>Benefits Handbook for health, disability, insurance, and welfare plans</b> .....	<b>i</b>
<b>About this Benefits Handbook</b> .....	<b>5</b>
<b>Eligibility and participation</b> .....	<b>7</b>
Benefits overview .....	10
Eligibility .....	11
Other coverage .....	17
Enrollment .....	18
Your contributions .....	21
Benefits eligible pay and your benefits .....	22
Domestic partner/civil union partner benefits .....	23
Changing your coverage .....	26
When coverage begins .....	33
When coverage ends .....	33
Continuing coverage .....	38
Coordination of benefits .....	46
How to file a claim .....	49
<b>Health care benefits</b> .....	<b>51</b>
Medical .....	53
Administrators of the High Deductible Health Plan (HDHP), ChoicePlan 500 (CP500) and Preferred Provider Organization (PPO) .....	60
Medical options at a glance .....	60
Preventive care .....	68
Routine cancer screenings .....	73
Using an emergency room .....	74
Urgent care .....	74
Genetic Information Nondiscrimination Act of 2008 .....	74
Newborns' and Mothers' Health Protection Act notice .....	74
Women's Health and Cancer Rights Act notice .....	74
The Mental Health Parity and Addiction Equity Act of 2008 .....	75
Precertification/ notification .....	75
ChoicePlan 500 (CP500) .....	80
Oxford Health Plans Preferred Provider Organization (PPO) (CT, NJ, and NY only) .....	93
High Deductible Health Plan (HDHP) .....	105
Health Savings Accounts (HSAs) .....	115
Fully insured health maintenance organizations (HMOs) .....	117
Live Well Chronic Condition Management Programs .....	121
Centers of Excellence (COEs) .....	123
Other health management programs .....	125
Covered services and supplies .....	129
Exclusions and limitations .....	152
Additional medical plan information .....	159
Claims and appeals .....	160
Prescription drugs .....	179
Prescription drug benefits at a glance .....	181
Retail network pharmacies with Express Scripts .....	183
Express Scripts Home Delivery .....	184
Prior authorization with Express Scripts .....	187
High Deductible Health Plan (HDHP) information .....	187

# Citi Benefits

Covered drugs .....	188
Step therapy .....	189
Other limits .....	190
Drugs not covered .....	190
Claims and appeals for Express Scripts.....	191
Dental .....	195
Dental options at a glance .....	197
MetLife Preferred Dentist Program (PDP).....	198
Cigna Dental HMO .....	203
Claims and appeals.....	209
Vision .....	213
Benefits at a glance .....	215
In-network services .....	215
In-network benefits .....	216
Travel and student coverage.....	217
Out-of-network benefits.....	217
Laser vision correction.....	217
What is not covered.....	217
Complaints .....	218
Claims and appeals.....	218
Wellness benefits.....	221
The Live Well at Citi Program.....	222
Citi on-site medical clinics.....	227
Citi on-site Health and Fitness Centers .....	228
Be Well Program .....	229
Geriatric Assistance Program.....	230
<b>Work/Life Program.....</b>	<b>231</b>
<b>Spending accounts.....</b>	<b>233</b>
How the spending accounts work.....	236
Health Care Spending Account (HCSA).....	238
Limited Purpose Health Care Spending Account (LPSA).....	243
Dependent Day Care Spending Account (DCSA).....	247
Transportation Reimbursement Incentive Program (TRIP).....	250
Claims and appeals for the Health Care Spending Account (HCSA)/; Limited Purpose Health Care Spending Account (LPSA).....	253
<b>Disability coverage.....</b>	<b>255</b>
Short-Term Disability (STD) .....	257
Long-Term Disability (LTD) .....	259
Claims and appeals.....	262
<b>Insurance benefits .....</b>	<b>265</b>
Basic Life insurance.....	267
Group Universal Life (GUL) insurance .....	268
Supplemental Accidental Death & Dismemberment (AD&D) insurance for you and your dependents .....	272
Details about Accidental Death & Dismemberment (AD&D) insurance .....	273
Business Travel Accident/Medical (BTA/BTM) insurance .....	277
Filing a claim for Basic Life, Basic Accidental Death & Dismemberment (AD&D), Group Universal Life (GUL), Supplemental AD&D, and Business Travel Accident/Medical (BTA/BTM) insurance.....	278
Long-Term Care (LTC) insurance .....	278
Claims and Appeals .....	283

<b>Administrative information.....</b>	<b>287</b>
Your HIPAA rights.....	289
Important notices about your Citi prescription drug coverage and Medicare .....	296
ERISA information.....	298
Recovery provisions .....	299
Qualified Medical Child Support Orders (QMCSOs).....	303
Claims and appeals.....	303
Future of the Plans and Plan amendments .....	311
Plan administration.....	311
Compliance with law.....	312
Claims Administrators.....	315
<b>Glossary.....</b>	<b>319</b>
Additional medical coverage definitions .....	322
<b>For more information .....</b>	<b>333</b>