To:	Puerto Rico employees
From:	Human Resources — Global Benefits
Date:	September 2026
Subject:	Upcoming Annual Benefits Enrollment for 2027

The Annual Benefits Enrollment period for Citi health and insurance benefits for the 2027 plan year is **October 5 to October 23, 2026. Annual Benefits Enrollment is your once-a-year opportunity to elect benefits for the upcoming plan year, such as the Triple-S medical plan with dental coverage, as well as the vision plan.**

Enclosed in this packet are the following materials to guide your decision-making process for Annual Benefits Enrollment.

1. **The 2027 Annual Benefits Enrollment guide** summarizes what you need to know about Citi's health and insurance benefits for 2027 and provides instructions on how and when to enroll in your 2027 benefits coverage.

2. **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 5, 2026:
   - 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.

3. **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 2027 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. Review the Additional Resources section of this guide for contact details.

citi

2027 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. Follow these steps to ensure you're set up for success:

- 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 23** deadline. Continue reading for actions you may want to consider taking.
- Participate in Healthy Choices Rewards and take steps toward improving your health and earn money to help offset the cost of benefits coverage.

Your 2027 Benefits

You can choose from all of the same 2026 benefit options for the 2027 plan year. Take note of the following changes for 2027.

Triple-S Medical Plan with Dental Coverage

You may continue to elect the Triple-S medical plan for 2027. Keep in mind that the Triple-S medical plan includes dental coverage; there is no separate dental plan to elect.

For 2027, the medical plan will remain the same except for an update to copays for in-network urgent care and emergency care. These will be $15 per visit for urgent care and $50 per visit for emergency care.

While health care costs have risen significantly, we are keeping the average 2027 cost increase for the combined medical and dental plan to 3%.

Change to Recurring STD Benefits

When an employee returns to work after a short-term disability (STD) leave but experiences a relapse of the same or related condition within a specified timeframe, this is considered a recurrent STD claim.

Effective January 1, 2027, this provision will be extended from 30 days to 60 days. This means:

- If you return to work and experience a relapse of the same or related condition within 60 days, your claim will be considered a continuation of your original STD claim, rather than a new one.
- If you return to work for 60 days or more and go out on STD leave, you will start a new STD period, which pays benefits for up to 13 weeks, if approved.

This change will take effect for all STD leaves with a disability date on or after January 1, 2027. Employees whose disability date is on or before December 31, 2026 will remain eligible for recurring disability benefits under the 30-day rule, even if their leave continues into 2027.

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	
☐	**Review medical and dental plan details.** View information for the 2027 Triple-S medical plan that includes dental coverage on Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits at **www.totalcomponline.com**.
☐	**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.
☐	**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.”
☐	**Consider who you’ll cover during the 2027 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	
☐	**Enroll in your benefits** for 2027 and check if your beneficiary information is up to date. See the next page for information on how to enroll.
☐	**Complete the Health Assessment** on the Triple-S website at **www.ssspr.com** between **October 1** and **November 16**. You’ll learn about your overall health status and earn a Healthy Choices Reward.

What Happens if You Don’t Enroll

If you don’t actively elect your benefits during Annual Benefits Enrollment, you will automatically be enrolled in the same benefits and coverage as you were during the 2026 plan year, at the new 2027 paycheck deduction amounts.

However, please keep in mind:

- 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.
- You won’t be able to change most of your benefits coverage until the Annual Benefits Enrollment for the 2028 plan year, unless you have a qualified change in status.

How to Enroll

You may enroll between **October 5 to October 23.**

- **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 Passcard.
- **By Phone:** Speak with a Citi Benefits Center representative. Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938,** 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays. From the "benefits" menu, select the "health and insurance benefits" option. 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 at the end of this guide.

Reminder: Is Your Contact Information 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. Be sure that your home and cell phone numbers are up to date.

Visit Workday to update your address, add your mobile number, and verify all other personal information. If you are updating your mobile number, make sure it is labeled "Mobile."

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

You may update your existing GUL or Supplemental AD&D Insurance elections and update your beneficiary designations during Annual Benefits Enrollment through MetLife as follows:

- 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: Evidence of Insurability (EOI) may be required in order to elect additional coverage.

Enrolling Your Eligible Dependents in Citi Coverage

If your eligible dependents were enrolled in Citi coverage for the 2026 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 2027 plan year. Keep in mind: If you're enrolling new dependents, you'll need to verify their eligibility by submitting the appropriate documentation, such as a birth certificate. Review the Summary Plan Description on **www.CitiBenefits.com** for additional information about eligible dependents.

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, 9 a.m. to 6 p.m. ET, Monday through Friday, excluding holidays.

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 18, 2026, or if you were hired after September 18, 2026.

New employees or newly benefits eligible employees must make separate new hire/newly benefits eligible elections for the 2026 plan year to have coverage for the remainder of the 2026 plan year, and 2027 plan year Annual Benefits Enrollment elections for 2027 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 2027 plan year.
- Enroll in your Annual Benefits Enrollment health and insurance benefits, which become effective January 1, 2027.
- **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, 2027.
- You're eligible for the 2026 plan year Healthy Choices Health Assessment Reward if you were hired and enrolled in the Triple-S medical plan no later than September 18, 2026. You still have until November 16, 2026, to complete the Health Assessment and receive credit.

Participate in Healthy Choices Rewards

If you enroll in the Triple-S medical coverage for 2027, you have two ways to get rewarded (up to $400 to offset the cost of benefits) for living well:

- **Attest to your tobacco status during Annual Benefits Enrollment:** If you or your covered spouse/partner are tobacco-free or wish to promise to become tobacco-free, you have the opportunity to attest to your status during Annual Benefits Enrollment and earn an annual $100 reward per covered person.
- **Complete the Health Assessment between October 1 and November 16, 2026:** You and your covered spouse/partner can complete the Triple-S Health Assessment to earn an additional $100 reward per covered person. Visit www.sspr.com to access the online health questionnaire by the deadline.

Note: If these actions are taken by the deadline, your reward will be equally divided among the pay periods in 2027 starting in January.

Harness the Power of Prevention

At Citi, we value the power of preventive care. Through the Triple-S medical plan, you can access free in-network preventive care services, such as annual well exams and cancer screenings like mammograms.

The results of your well exam can be used when you complete the Health Assessment between October 1 and November 16.

A Whole New Way to Be Well at Citi

Citi recently announced that the Be Well Program is now powered by Spring Health, which replaced TELUS Health. With the Be Well Program, you get:

- **Up to 10 free sessions** with even more kinds of mental health providers, like a therapist, coach or psychiatrist for medication management for up to two of the 10 sessions.
- **Personalized care** from a dedicated Care Navigator who can help you find the right therapist and ensure you receive the best care for your needs
- **Unlimited access** to on-demand resources, like a self-checkup and guided meditations
- **Work-life support** with everything from expert guidance and resources to navigate legal or financial matters, child care, elder care and more

The Be Well Program is available to you, your spouse/partner, and children ages six through 26. Visit **livewell.springhealth.com** to get started.

Additional Resources

Resource	How This Resource Can Help You	Contact Information
Your Benefits Resources™ (YBR ™) Website	▪ Beginning October 5, view the list of health plans that are available to you for 2027 and their costs. ▪ Use online tools to help you determine the plans that are right for you. ▪ Enroll online from **October 5 to October 23.**	Visit Your Benefits Resources™, through My Total Compensation and Benefits at **www.totalcomponline.com**.
Citi Benefits Center	▪ For questions about enrolling in benefits or adding a dependent to your coverage	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. From outside Puerto Rico, call HR Partnership and Delivery (HRP&D) at **1 (469) 220-9600**. If you use a TDD, call the Telecommunications Relay Service at **1 (866) 280-2050**; then call ConnectOne as instructed above.
Triple-S Medical with Dental Plan	▪ Find health care providers who participate in the Triple-S network.	Call Triple-S at **1 (787) 774-6098**, or visit the Triple-S website at **www.ssspr.com**.
Health Assessment	▪ Complete a quick online questionnaire to learn about your health status and earn a reward to help offset the cost of benefits.	Call Triple-S at **1 (787) 774-6098**, or visit the Triple-S website at **www.ssspr.com**.
Tobacco Free	▪ Attest that you're tobacco free and earn a reward to help offset the cost of benefits.	Visit Your Benefit Resources™ through My Total Compensation and Benefits at **www.totalcomponline.com**.
Aetna Vision Plan	▪ 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	▪ 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	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."

	qualified change in status.	
MetLife Legal Plans	▪ 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 maters, real estate transactions and more.	Enroll online at **www.totalcomponline.com**. To learn more, call MetLife at **1 (800) 821-6400 or** visit **ww.members.legalplans.com**

Citi Benefits are designed to provide for your privacy and to comply with all federal and state privacy laws, including the Health Insurance Portability and Accountability Act of 1996, as amended (HIPAA), as applicable and as stated in the Legal Notices enclosed in this packet.

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.

September 2026