

Important COVID-19-related changes that extend benefit deadlines and allow for mid-year benefit changes

On May 4, 2020, the U.S. Departments of Labor and the Treasury issued guidance that temporarily extends the deadlines in place for certain benefit changes and processes associated with election, notification, payment and claims/appeals. **To protect individuals from losing benefits, the agencies are adjusting deadlines that may be missed during the "Outbreak Period," which is defined as the period beginning March 1, 2020 and ending 60 days after the end of the National Emergency, which has yet to be announced.**

Deadline extensions

If you or your dependent(s) are experiencing one of the following situations, the deadlines will be recalculated, to extend through the Outbreak Period, as defined above.

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<p>Change your coverage due to a life change? (e.g. loss of health coverage, qualified for Medicaid or Children's Health Insurance Program (CHIP), gained a dependent through marriage, birth or adoption, or other qualified life event).</p>	<p>You have 31 days from the date of your life change to make changes to your coverage. If your 31-day notification period falls within the Outbreak Period, you may have an additional 31 days after the end of the Outbreak Period to make coverage changes.</p> <p>For life changes tied to financial assistance or loss of coverage under the Children's Health Insurance Program (CHIP) or Medicaid, the timing is based on a 60-day notification period, rather than 31 days. As such, you will have 60 days after the Outbreak Period to make coverage changes.</p>	<p>Visit Your Benefits Resources (YBR) available through My Total Compensation and Benefits at www.totalcomponline.com to complete enrollment.</p> <p>Or, call the Citi Benefits Center via ConnectOne at 1-800-881-3938 for additional help. From the 'Benefits' menu, select the appropriate option.</p>

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<p>Complete notification for a COBRA' qualifying event? (e.g. divorce or legal separation, change in child dependent eligibility, [age limit reached], disability determination or change in disability status, or qualifying for Medicare)</p>	<p>If your initial or secondary qualifying event deadline falls within the defined Outbreak Period above, you may have up to an additional 60 days after the end of the Outbreak Period to notify the plan.</p>	<p>Visit Your Benefits Resources (YBR) available through My Total Compensation and Benefits at www.totalcomponline.com to complete enrollment.</p> <p>Or, call the Citi Benefits Center via ConnectOne at 1-800-881-3938 for additional help. From the 'Benefits' menu, select the appropriate option.</p>
<p>Enroll in COBRA coverage?</p>	<p>If you become eligible for COBRA, you have a 60-day initial enrollment period. If your enrollment deadline falls within the defined Outbreak Period above, you may have up to an additional 60 days after the end of the Outbreak Period to enroll in COBRA.</p>	<p>Call the Citi Benefits Center via ConnectOne at 1-800-881-3938 for additional help. From the 'Benefits' menu, select the appropriate option.</p>
<p>Pay COBRA premiums?</p>	<p>If enrolled in COBRA, you have 60 days to submit payment for your initial bill and 60 days to submit payment for subsequent bills. For payment deadlines that fall within the defined Outbreak Period, you have a 60 day grace period after the end of the Outbreak Period to submit your payments.</p>	<p>Payments should be sent to: CITI P.O. BOX 1118 CAROL STREAM IL 60132-1118</p> <p>To sign up for direct debit, access Your Benefits Resources available through My Total Compensation and Benefits at www.totalcomponline.com.</p>

Please note: While an extended grace period will be allowed, the amount owed for applicable months of coverage will remain the same. If this full amount is not submitted by the extended deadline, coverage will be terminated retroactively to the last day of the month for which you have made payment. E.g., if the Outbreak Period ends on June 29, 2020, and you owe payment for March, April, May and June COBRA coverage, you will have until August 28, 2020 to pay, 60 days after the end of the Outbreak Period.

- If you don't make any payments by August 28, 2020, your coverage will be terminated retroactive to February 29, 2020.
- If you pay for March and April only by August 28, 2020, your coverage will be terminated retroactive to your latest paid through date, April 30, 2020.

¹ Consolidated Omnibus Budget Reconciliation Act of 1985

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<p>File a claim or appeal (for any plan or program subject to ERISA²; e.g., group health plans, disability and other employee welfare plans, and pension benefit plans)</p>	<p>If your deadline to submit a claim/appeal falls within the defined Outbreak Period, you may have additional time to submit your claim/appeal, as the deadline will be recalculated, to extend through the Outbreak Period.</p>	<p>Visit Your Benefits Resources (YBR) available through My Total Compensation and Benefits at www.totalcomponline.com for more details.</p> <p>Or, call the Citi Benefits Center via ConnectOne at 1-800-881-3938 for additional help. From the 'Benefits' menu, select the appropriate option.</p>
<p>Submit a claim incurred for 2019 for one of the below spending accounts? (Health Care Spending Account (HCSA), Limited Purpose Spending Account (LPSA), or Dependent Care Spending Account (DCSA))</p>	<p>The deadline to submit any claims for expenses incurred during 2019 has been updated to exclude the duration of the Outbreak Period. Your deadline will be recalculated to allow an additional 4 months to submit claims for reimbursement from the end of the Outbreak Period.</p>	<p>Visit the ConnectYourCare (CYC) website through My Total Compensation and Benefits at www.totalcomponline.com</p> <p>Or</p> <p>Visit Forms and Claims on Citibenefits.com at www.citibenefits.com</p> <p>For additional questions, please contact ConnectYourCare (CYC) at 1-888-846-6414.</p>

² Employee Retirement Income Security Act of 1974

Need help?

If you have any questions about extended deadlines, contact the Citi Benefits Center via ConnectOne at 1-800-881-3938 for additional help. From the `Benefits' menu, select the appropriate option.

For a representative, call from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

For expatriate staff employees and from outside the United States, Puerto Rico and Canada, call 1-469-220-9600 to reach ConnectOne.

For text telephone services, call Telecommunications Relay Services at 711 (employees located in Puerto Rico should call 1-866-280-2050), then call 1-800-881-3938 and follow the instructions to enter ConnectOne above.