



Making Sense of Menopause

Menopause. Are you ready to talk about it?

In the United States, approximately **1.3 million women** begin the process of menopause each year. Though half of the world's population can expect to go through this natural stage of life, menopause may be considered a taboo topic, leaving many women feeling like it's something they need to tough out on their own.

At Citi, you're not alone. Our goal is to offer meaningful support throughout your life journey — and that includes menopause. Whether you're currently going through this transition yourself, looking ahead at the future, or supporting a friend or loved one, we've created this guide to help all colleagues start the conversation around menopause.

What's Inside

Understand: What Is Menopause?	2
Take Control: Manage Your Symptoms	3
Feel Empowered: Get Support at Work	6
References	7

An illustration of a woman with dark hair and glasses, wearing a blue cardigan over a white shirt and brown pants, walking on a winding path through a green landscape with hills and a single tree.

[Get Started](#)

Understand: What Is Menopause?



Menopause is the stage of a woman's life when her menstrual periods stop, and she can no longer become pregnant.

THERE ARE THREE PHASES OF MENOPAUSE:

1. Perimenopause

Also known as the menopausal transition, this phase lasts an average of four years. It typically begins between the ages of 45 and 55 (or in some cases, earlier as a result of certain health conditions or medical procedures). During perimenopause, the body's estrogen and progesterone levels begin to fluctuate and decline.

2. Menopause

Contrary to popular belief, menopause is a single point in time — you know you've reached menopause after you haven't had a period or spotting for a full year. In the US, the average age of menopause is 52.

3. Postmenopause

These are the years after you've reached menopause. While menopausal symptoms typically subside during this phase, the long-term effects of lower estrogen levels can lead to higher risk for health issues such as osteoporosis and heart disease.



The Role of Hormones

Hormones act as chemical messengers that manage many important bodily functions. Changes in hormone levels — like the fluctuations in estrogen and progesterone production that begin during perimenopause — can cause disruptions to a range of biological processes, including metabolism, temperature regulation, circulation and sexual function.

Symptoms

Common menopause symptoms include:

- Hot flashes
- Night sweats
- Mood swings, irritability and depression
- Vaginal dryness
- Migraines
- Difficulty sleeping
- Weight gain
- Challenges with concentration and memory

Everyone's experience with menopause is different. The timing and severity of symptoms can vary widely from person to person, influenced by factors such as genetics, race and environment.

Take Control: Manage Your Symptoms



Given the stigma around menopause, it's easy to feel like your only option is to hide your symptoms as much as possible and push through on your own.

But that's not true — **help is available**. Whether you're proactively looking ahead, currently managing perimenopause or menopause symptoms, or navigating postmenopausal life, there are steps you can take to help you feel your best.

The following actions and lifestyle changes may help alleviate the impact of menopause symptoms. And as a Citi employee, you have plenty of support options (even if you aren't enrolled in a Citi medical plan), so feel empowered to seek out assistance in the ways that work best for you.

Look After Your Emotional and Mental Well-being

Menopause can bring a whirlwind of emotions, including fear, frustration, disappointment or sadness. Whatever your experience, talking to someone can be helpful during this transition. [Citi's Be Well Program](#) can connect you to a licensed counselor for free, confidential assistance.*

If you're enrolled in a Citi medical plan and interested in longer-term support, a Be Well representative or your [Citi Health Concierge](#) can also help you find an in-network therapist who matches your preferences and specific care needs.



Get Support Balancing Life's Demands

We know this chapter of life often involves balancing responsibilities at work with raising kids, and maybe even caring for aging parents, too.

The [Be Well Program](#) provides free "life help," like referrals for child care, pet care or even plumbers.

You can also turn to [Bright Horizons](#) for everything from child or elder care and college advising to back-up childcare and tutoring. And, if you're enrolled in [MetLife Legal Plans](#), you have access to unlimited caregiver support through the Family First program.



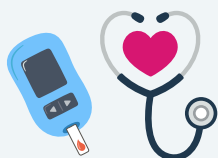
* You and your household members can each receive up to five free counseling sessions per issue, per year.

Take Control: Manage Your Symptoms (continued)

Stay on Top of Health Care

Reaching menopause is connected to a variety of physical changes, as well as a higher risk of conditions like osteoporosis and heart disease. That's why it's vital to keep up with annual check-ups, screenings and other [preventive care](#), which is free when received from an in-network provider through Citi's medical plans. Keep in mind that additional support is available. For example, Citi's medical plans offer specialized [condition management programs](#) for diabetes, chronic pain and more.

Need help finding a doctor, understanding your coverage or learning about a new diagnosis? Reach out to your [Citi Health Concierge](#) or [Health Advocate's team of experts](#).



Focus on Getting Better Sleep

Night sweats, insomnia and everyday stress can make it tough to get the rest you need, but quality sleep is essential to your overall well-being. The [Live Well at Citi Program](#) offers a variety of wellness support resources to all employees and their spouses/partners, including the opportunity to work with a Personify Health coach to develop a [personalized sleep improvement plan](#). All of Citi's medical plans also provide coverage for cognitive behavioral therapy (CBT) as well as online resources that may help address your sleep challenges.



Build Exercise Into Your Routine

Regular exercise can help combat common menopause side effects, like weight gain and fatigue, as well as lower the risk of heart disease and diabetes while also contributing to better mental health. If you're looking for [affordable workout options](#), check out Wellhub's discounted gym memberships and fitness subscriptions or take advantage of Citi's on-site fitness centers if one is available at your office location.

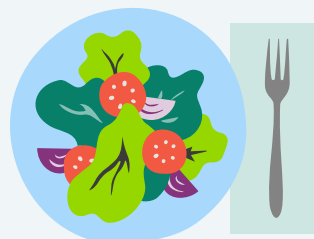
You can also work with a Personify Health coach for free through the [Live Well at Citi Program](#) for encouragement and accountability.



Maintain a Well-Balanced Diet

Eating a varied, nutrient-rich diet can help you both manage certain menopause symptoms and reduce your risks of conditions like osteoporosis, diabetes and obesity.

Want help getting (and staying) on track? Through the [Live Well at Citi Program](#), you can partner with a health coach to set goals and get ongoing one-on-one support. Nutritional counseling from a registered dietitian may also be covered under your Citi medical plan. And, if you're enrolled in an Aetna or Anthem plan, you can get connected to a registered dietitian and/or health coach as part of your coordinated menopause support team through [Gennev](#).

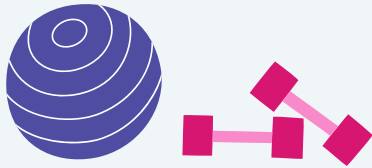


Take Control: Manage Your Symptoms (continued)

Prioritize Muscle Strength, Bone Density and Mobility

Physical therapy is a great way to ease musculoskeletal pain, maintain bone strength and stay active — all crucial to staying healthy as you enter menopause. Citi offers convenient virtual physical therapy through [Thrive, from Sword Health](#).

Thrive makes it easy to follow a personalized program from the comfort of home. No traveling to appointments needed! Note that this benefit is only available to employees and their family members age 13+ who are enrolled in an Aetna or Anthem medical plan.



Follow a Healthy Lifestyle by Quitting Tobacco

Quitting tobacco is one of the most impactful things you can do for your health, no matter what life stage you're in. If you smoke, the [Live Well Tobacco Cessation Program](#) can help you quit. You can receive online or phone coaching programs and nicotine replacement therapy, all at no cost to you.



When to Talk to Your Doctor

Menopause shouldn't make you miserable. If your symptoms are interfering with your quality of life, it's definitely time to ask for help — but you don't have to wait until then. Listen to your body, and if you notice a change to your periods or start experiencing a new symptom, reach out to your primary care provider (PCP) or gynecologist.

Be prepared to provide details about your personal and family health history and bring any questions you have. These might include:

- **Is it menopause** or something else? How can I be sure?
- How will menopause affect my **sleep, focus, mental health** and **sexual function**?
- What kind of treatment may help **manage my symptoms**?
- Is **hormone replacement therapy** right for me? What are the risks and common side effects?

Receive Coordinated Support from a Team of Specialists

If you're enrolled in one of Citi's medical plans through Aetna or Anthem, consider creating a free account with [Gennev](#). This virtual program connects you with a board-certified OB/GYN who has completed formal training in menopause. Together, you'll create a customized care plan, which may include follow-up sessions with Gennev's registered dietitians, health coaches and/or mental health clinicians.



Feel Empowered: Get Support at Work



Menopause symptoms can affect all parts of your life, including your career.

In a [2023 survey](#) conducted by the Society of Women's Health Research, 48% of women reported that their menopause symptoms were affecting their self-confidence in the workplace. The survey also found that one in four women considered not pursuing or did not pursue a leadership opportunity because of the impacts of menopause.

In addition to helping you focus on your health and mitigate symptoms, Citi wants to offer support if any medical condition is interfering with your day-to-day job performance. Depending on your situation and level of comfort, having an honest conversation with your manager could be a helpful place to start. **See below for a few tips on speaking with your manager.**

PREPARE IN ADVANCE

Think about your experience and how it's affecting your work. Be ready to propose some practical solutions — such as allowing more time to the start of your day or scheduling built-in breaks between meetings.



CHOOSE THE RIGHT TIME AND PLACE

Ask your manager for a private one-on-one at a time and place that allows both of you to be fully present.



BE OPEN TO DISCUSSION

Keep in mind that your manager may not be familiar with or comfortable speaking about certain medical conditions. Try to focus the conversation on solutions rather than issues. Ask your manager if they have any questions or concerns, and after your conversation, keep an open line of communication by continuing to check in regularly.



If you need a reasonable workplace accommodation to perform the essential functions of your job, visit the [HR Help Center](#) (intranet only) to find information on how to request an accommodation.

Looking for Other Support Options at Work?

Get connected with the [Citi Women Network](#). Their [Women's Health Series](#), offered in partnership with the Live Well at Citi Program, provides quarterly expert-led learning sessions focused on health topics that primarily affect people assigned female at birth.



References



- Cleveland Clinic. (2021). *Menopause: Age, Stages, Signs, Symptoms & Treatment*. Cleveland Clinic. my.clevelandclinic.org/health/diseases/21841-menopause
- Cleveland Clinic. (2022). *Estrogen: Hormone, Function, Levels & Imbalances*. Cleveland Clinic; Cleveland Clinic. my.clevelandclinic.org/health/body/22353-estrogen
- *Employee Perspectives and Challenges Concerning the Transition of Menopause (EMPACT Menopause) Study*. (2024). swhr.org/wp-content/uploads/2024/02/FINAL-Menopause-Workplace-Fact-Sheet-02012024.pdf
- Hunter M. S. (2021). Cognitive behavioral therapy for menopausal symptoms. *Climacteric: the journal of the International Menopause Society*, 24 (1), 51–56. doi.org/10.1080/13697137.2020.1777965
- Mayo Clinic. (2023). *Menopause - Symptoms and causes*. Mayo Clinic. www.mayoclinic.org/diseases-conditions/menopause/symptoms-causes/syc-20353397
- *Menopause Guide*. (2025). Cleveland Clinic. my.clevelandclinic.org/treatment-guides/20-0104-menopause-guide
- *Menopause Preparedness: Fact Sheet*. (2024). Society for Women's Health Research. swhr.org/resources/menopause-preparedness-fact-sheet
- *Menopause-Related Musculoskeletal Pain*. (2024). Loyola Medicine. www.loyolamedicine.org/newsroom/blog-articles/menopause-related-musculoskeletal-pain
- National Institute on Aging. (2021). *What is menopause?* National Institute on Aging. www.nia.nih.gov/health/menopause/what-menopause
- *Obesity & Menopause Treatment Guide*. (2025). Cleveland Clinic. my.clevelandclinic.org/treatment-guides/20-0104-obesity-menopause-guide#myths-truths-tab
- Peacock, K., Carlson, K., & Ketvertis, K. M. (2023). *Menopause* (PMID 29939603). National Library of Medicine, National Center for Biotechnology Information. ncbi.nlm.nih.gov/books/NBK507826/#_article-24984_s2
- *Perimenopause Guide*. (2025). Cleveland Clinic. my.clevelandclinic.org/treatment-guides/20-0104-perimenopause-guide
- *Premature Menopause*. (2024). The Menopause Society. menopause.org/patient-education/menopause-topics/premature-menopause
- Silver, N. (2023). *Mood Changes During Perimenopause Are Real. Here's What to Know*. American College of Obstetricians and Gynecologists. www.acog.org/womens-health/experts-and-stories/the-latest/mood-changes-during-perimenopause-are-real-heres-what-to-know
- World Health Organization. (2024). *Menopause*. World Health Organization. www.who.int/news-room/fact-sheets/detail/menopause

