

To: Puerto Rico employees
From: Human Resources — Global Benefits
Date: October 2024
Subject: Upcoming annual benefits enrollment for 2025

The annual benefits enrollment period for Citi health and insurance benefits for the 2025 plan year is October 7 to October 25, 2024. Enclosed are the 2025 Annual Benefits Enrollment guide for employees in Puerto Rico and legal notices to help you make your decisions.

- **The 2025 Annual Benefits Enrollment guide:** This guide summarizes what you need to know about Citi's health and insurance benefits for 2025 and provides instructions on how and when to enroll in your 2025 benefits coverage.
- **Legal notices:** The following notices are required to be distributed to individuals eligible for Citi health and insurance benefits:
 - 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.

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 2025 plan year. The SBCs will be available in October. Visit www.citibenefits.com, click on "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 at **1 (800) 881-3938**. From the ConnectOne "benefits" menu, choose the "health and insurance benefits" option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays.

From outside the United States, Puerto Rico and Canada: Call the Human Resources Shared Services (HRSS) North America Service Center at **1 (469) 220-9600**. Press 1 when prompted. From the ConnectOne "benefits" menu, choose the "health and insurance benefits" option.

TDD users can call the Telecommunications Relay Service at **1 (866) 280-2050**. Then call ConnectOne as instructed above.





2025 Annual Benefits Enrollment Guide

Get Started Today

Annual Benefits Enrollment is your opportunity to make decisions about your health and insurance coverage for next year.

- 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 25 deadline.
- Participate in Healthy Choices Rewards. You can take steps toward improving your health and earn money to help offset the cost of benefits coverage.

Enrollment Period for 2025 Benefits Coverage: October 7 – 25

Your benefits enrollment period is **October 7 – October 25, 2024**. Your enrollment deadline is 8 p.m. ET on October 25, if you enroll through a Citi Benefits Center representative, or 11:59 p.m. ET on October 25 if you enroll online. Your new coverage begins on January 1, 2025. **If you are new to Citi, please see page 7 for more information.**

Your 2025 Benefits

You can choose from all of the same 2024 benefit options for the 2025 plan year. Your health plan coverage will remain the same. While health care costs have risen significantly, we are keeping the average 2025 medical and dental plan cost increase for employees to 3%.

Read the “Review and Enroll” section in this guide for instructions on how to find your 2025 benefit details.

Reminder About Citi’s Enhanced Parental Leave and New Caregiver Leave

Citi recently announced its **enhanced parental leave and new caregiver leave**, which give employees more paid time off to be with family during life’s important moments. These changes underscore our company’s commitment to an inclusive culture that supports all families through major life stages.

- All new parents receive 16 weeks of paid leave, ensuring time to bond with a child and supporting all paths to parenthood. (Local leave policies that may provide additional benefits for birthing parents still apply.)
- All colleagues will be eligible for two weeks of paid leave annually to care for an immediate family member, if eligible. (Note: The 2024 Caregiver Leave allotment is prorated up to a maximum of one week since the policy was effective June 1, 2024.)

Take Action If You Want to Make a Change for 2025

If you don't actively elect your benefits during Annual Benefits Enrollment, you'll automatically be enrolled in the same coverage as you were during the 2024 plan year.

However, please keep in mind:

- Your Vacation Purchase Program days do not carry over.
- If you don't actively enroll, you won't earn Healthy Choices Rewards. Learn more about Healthy Choices Rewards on page 7.
- You won't be able to change most of your benefits coverage until the Annual Benefits Enrollment period for the 2026 plan year, unless you have a qualified change in status.

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 | |
| <input type="checkbox"/> | Review health plan details. View the 2025 Triple-S health plan information on Your Benefits Resources™ (YBR™), available through My Total Compensation and Benefits at www.totalcomponline.com . The 2024 Summary Plan Description (SPD) for Puerto Rico contains current plan details and is available at https://handbook.citibenefitsonline.com . Scroll to the bottom of the home page to find the link for the SPD. The 2025 SPD will be available online on www.CitiBenefits.com in the first quarter of 2025. |
| <input type="checkbox"/> | 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. |
| <input type="checkbox"/> | 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." |
| <input type="checkbox"/> | Consider who you'll cover during the 2025 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 | |
| <input type="checkbox"/> | Enroll in your benefits for 2025 on Your Benefits Resources™ through My Total Compensation and Benefits at www.totalcomponline.com . You can also call the Citi Benefits Center at 1 (800) 881-3938 . See page 5 for instructions on how to enroll. |
| <input type="checkbox"/> | Complete the Health Assessment on the Triple-S website at www.ssspr.com between October 1 and November 15 . You'll learn about your overall health status and earn a Healthy Choices Reward. |

Reminder: Is your beneficiary information current?

When you enroll for benefits, don't forget to update your beneficiary information, if necessary. If you are enrolled in the Group Universal Life (GUL) insurance, and would like to update your beneficiary information, you must do so directly with MetLife. Visit My Total Compensation and Benefits at www.totalcomponline.com and click on "Group Universal Life" under "Want to get to our best in class vendors fast?" to connect to the MetLife MyBenefits website and update your beneficiary information.

Get a Wellness Check-up so You Can Provide the Most Current Data When You Complete the Health Assessment and Earn a \$100 Healthy Choices Reward!

The average cost of a routine doctor's visit is more than \$100. However, when you visit in-network providers in the Triple-S medical plan, routine preventive care services, such as physical exams, ob-gyn exams and mammograms, are covered at 100% without first having to pay a deductible.

You can use the results of your visit to update your Health Assessment, accessible through the Triple-S website at www.ssspr.com between **October 1** and **November 15**. When you do, you'll earn a \$100 reward. Covered spouses/partners can earn a separate \$100 reward as well.

Reminder: Is Your Home Address 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. To update your address:

- Visit Citi For You at <https://citiforyou.citigroup.net> to access "Workday" in the top navigation.
- If you don't have access to Citi For You, please call ConnectOne at **1 (800) 881-3938**. From the "Payroll & HR Policy Administration" menu, select the "Employees without access to Citi For You" option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 9.

In addition to updating your address, be sure to verify all other personal information in Workday.

How to Enroll for 2025

You can enroll for 2025 plan year benefits online or by phone from **October 7 to October 25**. Don't miss your opportunity to make changes to your health and insurance benefits for the 2025 plan year.

- **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 Pass card. Be sure that your home and cell phone numbers are up to date on Marketplace to receive the MFA password. This ensures that your personal data, as an employee, has the same level of security that applies to our banking customers.
- **By Phone:** Speak with a Citi Benefits Center representative. Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select the "health and insurance benefits" option. You can speak with a representative from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. A representative can answer your questions and take your 2025 plan year enrollment elections. 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 on page 9.

After You Enroll

You will receive a confirmation statement by email, with a hard copy sent by mail to your address of 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 from 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. For TDD and international assistance, please see the contact information on page 9.

Check that your home address is up to date in Citi records. See the “Reminder” message above for instructions on how to update your home address, if necessary.

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

While enrolling in health coverage during Annual Benefits Enrollment, you may want to consider whether your life insurance needs have changed during the year, requiring an adjustment to your life insurance coverage. Although enrolling in GUL or Supplemental AD&D insurance isn’t part of Annual Benefits Enrollment, if you have not previously elected coverage, you may be able to enroll or make changes at any time by:

- 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: If you are enrolling or making changes after the 31 days when you were initially eligible to enroll in GUL without a qualified change in status, you will be required to provide evidence of insurability (EOI) for GUL insurance before your coverage will be approved.

Enrolling Your Eligible Dependents in Citi Coverage

If your eligible dependents were enrolled in Citi coverage for the 2024 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 2025 plan year.

Be sure your dependents are listed as *covered dependents* under each individual plan. When enrolling by phone, you must ask a Citi Benefits Center representative to “cover” each dependent.

To add a dependent (such as your spouse/partner or a child under the age of 26) to your medical, dental, vision and/or life insurance coverage for the 2025 plan year, you must do so within the Annual Benefits Enrollment period or within 31 days of a qualified change in status. You’ll also need to verify your dependent’s eligibility by submitting the appropriate documentation, such as a birth certificate or a marriage license and tax return, to ensure that your dependent’s coverage isn’t canceled. You’ll receive an email or notice by mail with further instructions and deadlines in the first week of November.

Note: Your married child’s spouse/partner and children are not eligible for Citi coverage.

Adding a Newborn to Your Citi Coverage

Any newborn dependent is required to be added to your Citi coverage within 31 days after the child’s birth. You can add a newborn to your coverage by calling the Citi Benefits Center through ConnectOne at **1 (800) 881-3938**. From the “benefits” menu, select the “health and insurance benefits” option. For TDD and international assistance, please see the contact information on

page 9. You should not wait for your newborn's Social Security number to enroll him or her in Citi coverage. You can add the Social Security number once you receive it.

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 24, 2024, or if you were hired after September 24, 2024.

New employees or newly benefits eligible employees must make separate new hire/newly benefits eligible elections for the 2024 plan year to have coverage for the remainder of the 2024 plan year, and 2025 plan year Annual Benefits Enrollment elections for 2025 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.
- Enroll in your Annual Benefits Enrollment health and insurance benefits, which become effective January 1, 2025.
- **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, 2025.
- You're eligible for the 2025 plan year Healthy Choices Health Assessment Reward if you were hired and enrolled in the Triple-S medical plan no later than September 24, 2024. You still have until November 15, 2024, to complete the Health Assessment and receive credit.

Participate in Healthy Choices Rewards

During the Annual Benefits Enrollment period, if you enroll in the Triple-S medical plan, you'll have the opportunity to attest that you're tobacco-free or that you promise to try to become tobacco-free. You can also attest on behalf of your spouse/partner who's covered under the Triple-S medical plan for the 2025 plan year that he or she is tobacco-free as well. You may earn an annual \$100 reward to help offset the cost of benefits; spouses/partners are also eligible for a \$100 reward (maximum of \$200 for employee and spouse/partner).

Citi employees and spouses/partners covered under the Triple-S medical plan can complete the Triple-S Health Assessment for an additional \$100 reward per adult participant (maximum of \$200 for employee and spouse/partner). The Health Assessment, which you'll complete on the Triple-S website at www.ssspr.com, is a secure, online health questionnaire that can help you learn more about your health status. Complete the Health Assessment from October 1 through November 15 to receive the reward to reduce your medical premiums.

Learn more: See your **Healthy Choices Rewards at a Glance** on the next page.

Forgot Your Triple-S Password?

Follow these steps to reset your Triple-S password:

- Go to www.ssspr.com and click on “Connect.”
- Choose “Forgot your password?”
- Complete the form and then click “Send me the instructions.” You’ll receive an email with a link. If you forgot the email you signed up with, contact Triple-S Salud CSR at **1 (787) 774-6098**. After the account is reset, you will have to register again, like you did the first time, with your new email address.
- Click on the link provided in the email to complete the required information.
- Upon completion, you’ll be redirected to your registered profile, and your password information will be updated.

Complete the Health Assessment

Learn about your health status and save money! Complete the Health Assessment questionnaire by November 15 to earn your Healthy Choices Reward. Visit the Triple-S website at www.ssspr.com.

Healthy Choices Rewards at a Glance

| Reward | Who Can Participate | How to Earn the Reward | Amount of 2024 Reward | When You’ll Receive the Reward |
|-------------------|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Health Assessment | Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi | Complete the Health Assessment on the Triple-S website at www.ssspr.com from October 1 to November 15. | \$100 each; maximum reward of \$200 per person per year; and maximum of \$400 per family | Starting January 1, your reward will be equally divided among the pay periods in 2025. |
| Tobacco Free | Citi benefits eligible employees and their spouses/partners who are enrolled in Triple-S medical coverage through Citi | Complete the Tobacco Free Attestation for yourself and, if applicable, your spouse/partner who’s enrolled in Triple-S medical coverage. Visit Your Benefits Resources™, available through My Total Compensation and Benefits at www.totalcomponline.com , to earn a \$100 incentive for being tobacco-free or promising to quit. | | |

Additional Resources

| Resource | How This Resource Can Help You | Contact Information |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Benefits Handbook | <ul style="list-style-type: none"> ▪ Review the 2025 Benefits Handbook for Citi's Puerto Rico health and insurance plans (available in the first quarter of 2025). | <p>Visit www.CitiBenefits.com and select "Benefits Handbook" from the navigation menu.</p> <p>This site is available on both the Citi intranet and the Internet; no password is needed.</p> |
| Your Benefits Resources™ (YBR™) Website | <ul style="list-style-type: none"> ▪ Beginning October 7, view the list of medical, dental and vision care plans that are available to you for 2025 and their costs. ▪ Use online tools to help you determine the plans that are right for you. ▪ Enroll online from October 7 to October 25. | <p>Visit Your Benefits Resources™, through My Total Compensation and Benefits at www.totalcomponline.com.</p> |
| Citi Benefits Center | <ul style="list-style-type: none"> ▪ For questions about enrolling in benefits or adding a dependent to your coverage | <p>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 8 a.m. to 8 p.m. ET, Monday through Friday, excluding holidays. Spanish translators are available.</p> <p>From outside Puerto Rico, call HR Shared Services (HRSS) at 1 (469) 220-9600.</p> <p>If you use a TDD, call the Telecommunications Relay Service at 1 (866) 280-2050; then call ConnectOne as instructed above.</p> |
| Triple-S Medical and Dental Plans | <ul style="list-style-type: none"> ▪ Find health care providers who participate in the Triple-S network. | <p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p> |
| Health Assessment | <ul style="list-style-type: none"> ▪ Complete a quick online questionnaire to learn about your health status, and earn a reward to help offset the cost of benefits. | <p>Call Triple-S at 1 (787) 774-6098, or visit the Triple-S website at www.ssspr.com.</p> |
| Tobacco Free | <ul style="list-style-type: none"> ▪ Attest that you're tobacco free, and earn a reward to help offset the cost of benefits. | <p>Visit Your Benefit Resources™ through My Total Compensation and Benefits at www.totalcomponline.com.</p> |

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|---------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Aetna Vision Plan | <ul style="list-style-type: none"> ▪ 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 | <ul style="list-style-type: none"> ▪ 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 qualified change in status. | 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.” |
| MetLife Legal Plans | <ul style="list-style-type: none"> ▪ 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 matters, real estate transactions and more. | Enroll online at www.totalcomponline.com . To learn more, call MetLife at 1 (800) 821-6400 or visit www.members.legalplans.com |

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 is treated as a Summary of Material Modifications under the Employee Retirement Income Security Act of 1974, as amended, but it doesn’t provide detailed information. This guide doesn’t change, expand or otherwise interpret the terms of the plans or programs described here.

If there’s any conflict between this guide, or any written or oral communication by a person representing the plans or programs, and the plan or program documents (including any related insurance contracts), the terms of the plan or program documents (including any related insurance contracts) as interpreted in the sole discretion of the plan or program administrator 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.

October 2024