

Annual Benefits Enrollment

Overview

Citi is committed to meeting the many needs of our employees and their families. We know you rely on your benefits for holistic support in the moments that matter, and you can continue to count on that same support. Citi's inclusive benefits program will remain essentially the same in 2025, providing consistency for you and your family.

Annual Benefits Enrollment is your time to explore the wide variety of benefits and programs available so you can choose what will best help you and your family live well — physically, financially and emotionally — for the year to come.

Annual Benefits Enrollment for 2025 is Monday, October 7 – Friday, October 25.

- [Learn](#) what's new and notable.
- [Explore](#) all your benefit options — you may find you're not taking full advantage of Citi's offerings.
- [Consider](#) which medical plan may best fit your goals and health care needs for next year.
- [Discuss](#) your benefit options with your spouse or partner, if applicable.
- [Enroll](#) between October 7 and 25.



Your Mental Health Is Just as Important as Your Physical Health

World Mental Health Day on October 10 occurs during our Annual Benefits Enrollment, making it the perfect time to learn how Citi's benefits can help you and your family feel your best, both physically and emotionally. See the full spectrum of Citi's [mental health support](#).

New and Notable for 2025

While little is changing, there are a few updates to make note of:



Health Plan Costs

At Citi, we work hard to control costs by partnering closely with our benefit providers to offer top-notch services at the best value. In addition, Citi pays a majority of the cost for medical coverage, passing on a smaller percentage to employees.

- **Medical:** While health care costs have risen significantly, we are keeping the average 2025 medical plan cost increase for employees to **3%***. This increase is lower than overall market trends.
- **Dental:** The cost for dental coverage through MetLife will increase by an average of **2%** in 2025 (\$1 - \$3 per paycheck depending upon your coverage level), while dental coverage through Cigna will not increase in 2025.
- **Vision:** Vision plan costs will remain the same as they are in 2024.

Managing costs is a shared responsibility. You can do your part by choosing the right medical coverage for your needs and taking care of your health using the many [wellness programs and resources](#) Citi offers. It's also important to stay on top of your [preventive care](#) and make smart decisions about [where to get needed medical care](#).

***Citi is committed to providing equitable access to quality health care.** Your cost for medical coverage varies based on your [pay band](#). Because we believe that comprehensive health care should be affordable for everyone, we contribute more toward the cost of medical coverage for our lower-paid employees. If you will be in a higher pay band in 2025 than you were previously, your paycheck deductions for medical coverage may increase more than 3% compared to 2024. Starting October 7, visit Your Benefits Resources (YBR™), available through My Total Compensation and Benefits at www.totalcomponline.com, to review your benefits costs for 2025.

Sections

 **CONTACTS**

You May Also Like

[Live Well at Citi Program >](#)
[Medical Plans >](#)
[Health Care Experts >](#)



Updated Provider Networks



Plan networks change, so it's important for **all** employees to review the Aetna and Anthem online network directories during Annual Benefits Enrollment, even if you're planning to keep your current medical plan in 2025. Staying in network keeps your health care costs as low as possible.

If you enroll in the Choice Plan or High Deductible Plan with HSA, you'll be able to choose from Aetna's or Anthem's national network of providers. However, the In-network Only Plan uses a **smaller provider network** that is a subset of the broader network used by the other two plan options. The In-network Only Plan uses the Aetna Premier Care Network Plus (APCN Plus) Open Access Aetna Select network and the Anthem National Blue High Performance Network (BlueHPN Non-Tiered). Use the instructions below to search for an in-network provider. Also keep in mind that the In-network Only Plan does not provide coverage if you receive care outside of this plan's select network (except in emergencies). You must stay in the network for plan benefits to apply.

If you find that your preferred doctors will not belong to your plan's network next year, you have the option to choose a different plan or different plan provider (Aetna or Anthem) for 2025 during Annual Benefits Enrollment. (Note: You cannot change plans or plan providers outside of Annual Benefits Enrollment unless you experience certain life events, known as qualified changes in status.)

To check the 2025 networks for each plan, you can use the new provider search tool as you enroll online on Your Benefits Resources (YBR™) or search the network directories on the Aetna and Anthem websites. You can also call your [Citi Health Concierge](#) for assistance. For the Aetna and Anthem directories, use these links and instructions:

- **In-network Only Plan (Aetna):**
 - Enter your home ZIP code in the **Provider Search** box, then click "Start Your Search."
 - Enter your ZIP code again under **Continue as a guest** to search for in-network doctors.
- **In-network Only Plan (Anthem):**
 - Select the blue button titled: **Network: National Blue High Performance Network (BlueHPN Non-Tiered)**.
 - Follow the prompts to conduct your search.
- **Choice Plan or High Deductible Plan with HSA (Aetna):**
 - Enter your location under **Continue as a guest** then click **Search**.
 - Select **Aetna Open Access Plans**, then **Aetna Choice POS II (Open Access)** and follow the prompts to conduct your search.
- **Choice Plan or High Deductible Plan with HSA (Anthem):**
 - Select the state in which you live.
 - Follow the prompts to conduct your search.



IMPORTANT: Know Your Plan's Network

If you enroll in the Choice Plan or High Deductible Plan with HSA, you'll be able to choose from Aetna or Anthem's national network of providers. However, the In-network Only Plan uses a **smaller provider network** that is a subset of the broader network used by the other two plan options. The In-network Only Plan uses the Aetna Premier Care Network Plus (APCN Plus) Open Access Aetna Select network and the Anthem National Blue High Performance Network (BlueHPN Non-Tiered). Use the directory links located under "Updated Provider Networks" to find a provider.



Expanded Cancer Screening Benefits



Citi recognizes the power of preventive care in supporting well-being. As part of our ongoing investment in providing employees and their families with affordable access to quality health care, we're expanding coverage for preventive cancer screenings beyond standard guidelines beginning in 2025.

While recommended in-network preventive screenings have always been covered in full, this change means that **regardless of age or gender**, yearly preventive cancer screenings will be covered at 100% for all employees and dependents enrolled in a Citi medical plan, when performed by an in-network doctor. As part of this expansion, we're also covering **skin cancer screenings** as a preventive care benefit.

Preventive screenings can help detect cancer early (before any symptoms begin), increasing the chances of successful treatment. They're available to you and your covered family members at no cost as part of your comprehensive Citi medical coverage.

If you need testing due to symptoms you are experiencing, your services will be considered diagnostic in nature vs. preventive, and you will pay according to your medical plan coverage. Remember, if you ever have a question about whether your screening is considered preventive, call your [Citi concierge](#) using the number on the back of your ID card.



Increased Health Savings Account (HSA) Contribution Limits



The maximum HSA contributions allowed by the IRS will increase in 2025 to:

- \$4,300 for employee-only coverage
- \$8,550 for all other coverage levels

When you open an HSA, Citi automatically contributes to your account as follows, so keep this in mind when considering your own contribution amount:

- Up to \$500 for employee-only coverage
- Up to \$1,000 for all other coverage levels

The additional "catch-up" contribution allowed for individuals who are age 55 or older in 2025 remains at \$1,000.



New Medical Plan ID Cards for Anthem Members



If you re-enroll in a Citi medical plan with **Anthem** for 2025, you'll receive new ID cards for you and your covered dependents at your home address around the beginning of the year. If you do not receive your ID card in the mail in time for an early 2025 appointment, you may access your digital ID card on the [Anthem website](#) or the Engage Wellbeing app starting January 1. Your new medical plan ID card will reflect an updated group number, so you should **share it with your doctors, including those you've seen before**, whenever you receive care in 2025.

If you do not receive a new ID card by February, contact the Citi Health Concierge at **1 (855) 593-8123**.

Note: Aetna members will not be receiving a new ID card and may continue using their current ID cards in 2025.



Paid Leave for All Families



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 more time to bond with a child and supporting all paths to parenthood.
- Birthing parents will receive additional paid recovery time of either six or eight weeks.
- All colleagues will be eligible for up to 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.)



Are you a caregiver?

You may want to consider enrolling in [MetLife Legal Plans](#) this Annual Benefits Enrollment. Plan members and their families can access confidential multi-disciplinary caregiving support through Family First at no cost. Whether you're facing elder or child care decisions, contemplating power of attorney options, or seeking emotional guidance, you can call one number for help. Citi is pleased to offer this option to ensure you have the resources you need in moments that matter.



SNOO Smart Sleeper Discount and Rental Reimbursement



SNOO is a "smart" bassinet that helps babies fall asleep and stay sleep at night or during naps with gentle rocking and soothing. All U.S. Citi employees are eligible for a discount on SNOO rentals and accessories. In addition, Citi will reimburse the full cost of a SNOO rental for up to six months for benefits-eligible employees covered by an Aetna or Anthem medical plan who add their new child to their medical plan.

Note: For employees enrolled in the High Deductible Plan with HSA, your SNOO rental costs will apply toward your deductible, if not already met. Upon meeting your deductible, any remaining SNOO costs will be reimbursed.

Important: You must add your child to your Aetna or Anthem medical plan within 31 days after birth. If your child is not added, no reimbursement claims will be paid.

[Learn more about this new family benefit from Citi.](#)



Virgin Pulse Renames to Personify Health



Virgin Pulse is changing its name to Personify Health in 2025. The Live Well at Citi Program will continue to offer all the same great wellness resources and rewards, with a new name and enhanced features that will further help you manage, improve and sustain your health. Watch for more information as we get closer to the new year.



Did You Know? Citi Medical Coverage Includes Free Perks!

Not only does your Citi medical plan provide comprehensive coverage for health care, it also gives you a whole lot more! Simply by being a member of an Aetna or Anthem plan, you get the following for free:

- **In-network preventive care**, giving you access to routine check-ups, vaccinations, health screenings and cancer screenings at no cost each calendar year.
- **Convenient medical care** at [MinuteClinic and HealthHUB centers](#) (available in select CVS pharmacies), giving you a no-cost* treatment option for minor conditions like ear infections, rashes, minor burns and cold or flu symptoms.
- **Virtual physical therapy** for no-cost at-home treatment of muscle, back or joint issues.
- **Specialized support** for [chronic or serious health conditions](#), like diabetes, cancer, heart disease, asthma and more.
- **Fertility support** and personalized guidance throughout your journey to parenthood. (Treatment costs apply based on your medical plan's design.)
- **Personalized support from your Citi Health Concierge**, who can help you find a doctor, estimate costs, connect with needed resources, understand claims, and much more.

All of these resources are provided at no extra cost to medical plan members as part of our holistic approach to well-being for you and your family.

*If you're covered by the In-network Only Plan or Choice Plan, many MinuteClinic and HealthHUB services are free. For High Deductible Plan with HSA members, you pay \$0 **after** meeting the plan deductible. For all plans, any associated lab tests will be covered at standard cost.

Key Considerations

To meet the diverse needs of our employees, we offer a variety of medical plan options that all provide comprehensive coverage, but offer differences in how you pay for care and which doctors and hospitals are in network. When choosing a medical plan, it's important to align the plan's features and benefits with your goals and health care needs.

Which Situation Sounds Like You?

Here are some sample scenarios that may help you make the most appropriate medical plan choice for you and your family:



I'm early in my career, single, healthy and want to keep my paycheck deductions to a minimum.



I have young children who are often getting sick, so I want to keep my costs predictable.



My family has complex health care needs, and we might need to see some out-of-network specialists.



I'm nearing retirement and looking to save up for future health care costs.

Once you've determined which plan might be the best fit, be sure to use the [provider directories](#) to see whether Anthem or Aetna will best meet the needs of you and your family.

To make the most of whichever medical plan you choose, review these [helpful health care tips](#).

***Note:** This plan is not available in every location. If the In-network Only Plan is available to you, it will be offered as an option when you enroll. Keep in mind, unlike the Choice Plan and High Deductible Plan with HSA, the In-network Only Plan uses a **smaller provider network** that is a subset of the broader network used by the other two plan options.



Need Help Choosing? Turn to Your Citi Health Concierge

In addition to exploring CitiBenefits.com for information about your benefits, take advantage of the personalized support available to you through your Citi Health Concierge. Expert guidance is only a phone call away!

- Aetna: [1 \(800\) 545-5862](tel:18005455862)
- Anthem: [1 \(855\) 593-8123](tel:18555938123)
- All plans or not currently enrolled (Health Advocate): [1 \(866\) 449-9933](tel:18664499933)



Are You Taking Full Advantage of Your Tax-saving Opportunities?



Citi offers several tax-advantaged accounts that save you money.

- **If you enroll in the High Deductible Plan with HSA:** You can make tax-free contributions to a [Health Savings Account](#) (in addition to the contributions Citi makes). This money can be used for a wide range of eligible health care expenses — now or in the future. Any unused balance carries over year after year, helping you build tax-free savings for future health care costs, even in retirement. The HSA contribution limits will increase for 2025, as described in the “[New and Notable for 2025](#)” section above. You can also contribute tax-free money to a [Limited Purpose Health Care Spending Account](#) to spend on dental, vision and preventive care expenses. The current contribution limit is \$3,200. (Note: Your HSA and LPSA contribution elections from 2024 will not roll over to 2025; you must make a selection when enrolling in your 2025 benefits.)
- **If you enroll in the Choice Plan or In-network Only Plan:** You can contribute tax-free money to a [Health Care Spending Account](#) (HCSA) to spend on eligible health care expenses each year. The current contribution limit is \$3,200. (Note: Your HCSA contribution election from 2024 will not roll over to 2025; you must make a selection when enrolling in your 2025 benefits.)
- **Regardless of your medical plan enrollment:** You can contribute tax-free money to a [Dependent Day Care Spending Account](#) to spend on eligible expenses each year for **dependent day care** while you are at work. (**Important!** This account is **not** for health care expenses.) The current contribution limit is \$5,000 (or \$2,500 if you're married and filing separate tax returns). (Note: Your DCSA contribution election from 2024 will not roll over to 2025; you must make a selection when enrolling in your 2025 benefits.)



Federally Required Compliance Notice About Hospital Indemnity Insurance



IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: **1-855-889-4325**) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

For Spouses/Partners

Note to Citi Employees

The information in this section is intended for your spouse/partner. Please ask your spouse/partner to review this material, so you can both evaluate which coverage — Citi coverage or other employer-sponsored coverage — provides the most value to you and your family.

As the spouse or partner of a Citi employee, you have the chance to think about your current benefits and help select the ones you want for the 2025 plan year. Make sure to review this year's changes. This year's Annual Benefits Enrollment period is **October 7 – 25**.

Compare Your Options

If you have access to another employer plan other than Citi, consider which plan provides the most value. Compare Citi health plans to your employer's offerings, as well as the cost of enrolling separately in "employee only" coverage through your employer's plan with the cost of spouse/family coverage through Citi. Also, [find out what's changing with Citi benefits for 2025](#).

If your employer's annual enrollment period occurs **after October 25, 2024**, use the information available to you to make the best decision for your family's needs. When you become eligible to enroll in benefits with your employer, you can compare your options and change your Citi coverage at that time.

If you enroll under your employer's plan, contact the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938**, (8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding holidays) within 31 days after you enroll. You'll be able to drop your Citi coverage to avoid paying for more coverage than you need. For more details on changing coverage, review the [Benefits Handbook](#). If you have children, compare your options to determine the best way to cover them, whether through Citi Benefits or your employer.

Take the Health Assessment Between October 1 and November 15

If you're enrolled in a Citi medical plan, you can take the Health Assessment through Virgin Pulse to earn an additional \$100 discount on Citi medical coverage costs. To get started, register on the [Virgin Pulse website](#) or through the Virgin Pulse app:

- [Download from the Apple Store](#)
- [Download from Google Play](#)

Use sponsor name "Citi" when registering on the app.

Ready to Enroll

Take action between **Monday, October 7** and **Friday, October 25** to have the Citi benefits coverage you want in 2025.

You have two ways to make your benefits elections:



Online

Make your elections and verify and/or add covered family members by visiting **Your Benefits Resources (YBR™)**, available through [My Total Compensation and Benefits](#). As you enroll, you'll be supported with built-in decision tools within Your Benefits Resources (YBR™) that help guide you to the benefits that best match your needs. (Note: We encourage you to use this decision support as a replacement for the "Ask ALEX" tool, which will no longer be available.)



By Phone

If you prefer, you may enroll by phone. Call the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938**, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, excluding holidays. From the "benefits" menu, select the "health and insurance benefits as well as TRIP and spending accounts" option. If you're outside the United States or Puerto Rico, call **1 (469) 220-9600**.

Note: All family members must be listed as a covered dependent under each individual plan. When enrolling by phone, you must ask a Citi Benefits Center representative to "cover" each dependent.

Review Your Confirmation

After you enroll, you will receive a confirmation statement by email, with a hard copy sent by mail in 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.



Reminder: Take Your Health Assessment by November 15



You'll pay **\$100 less** in 2025 paycheck deductions for your health coverage if you take the Health Assessment between **October 1 and November 15** — plus, you'll learn valuable information about your health status. Your spouse/partner who enrolls in a Citi health plan can earn a \$100 reduction, too.

Employees who don't enroll in a Citi health plan can still take the Health Assessment to learn more about their health status and earn \$100 in Live Well Rewards that can be redeemed for gift cards on the Virgin Pulse platform.

To access the Health Assessment, you and your spouse/partner, as applicable, must register with Virgin Pulse (soon to be renamed Personify Health). Employees may register through [My Total Compensation and Benefits](#) using the **Live Well Rewards/Health Assessment** link. Your spouse/partner may sign up for an account on the [Virgin Pulse website](#) or through the Virgin Pulse app:

- [Download from the Apple Store](#)
- [Download from Google Play](#)

Use sponsor name "Citi" when registering on the app.

Once you register, you can even take the Health Assessment right from your smartphone with the Virgin Pulse app!

What Happens If You Don't Enroll?

Here's what will happen if you don't take any action before Annual Benefits Enrollment ends on **October 25**:



You'll Be Automatically Enrolled in Your Current Coverage



You'll be automatically enrolled in the same benefits at the same coverage levels as you have now, **with a couple exceptions**. Some benefits require re-enrollment in order to continue coverage. Learn more about these situations below. Please note that your Vacation Purchase Program days do **not** carry over.



You'll Pay a Tobacco Penalty



If you're currently enrolled in a Citi medical plan and don't take action during Annual Benefits Enrollment, you'll pay the tobacco penalty for the 2025 plan year, regardless of whether or not you use tobacco products. This applies to your spouse/partner as well, if they are covered by a Citi medical plan.

If you don't use tobacco, complete the Tobacco Free Attestation by the Annual Benefits Enrollment deadline (October 25) by visiting Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#). You'll see the attestation right before you go to enroll in a medical plan.



You Won't Be Able to Contribute to a Spending Account (HCSA/LPSA or DCSA) for 2025



To contribute before-tax dollars to a spending account, you must actively enroll in these accounts each year. If you don't enroll during Annual Benefits Enrollment, you may be eligible to enroll during the plan year only if you experience a [qualified change in status](#).



Your Health Savings Account (HSA) Contributions Won't Begin on January 1, 2025



Any 2024 plan year HSA contribution elections will **not** carry over into 2025.

You **must** make your 2025 plan year HSA contribution election by the Annual Benefits Enrollment deadline for your contributions to take effect on January 1, and to receive the entire Citi contribution for the 2025 plan year. However, you can enroll in or change your contribution to the HSA at any time during the 2025 plan year.

To qualify for Citi's entire contribution (up to \$500 for employee only coverage or up to \$1,000 for all other coverage categories), everyone who enrolls in the High Deductible Plan with HSA for 2025 must accept the terms and conditions of the HSA by December 31, 2024.

Note: Delays in establishing your HSA and accepting the terms and conditions may limit Citi's contribution to your HSA.



You'll Miss the Chance to Enroll in New Benefits for 2025



In order to change the benefits you have now or enroll in new benefits that you're not already enrolled in, you **must take action October 7 – 25, 2024**. You cannot enroll in benefits or add new dependents to your benefits outside of Annual Benefits Enrollment, unless you have a [qualified change in status](#) — this includes benefits like MetLife Legal Plans and the Vacation Purchase Program. Only the Transportation Reimbursement Incentive Program (TRIP) allows enrollment at any time during the year.



Making Benefits Changes Outside of Annual Benefits Enrollment

As a reminder, in addition to Annual Benefits Enrollment, you may become eligible to change your benefit elections during the year if you experience a life event, special enrollment right, or coverage event that gives rise to a qualified change in status. Review the [Making Benefits Changes](#) page for more information.



Update Your Beneficiaries

Annual Benefits Enrollment is a great time to [review and update your beneficiaries](#) for life and/or AD&D insurance, the Citi Retirement Savings Plan and Health Savings Account (HSA), if applicable.