

Annual Benefits Enrollment for Expatriates

Overview

This year, Annual Benefits Enrollment will be **Monday, October 5 – Friday, October 23**. It's your once-a-year opportunity to review or update your medical and/or dental coverage for the coming year, unless you experience a qualified change in status throughout the year.

As an expatriate, Citi offers a variety of benefits to support you and your family during your assignment, including:

- Medical coverage
- Dental coverage
- Group Universal Life (GUL) insurance
- Supplemental AD&D insurance
- Long-Term Disability (LTD) coverage

Review this page to find out what's new for 2027 and what you need to do for Annual Benefits Enrollment.

2027 Medical Plan

For 2027, we're updating the Expatriate medical plan to more closely align with market practice.

In the table below, see how the 2027 Expatriate medical plan covers care. All services covered in prior years, such as free in-network preventive care, will still be covered.

Plan Feature	Coverage
Annual deductible (Individual/family)	
Outside the U.S. and Preferred Benefits (in-network coverage in the U.S.)	\$500 / \$1,000
Non-preferred Benefits (out-of-network coverage in the U.S.)	\$1,500 / \$3,000
Annual out-of-pocket maximum (Individual/family)	
Outside the U.S. and Preferred Benefits (in-network coverage in the U.S.)	\$3,000 / \$6,000
Non-preferred Benefits (out-of-network coverage in the U.S.)	\$6,000 / \$12,000
Coinsurance	
Outside the U.S. and Preferred Benefits (in-network coverage in the U.S.)	20%
Non-preferred Benefits (out-of-network coverage in the U.S.)	40%
Key services	
Primary care (outside the U.S. and preferred benefits; in-network coverage in the U.S. / out-of-network coverage in the U.S.)	20% after deductible / 40% after deductible
Specialist (outside the U.S. and preferred benefits; in-network coverage in the U.S. / out-of-network coverage in the U.S.)	20% after deductible / 40% after deductible
Inpatient hospital (outside the U.S. and preferred benefits; in-network coverage in the U.S. / out-of-network coverage in the U.S.)	20% after deductible / 40% after deductible
Inpatient hospital Emergency room (outside the U.S. and preferred benefits; in-network coverage in the U.S. / out-of-network coverage in the U.S.)	20% after deductible / 20% after deductible
Annual prescription drug deductible (Individual/family)	
Outside the U.S.	\$0 / \$0
In-network in the U.S.	\$100 / \$200
Out-of-network in the U.S.	Combined with medical
Annual prescription drug out-of-pocket maximum (Individual/family)	
Outside the U.S.	Combined with medical
In-network in the U.S.	\$1,500 / \$3,000
Out-of-network in the U.S.	Combined with medical
Generic drugs (retail/mail order)	
Outside the U.S.	20% / 20%
In-network in the U.S.	\$10 / \$20
Out-of-network in the U.S.	40% after deductible
Preferred brand drugs (retail/mail order)	
Outside the U.S.	20% / 20%
In-network in the U.S.	\$50 / \$125
Out-of-network in the U.S.	40% after deductible



Explore the Aetna International Website

If you're currently enrolled in an Aetna International medical and/or dental plan, you can access the member website, known as Health Hub, at www.aetnainternational.com to find care outside the U.S., submit claims, view documents and more.

Not enrolled yet? You can access the Aetna International provider finder at <https://www.aetnainternational.com/aiproviderdirectory/index>.

Other Items to Note

For 2027, there are no changes to the Expatriate Dental Plan available through Aetna International.

Access Care Wherever You Are

For 2027, Citi is introducing Virtual Primary Care available through CVS Virtual Care. As a result, if you're in the U.S., you can also use this valuable service.

See your options for accessing virtual care depending on where you are:



When you're outside the U.S.



When you're inside the U.S.

When you're outside the U.S.

Access vHealth for convenient, virtual care for non-urgent medical issues while abroad. Visit vhealth-teladochealth.com or download the "vHealth (Worldwide)" app from your app store.

When you're inside the U.S.

Use CVS Virtual Care for primary and preventive care needs and referrals to high-quality care with in-person providers.

What You Need to Know

Annual Benefits Enrollment is a good time to check in about your health care needs and review what's available to you through Citi. We encourage you to carefully review the 2027 medical plan and review the provider finder link for Aetna International noted above.

Starting October 5, you can review paycheck deductions for medical and dental benefits on Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#).

Keep in mind the following about this year's Annual Benefits Enrollment:



If you're currently enrolled in the Aetna International Medical and/or Dental plans and you want to have the same coverage in 2027.



You do not need to take action. You and any currently covered family members will automatically be enrolled in the same benefits for 2027.



If you do not currently have medical and/or dental coverage and wish to.



You must enroll by October 23, 2026 to have coverage for 2027.



If you're looking for coverage for new dependents, or if any of your family members are moving off the Citi plan.



You must notify the Citi Benefits Center. Call the Citi Benefits Center via ConnectOne at +1 (800) 881-3938 (from within the U.S., Puerto Rico, Guam and Canada) or +1 (469) 220-9600 (from all other locations), or visit Your Benefits Resources (YBR), available through [My Total Compensation and Benefits](#). See "How to Enroll in Benefits" below for login instructions.



If you transferred to expatriate status or were newly hired as an expatriate effective October 1, 2026 or later.



You and your eligible dependents will automatically be enrolled in medical, dental and Long Term Disability coverage, if applicable. You only need to take action if you want to change or decline coverage. Contact the Citi Benefits Center via ConnectOne within 90 days of your transfer date or hire date to change or decline your coverage. Your new coverage will begin on January 1, 2027. If you have questions about your benefits or eligibility, email citiexpat@alight.com.

Need Support?

Talk to a contact depending upon your need:



Medical or dental coverage

Medical or dental coverage:

Contact Aetna International by calling **1 (888) 633-1149** or emailing aiservice@aetna.com.



Your Citi benefits, claims, and other support

Your Citi benefits, claims, and other support:

Contact an Expatriate Benefits Specialist by emailing citiexpat@alight.com or calling the Citi Benefits Center as outlined under How to Enroll in Benefits below.

How to Enroll in Benefits

Annual Benefits Enrollment is **Monday, October 5 through Friday, October 23, 2026**.

To enroll online, visit Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#). To log in, first click on the following link from the home page: "If you are not a current employee at Citi or if you are a Citi expatriate employee, please click here to login."

If you prefer, you may enroll by phone. 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 as well as TRIP and spending accounts" option. If you're outside the United States or Puerto Rico, call **1 (469) 220-9600**.

Note: You may elect GUL and/or supplemental AD&D at any time by submitting a completed [enrollment form](#) directly to MetLife at any time.