

Annual Benefits Enrollment

Overview

Your Citi benefits are designed to provide support that you and your family can count on every day. We're pleased to continue this comprehensive benefits program into 2027 with minimal changes. Through all of life's moments — big and small, planned and unexpected — your benefits will be here to help you care for your health, support your family, protect your finances, prepare for the future, and feel more confident knowing where to turn for assistance.

Annual Benefits Enrollment for 2027:
Monday, October 5 – Friday, October 23.

Keep reading to find important information about how to make the most of this enrollment opportunity:

- [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 benefits may best support your well-being next year.
- [Feel informed about your medical plan election](#). Follow a simple checklist to be sure you're set up for success with your plan.
- [Discuss](#) your benefit options with your spouse or partner, if applicable.
- [Enroll](#) between October 5 and 23.
- [Keep current](#) with your Citi benefits you can use today. Are you missing out?



Your Mental Health Matters

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 care for your mental well-being. With the recent launch of our new Be Well Program powered by Spring Health, you have even more support to help you **thrive**. See the full spectrum of Citi's [mental health support](#).

Sections

 **CONTACTS**

You May Also Like

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

New and Notable for 2027

Review the list of changes below to ensure you're making informed decisions about your benefits:

Health Plan Costs

At Citi, we work closely with our partners to offer high-value, comprehensive and cost-effective benefits for you and your family. Citi assumes a large share of the overall cost for medical coverage, passing on a smaller percentage to our employees.

- **Medical:** While health care costs have risen significantly, we are keeping the average cost increase for employees to **3%*** in 2027 for the Aetna, Anthem, and Kaiser HMO medical plans. We've maintained this increase over the past several years and it is lower than overall market trends.
- **Dental:** Dental coverage costs for the MetLife PDP plan are changing in 2027.
 - MetLife PDP: The cost for dental coverage will increase by an average of **4%** in 2027 (which amounts to an increase of about \$1 – \$3 per paycheck, depending upon your coverage level).
 - Aetna DHMO: The plan cost will remain the same in 2027.
- **Vision:** Vision plan costs will increase by an average of \$1 – \$4 per paycheck depending on coverage level.

*Citi is committed to providing equitable access to quality health care. Your cost for medical coverage varies based on your [pay band](#). We believe that comprehensive health care should be affordable for everyone, which is why we contribute more toward the cost of medical coverage for our lower-paid employees. If you will be in a higher pay band in 2027 than you were previously, your paycheck deductions for medical coverage may increase more than 3% compared to 2026. Starting October 5, visit Your Benefits Resources (YBR™), available through [My Total Compensation and Benefits](#), to review your benefit costs for 2027.



New Virtual Primary Care Options

Research has suggested that **better access to care** results in **better health outcomes**.

At Citi, we value the power of preventive care, which is why we're introducing a **new option** — in addition to our on-site clinics and network doctors through the medical plan — that provides access to primary and preventive care from wherever you are.

Starting in January, both Aetna and Anthem medical plan members will now have access to **virtual primary care**.

With virtual primary care, you can:

- **Form a relationship with a PCP** who is part of a broader and integrated care team so you receive well-rounded care
- **Receive your annual wellness visits**, with referrals to in-network labs and other brick-and-mortar facilities as would be beneficial to you
- **Access care for preventive health, acute conditions you might ordinarily go to urgent care for and care for ongoing conditions**, all from one app or website

Please note: Aetna medical plan members will have access to CVS Virtual Care instead of Teladoc beginning January 1, 2027. This transition maintains the same 24/7/365 telemedicine service for urgent medical needs, such as sore throat, ear infection, fever, and many common illnesses, and offers the new virtual primary care services. Anthem members may continue to use LiveHealth Online in 2027 for virtual primary care.

To make getting care easier, you'll be able to use the online portal to book an appointment at a time that's best for you. Since all virtual primary care visits are conducted by phone or web, you can get quality care and "time back in your day" without worrying about travel or waiting room times.

Cost of care is the same whether in person or virtual. Preventive care — like well visits — is always free; for any diagnostic visit, you'll pay a fee according to your [medical plan's benefits](#).

[Learn more about the importance of preventive care.](#)



New Aetna Network for the Choice Plan and High Deductible Plan with HSA



In some areas, the Aetna network for the Choice Plan and High Deductible Plan with HSA will be changing to a new network. All affected employees will receive a notification mailed to their homes with details about what this means. In addition, individuals in the new Aetna network will receive an updated member ID card for 2027.

Plan networks can change regularly, so you should [check that your preferred doctors are in network](#) during Annual Benefits Enrollment and prior to receiving medical care in 2027 regardless of whether the Aetna network change applies to you.

If you are considering a new primary care doctor (PCP) for next year, consider exploring a PCP through CVS Virtual Care beginning January 1, 2027 (replacing and expanding the services available through Teladoc).



Changes in Prescription Drug Costs



To remain aligned with standard industry cost-sharing for prescription drugs, we will be adjusting the copays and coinsurance for brand-name prescription drugs within all the Aetna and Anthem medical plans (prescription drug coverage through CVS). The cost for generic drugs will stay the same.

- **Preferred brand drugs:** Copay will increase to \$50 (Retail) and \$125 (Mail Order, also known as Maintenance Choice)
- **Non-preferred brand drugs:** Coinsurance will remain at 50% with a higher minimum and maximum (\$100 minimum/\$200 maximum for Retail; \$250 minimum/\$500 maximum for Mail Order)

Review additional information about prescription drug coverage, including [ways to save on your prescriptions](#).



Change in Diabetes Management Support



The Transform Diabetes Care (TDC) program through CVS Health will discontinue as of January 1, 2027. However, individuals with diabetes who are enrolled in a Citi medical plan can still receive free blood glucose meters and testing supplies through CVS Caremark. [Review your meter options and submit your request](#). If you'd like to speak with a dietitian or receive coaching support, you can contact your [Citi Health Concierge](#).

If you have any questions or concerns about your diabetes management, contact your doctor.



Increased Family Planning Benefits



As part of our commitment to support all paths to parenthood, we are increasing the financial support available to help you grow your family through fertility treatment, adoption or surrogacy. Effective as of January 1, 2027, Citi's fertility medical coverage and adoption/surrogacy reimbursement will both increase to a lifetime maximum of \$50,000 per family for all new expenses incurred as of the effective date. Eligible expenses include:

- Medical services related to comprehensive fertility services (up to \$24,000)
- Prescription drug costs associated with fertility treatment (up to \$26,000)
- Adoption agency fees and adoption-related travel, legal and temporary foster care expenses (up to \$50,000)
- Surrogacy expenses not otherwise covered by a medical plan (up to \$50,000)

Note: Any claims or adoption/surrogacy fees and expenses incurred prior to January 1, 2027 will be applied to the prior lifetime maximum limit.

Learn more about Citi's [support for your family](#), from planning through birth/adoption and beyond.



New Provider for Supplemental Health Benefits



The three supplemental health plans will transition from Aetna to Anthem. If you enroll in any of the following plans for 2027, your coverage will be provided by Anthem.

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

While the provider is changing, you can expect the same benefit options (with slight differences in coverage) for even less than the cost of coverage today.

Keep in mind that this coverage is separate from your medical plan. Supplemental health plans can be paired with any medical coverage — whether it's Aetna, Anthem, an HMO, or coverage you have outside of Citi.

If you're currently enrolled in any supplemental health benefit today and do not update your elections for 2027, you will automatically be enrolled in the plan(s) you have today through Anthem. Note: Any claims incurred in 2026 must be submitted to Aetna for reimbursement.

Note: Supplemental health plans do not provide medical coverage for day-to-day health care needs. Rather, they're intended to supplement the coverage provided by your primary medical plan.

[Learn more about the supplemental health benefits.](#)



Increased Tax-Saving Potential with the Health Savings Account (HSA)



If you enroll in the High Deductible Plan with HSA for 2027, you will be able to save even more on taxes, thanks to an increase in the IRS contribution limits. In 2027, the HSA contribution limits will increase to:

- \$4,500 for employee-only coverage (compared to \$4,400 in 2026)
- \$9,000 for all other coverage levels (compared to \$8,750 in 2026)

The additional "catch-up" contribution allowed for individuals who are age 55 or older in 2027 remains at \$1,000.

With an HSA, you get a triple tax advantage — contributions from your paycheck are tax-free, any investment gains are tax-free, and withdrawals for eligible expenses are tax-free. Consider contributing more to your HSA next year to make the most of this tax-saving opportunity.

When you open an HSA*, Citi automatically contributes to your account (see below), so keep this in mind when considering your own contribution amount. The IRS limits apply to the **total contributions** made by both you and Citi.

In 2027, Citi will provide HSA contributions of:

- Up to \$300 for employee-only coverage
- Up to \$600 for all other coverage levels

*In order to open an HSA, you must accept the Terms and Conditions of the program when enrolling and satisfy Citi's policies and procedures required to establish an HSA.



Estimated Increase to Health Care Spending Accounts and Potential Tax-Savings



The IRS is expected to announce 2027 spending account limits by November. The projected contribution limit will be reflected in Your Benefits Resources (YBR™) when you enroll in benefits. If you enroll before the 2027 contribution limit is finalized and wish to contribute the maximum allowed in 2027, you may indicate this as you enroll in benefits.

Currently, the projected maximum amount you can contribute tax-free to a Health Care Spending Account (HCSA) or Limited Purpose Health Care Spending Account (LPSA) is expected to increase in 2027 to \$3,500 (up from \$3,400).



Change to Recurring STD Leave Benefits



When an employee returns to work after a short-term disability leave (STD) leave but experiences a relapse of the same or related condition within a specified timeframe, this is considered a recurrent STD claim.

Effective January 1, 2027, this provision will be extended from 30 days to 60 days. This means:

- If you return to work and experience a relapse of the same or related condition within 60 days, your claim will be considered a continuation of your original STD claim, rather than a new one.
- If you return to work for 60 days or more and go out on STD leave, you will start a new STD period, which pays benefits for up to 13 weeks, if approved.

This change will take effect for all STD leaves with a disability date on or after January 1, 2027. Employees whose disability date is on or before December 31, 2026 will remain eligible for recurring disability benefits under the 30-day rule, even if their leave continues into 2027.



After-Tax Contribution Option in the Citi Retirement Savings Plan (the "Plan")



Beginning January 1, 2027, you will be able to elect after-tax contributions as part of your retirement savings strategy in the Citi Retirement Savings Plan. Adding the after-tax contribution option enables you to further diversify your overall approach to current contributions and future withdrawals. All three types of contributions (pre-tax, Roth and after-tax) will be eligible for Citi's matching contributions, up to the match limit. In addition, your after-tax contributions may be available to you without penalty prior to retirement age. More details about this Plan enhancement will be shared at a later date.

Key Considerations

Annual Benefits Enrollment offers a once-a-year opportunity to review your needs and select the right benefits for you and your family. If you don't enroll or make your preferred changes to your benefit elections during this time, you will have to wait until next year's Annual Benefits Enrollment or until you experience a [qualified change in status](#), such as getting married or having a baby. That means you have some important decisions to make.

We've outlined some key considerations to guide your decision-making and help you get the most value and support from your Citi benefits throughout the year.

Decisions to Make During Annual Benefits Enrollment

Here's a list of the benefits you can elect for 2027 by enrolling between October 5 and 23:

Type of Coverage	Options	Think About...
Medical	- In-network Only Plan - Choice Plan - High Deductible Plan with HSA Keep in mind that the In-network Only Plan has a different and smaller network than the other plans. Read more about this plan.	- How much medical care you expect to need. - How you prefer to pay for care (copay vs. deductible and coinsurance, higher or lower deductibles, etc.). - Which doctors you plan to see and whether they are in network (see the instructions for checking networks under this table). - If you want a tax-free Health Savings Account (only available with the High Deductible Plan with HSA)
Dental	- MetLife Preferred Dentist Program (PDP) - Aetna Dental Health Maintenance Organization (HMO)	- If your dental providers are in the MetLife PDP network or Aetna Dental HMO network. - With the Aetna Dental HMO, you must select an in-network primary care dentist in order to receive a benefit from the plan; with the MetLife PDP, you may see any dentist and generally pay less when you see a MetLife network dentist. - If you need to see out-of-network dental providers (which is allowed with the MetLife PDP, but not the Aetna Dental HMO).
Vision	Aetna Vision Plan	If you need vision care, such as eyeglasses, coverage.
Supplemental Health	- Accident Insurance - Critical Illness Insurance (\$15,000 or \$30,000) - Hospital Indemnity Insurance	- If you/your family are at risk of accidental injuries (e.g., from sports). - If you are at risk for a serious illness. - If you/your family expect to need a surgery or hospitalization.
Savings and Spending Accounts	- Health Savings Account (HSA) - Limited Purpose Health Care Spending Account (LPSA) - Health Care Spending Account (HCSA) - Dependent Day Care Spending Account (DCSA)	- How much you expect to spend on health care next year. - If you want long-term tax-free savings (only available with the HSA). - If you want to contribute additional tax-free money to a LPSA for vision/dental expenses, on top of having an HSA. - If you want tax savings through an HCSA for same-year expenses with the In-network Only Plan or Choice Plan. - How much you expect to spend on dependent day care next year. - If you want tax savings through a DCSA for childcare or dependent adult care expenses.
Life and AD&D Insurance*	Group Universal Life (GUL) Insurance	- If you want additional life insurance coverage above the basic coverage Citi provides. - If you want access to a Cash Accumulation Fund (CAF) that allows you to save money at a guaranteed interest rate.
MetLife Legal Plans	- MetLife Legal Plans - MetLife Legal Plans with Plus Parents	- If you have legal needs, such as real estate transactions, family law, estate planning, elder care/caregiving and more - If you want to include coverage for your parents/parents-in-law
Vacation Purchase Program	Up to five additional vacation days	If you expect to need additional paid time off next year.

*Subject to plan provisions and evidence of insurability.

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 IRS annual contribution limits for the HSA will increase for 2027, as described in the [“New and Notable for 2027”](#) 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 projected contribution limit for 2027 is \$3,500. (Note: Your HSA and LPSA contribution elections from 2026 will not roll over to 2027; you must make a selection when enrolling in your 2027 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 projected contribution limit for 2027 is \$3,500. (Note: Your HCSA contribution election from 2026 will not roll over to 2027; you must make a selection when enrolling in your 2027 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 contribution limit for 2027 is \$7,500 (or \$3,750 if you're married and filing separate tax returns). (Note: Your DCSA contribution election from 2026 will not roll over to 2027; you must make a selection when enrolling in your 2027 benefits.)
- Through Citi's [Transportation Reimbursement Incentive Program](#), you can also make tax-free contributions to a transit or parking account, which can help you save money on your commute to work. You can enroll at any time during the year.

Focus on the Medical Plan

We offer comprehensive medical coverage to support you and your family in living well every day.

As you choose your benefits for 2027, be sure to focus on these key elements of the Citi medical plan in addition to the considerations outlined above:

- **Your options and what you pay when you see a provider:** Explore the [Medical](#) page for additional information to compare your options.
- **The provider networks available to you:** Use the guidance below, under **“Be Sure to Check the Provider Networks,”** to review the network for your current plan or a plan you may consider.
- **Whether you'd like to use a tax-savings account for health care expenses:** Depending upon which medical plan you elect, your options may differ. Review the information above, under **“Are You Taking Full Advantage of Your Tax-saving Opportunities?”** for guidance.

Starting October 5, you can compare coverage costs and submit your medical plan elections. Want to talk to someone before you enroll? A health care expert is there when you need them. Review your options under **“Need Help Deciding?”** below.



Be Sure to Check the Provider Networks



Because plan networks change, we recommend that all employees review the online network directories during Annual Benefits Enrollment, even if you're planning to keep the same plan in 2027. Staying in network keeps your health care costs as low as possible.

Checking the Aetna and Anthem medical plan networks:

You have a choice of medical plans and medical plan networks when you enroll in Citi coverage. Be sure to carefully review your network options before you enroll.

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 broad network of providers, as outlined below. In some geographic locations, the Aetna network will be different in 2027 (see explanation in the [New and Notable for 2027](#) section above).

The **In-network Only Plan** offers a different and smaller provider network with select doctors participating. Depending on whether you choose Aetna or Anthem, the In-network Only Plan will use the APCN Plus Open Access Aetna Select network or APCN Open Access Select network, depending on where you live, or 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 be part of your plan's network for 2027, now is the time to choose a different plan or different plan provider (Aetna or Anthem), 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](#), such as getting married or having a baby.)

To check the networks for each plan, you can search the network directories on the Aetna and Anthem mobile apps or websites. You can also call your [Citi Health Concierge](#) for assistance. For the Aetna and Anthem directories, use these links and instructions:

- **Aetna plans:** Visit the 2027 Aetna provider search and search by plan and your ZIP code.
 - **In-network Only Plan*:** Depending on where you live, the Aetna network will either be the APCN Plus Open Access Aetna Select or APCN Open Access Select network.
 - **Choice Plan and High Deductible Plan with HSA:** Depending on where you live, the Aetna network will either be the Aetna Premier Care Network (APCN) or Choice POS II Open Access Aetna Network.
- **Anthem plans:** Visit the Anthem provider search and search by plan and then by your ZIP code/location.
 - **In-network Only Plan*:** The Anthem network is the National Blue High Performance Network.
 - **Choice Plan and High Deductible Plan with HSA:** The Anthem network will be determined by where you live.

***Note:** The In-network Only 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 Deciding? Call Your Citi Health Concierge



- **Aetna members:** [1 \(800\) 545-5862](tel:18005455862) | Monday – Friday 8 a.m. to 11 p.m. ET; Saturday 8 a.m. to 4:30 p.m. ET
- **Anthem members:** [1 \(855\) 593-8123](tel:18555938123) | Monday – Friday 8:30 a.m. to 8 p.m. ET
- **All plans or not currently enrolled (Health Advocate):** [1 \(866\) 449-9933](tel:18664499933) | Monday – Friday 8 a.m. to 9 p.m. ET

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 2027 plan year. Make sure to review this year's changes. Citi's Annual Benefits Enrollment period is **October 5 – 23**.

Compare Your Options

If you have access to an employer plan other than Citi's, 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 2027](#).

If your employer's annual enrollment period occurs **after October 23, 2026**, 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 needed.

If you decide to enroll under your employer's plan, contact the **Citi Benefits Center** via ConnectOne at **1 (800) 881-3938**, (9 a.m. to 6 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's.

Take the Health Assessment Between October 1 and November 16, 2026

If you're enrolled in a Citi medical plan, you can take the Health Assessment through Personify Health to earn an additional \$100 discount on Citi medical coverage costs. To get started, register on the [Personify Health website](#) or through the Personify Health 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 5** and **Friday, October 23** to have the Citi benefits coverage you want in 2027. The deadline is 11:59 p.m. ET on October 23 if you enroll online, or 8 p.m. ET on October 24 if you enroll through a Citi Benefits Center representative.

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 will help guide you to the benefits that best match your needs.



By Phone

If you prefer, you may enroll by phone. Call the **Citi Benefits Center** via ConnectOne at [1 \(800\) 881-3938](tel:18008813938), 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](tel:14692209600).

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 and Be Sure Your Information Is Current

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](tel:18008813938) as soon as possible if you notice any errors.

This confirmation statement (as well as any new health plan ID cards) will be mailed to your home address, as reflected in Citi records. **Make sure your address is up-to-date** in Workday, which you can access via [Citi For You](#).



Check your personal information in Workday

Annual Benefits Enrollment is a good time to do some housekeeping. Review your contact information in Workday so it's accurate and update if needed. If you are updating your mobile number, make sure it is labeled "Mobile."



Reminder: Take Your Health Assessment by November 16, 2026

You'll pay **\$100 less** in 2027 paycheck deductions for your Citi health coverage if you take the Health Assessment between **October 1 and November 16, 2026** — plus, you'll learn valuable information about your health status. Your spouse/partner who enrolls in a Citi medical 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 Personify Health platform.

To access the Health Assessment, you and your spouse/partner, as applicable, must register with 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 [Personify Health website](#) or through the Personify Health 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 Personify Health 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 23**:

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 few exceptions**:

- If you're currently contributing to a Spending Account (HCSA/LPSA or DCSA), your contributions will not automatically continue if you don't make an election for 2027.
- Please note that your Vacation Purchase Program elections from 2026 do not carry over to 2027.

You'll Pay a Tobacco Penalty

If you're currently enrolled in a Citi medical plan and don't make any elections or take any action during Annual Benefits Enrollment, you'll pay the tobacco penalty for the 2027 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 23, 2026) 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'll have the opportunity to receive a refund on paid penalties if you complete the [Live Well Tobacco Cessation Program by December 31, 2027](#).

Your Health Savings Account (HSA) Contributions Won't Begin on January 1, 2027

Any 2026 plan year HSA contribution elections will not carry over into 2027.

You **must** make your 2027 plan year HSA contribution election by the Annual Benefits Enrollment deadline for your contributions to take effect on January 1. However, you can enroll in or change your contribution to the HSA at any time during the 2027 plan year.

To qualify for Citi's entire contribution (up to \$300 for employee only coverage or up to \$600 for all other coverage categories), everyone who enrolls in the High Deductible Plan with HSA for 2027 must accept the terms and conditions of the HSA by December 31, 2026.

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 2027

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 between October 5 and 23, 2026**. 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. Certain benefits like the Transportation Reimbursement Incentive Program (TRIP), long-term disability (LTD) and Group Universal Life (GUL) can be elected at any time, but there are evidence of insurability (EOI) and other rules that may apply.

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.

In Case You Missed It

Thousands of Citi colleagues are taking charge of their health and well-being by using Citi's benefits. Are you? The good news is: You can live well, your way, right now.



Everyone Needs Support Sometimes. The Be Well Program Can Help.



Have you heard? The Be Well Program is now powered by Spring Health. You, your spouse/partner, and children ages six through 26 can use Spring Health right now. Whether you're feeling anxious, looking for a therapist or just need someone to help you navigate life's challenges, the Be Well Program is here for you.

With the Be Well Program powered by Spring Health, you get:

- **Personalized care** from a dedicated Care Navigator, who can provide one-on-one guidance for your specific needs, which could include therapy, coaching, or even self-guided exercises.
- **Up to 10 free mental health care sessions**, including a therapist, a coach and even a psychiatrist. You can even book your appointment online — making it easier than ever to connect with an expert.
- **Fast, flexible online scheduling** so you can find a provider that works for you and get an appointment when you need to.

Find out how the [Be Well Program](#) can help you — and all the ways Citi helps you thrive.



Help with Life During a Leave



If you're preparing for a leave, such as parental, disability, or FMLA leave, you may be looking for a little support when it comes to the emotional and practical side of daily life during a leave. With the Empathy Leave Support app, available through MetLife, you gain access to resources designed to support you, such as daily routine builders, financial planning resources, guided well-being exercises and even a personalized back-to-work checklist.

Visit join.empathy.com/metlife-leave-br to get started.



Harness the Power of Preventive Care Right Now



According to research, 100,000 lives could be saved each year if everyone got preventive care.

And yet: Only about half of Americans are getting routine cancer screenings.

Be on the right side of that statistic.

At Citi, you have options to form a meaningful relationship with a primary care doctor (PCP), such as a network provider through the medical plan, an on-site clinic near you, and, in 2027, [virtual primary care](#).

Remember: Not only is in-network preventive care free, but through the [Live Well at Citi Program](#), you can earn points toward rewards when you complete recommended preventive care actions, such as receiving a dental cleaning, going to a wellness visit and more!



Save with Citi's Medical Coverage



Your Citi medical coverage helps you spend less and live well. Simply by being a member of an Aetna or Anthem plan, you get the following **at no cost to you**:

- **In-network preventive care**, giving you access to routine check-ups, vaccinations, health screenings and cancer screenings at no cost each calendar year.
- **Whole body health care at a Live Well at Citi on-site medical clinic** for many common health care needs, with free and low-cost services just steps away.
- **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.
- **No-cost virtual physical therapy** for at-home treatment of muscle, back or joint pain.
- **Specialized support** for [chronic or serious health conditions](#), like 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.

[Watch this video to learn more.](#)

*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 covered lab tests will be reimbursed at standard cost, subject to plan approval.



Earn Financial Rewards for Healthy Actions



The Live Well at Citi Program offers a variety of free resources and activities to help you and your family enjoy a healthy life — and you'll be rewarded for your efforts!

You can earn Live Well Rewards each year between October 1 and September 30. Spouses/partners enrolled in a Citi medical plan can also earn Live Well Rewards, too. Altogether, your annual Live Well rewards could add up to more than \$400 in value! [Learn more](#).



Make Informed Health Care Choices



Review **Your Health Care Guide** (available from the main menu) to learn about the value of preventive care, how to find the best medical care option for your needs and more helpful tips.

- Understand [health care basics](#), [preventive care](#), [virtual care](#), and your options for [getting care](#), including [on-site clinics](#)
- Take care of a serious [health condition](#)
- Get support from a [health care expert](#)
- Access [inclusive benefits](#)
- Find the [right benefits for your needs](#)



Get an Expert Second Opinion Through 2nd.MD



As a reminder, you now have access to 2nd.MD (which replaced Included Health) for free expert review of diagnoses and treatment plans to help you make confident health care decisions. [Learn more](#).



Keep Fit with Help from Citi



Citi recently introduced more options for free or low-cost fitness support.

- From free digital subscriptions and discounted gym memberships through Wellhub to on-site fitness centers at certain Citi locations, you can choose to pursue your fitness goals your way. [Learn more](#).
- You also have access to free health coaching through the [Live Well at Citi Program](#).
- And, you can improve your strength, flexibility and balance with at-home physical therapy through [Sword Thrive](#).



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](#) 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.

Your Privacy Matters

Citi Benefits are designed to provide for your privacy and to comply with all federal and state privacy laws, including [the Health Insurance Portability and Accountability Act of 1996, as amended \(HIPAA\)](#), as applicable.

Any Protected Health Information ("PHI") and/or electronic PHI, as defined under the HIPAA privacy and security rules, related to the applicable Citi Benefits program is maintained by third-party vendors, providers and isn't maintained on Citi data systems. All information provided through Citi Benefits is available for review by you, your doctors, and other health care professionals. Safeguards have been implemented to prevent your PHI or electronic PHI from being seen by or shared with other people. No Citi employee should see your PHI or electronic PHI. Citi will receive aggregate reports to review the performance of Citi Benefits.

By enrolling in Citi Benefits, you consent to the terms and conditions of the applicable plan or program, and they may be amended from time to time.

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.

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 or will be followed in determining your rights and benefits under the plans or programs.

This guide is neither a contract of employment nor a guarantee of continued employment for any definite period of time. Your employment is always on an at-will basis. Citi may change or discontinue at any time, and for any reason in its sole discretion, any or all of the benefits coverage described in this guide.

Last updated date: 10/14/2026