

Helping You Prevent and Manage Breast Cancer

Whether you're taking steps to prevent breast cancer, navigating your own diagnosis or supporting a loved one, Citi offers resources and benefits to support you every step of the way. From offering emotional support to providing comprehensive medical coverage and personalized guidance, Citi's benefits are designed with your needs in mind.

We recognize the impact that breast cancer — the most common cancer among women — has on the lives of our colleagues and their families. We've created this guide to help you understand all the ways in which your Citi benefits can help you along your journey.



1. Prevention & Screening



Get recommended preventive care

Proactive screening can lead to early detection, which offers the highest chances for successful treatment. The two primary types of breast cancer screenings are:

1. **Clinical breast exam** by a health care provider, typically done at your annual physical (be sure to tell your doctor if you notice any changes to how your breasts normally look and feel)
2. **Mammogram** using imaging, such as X-ray or MRI, to get a detailed look at your breast tissue (see [page 4](#) for more details about getting a mammogram)

Both of these annual screenings are 100% covered under your [medical plan's](#) preventive care benefits.*

Make healthy lifestyle choices

Getting regular physical exercise, eating healthy foods, managing your weight and avoiding alcohol and tobacco products can lower your risk of breast cancer.* *

[The Live Well at Citi Program](#) can help you adopt and maintain healthy habits like these — and you'll earn rewards along the way. You can partner with a health coach, use online resources and mobile tools, or complete digital coaching journeys to help you reach your wellness goals.

*Citi's medical plans also provide coverage for additional imaging when needed to complete the breast cancer screening process or to address findings on the initial screening mammography. If additional imaging (MRI, ultrasound or mammography) and pathology evaluation are indicated, these services will be available to you and your covered family members at no cost when performed by in-network doctors and facilities. Keep in mind that other diagnostic services may be billed according to your medical plan.

** Source: Susan G. Komen Breast Cancer Foundation ([komen.org](https://www.komen.org))

2. Diagnosis & Treatment



Get financial protection from your Citi medical coverage

If you're enrolled in a [Citi medical plan](#), you have access to comprehensive coverage that provides peace of mind. Even though cancer care can be expensive, your medical plan's annual out-of-pocket maximum protects you with a financial cap on your in-network health care costs each year. Once you reach that cap, you won't pay a penny more, no matter how high your in-network bills get, for the remainder of the year.



Rely on expert cancer care

All Citi employees and family members have access to [MSK Direct](#), a program through Memorial Sloan Kettering Cancer Center that connects you with expert care from cancer specialists at MSK. Your MSK care team will also provide logistical and emotional support.

For employees and family members enrolled with Aetna or Anthem, you also have access to [personalized support](#) through cancer programs offered by your medical plan. Cancer experts can partner with you to help coordinate logistics, address financial questions and offer emotional support.

Access mental health support

Coping with a cancer diagnosis, whether as a patient or caregiver, takes an emotional toll on you and your family. The Citi [Be Well Program](#) offers confidential counseling (with free sessions to get you started) to all employees and their eligible family members. In addition, your medical plan covers mental health services through licensed therapists, psychologists and psychiatrists.

Get a second opinion

If you want another perspective on the diagnosis or treatment plan you've received, Citi offers you access to expert second opinions at no cost through [2nd.MD](#).

Access financial and legal support

A cancer diagnosis can cause financial worry and raise legal concerns for you and your family. Citi offers resources to help you, including:

- [Health care advocates](#) – Receive personalized support to help you understand claims, resolve billing issues, and navigate the health care system.
- [Be Well Program](#) – Access online resources and request a free consultation with a legal and/or financial professional.
- [MetLife Legal Plans](#) – If enrolled, consider using your coverage to work with an in-network attorney on your estate planning and health care documents.

Helping you thrive

Citi's benefits are here for you. Wherever you are on your health care journey, start with [CitiBenefits.com](#) to help you live and feel well.



Getting a Mammogram

Mammography is considered to be the most effective screening test used today to detect breast cancer. Mammogram recommendations vary based on age and risk factors. In general, women should begin asking their doctor about the need for a mammogram at age 40. Specific screening recommendations apply for men and transgender individuals. Your doctor will tell you if you should get a mammogram or another kind of screening, based on your situation.

How To Get a Mammogram:



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Mammograms require a doctor's order. Your doctor will submit this order if you meet the screening recommendations based on age and risk factors.



Schedule your mammogram at a location convenient for you.

Mammograms are performed in hospital radiology departments, imaging centers, some doctor's offices, mammography clinics and mobile vans. Your entire appointment should only take about 30 minutes or less. Your doctor can help you decide where to go.



Come to your appointment dressed appropriately.

Wear a shirt you can easily remove and avoid using deodorants, antiperspirants, perfumes, powders or lotions on your breasts and underarm areas. Ingredients in these products can show up on a mammogram and make it harder to read.



Review your results.

You will typically receive a letter or phone call from your doctor explaining the results within a week or two. If you have any abnormal findings or the mammogram wasn't clear enough, you may need to have additional testing, which may include an ultrasound, a diagnostic mammogram (more detailed pictures using a mammography machine), or a breast MRI.



Understand your costs.

Your Citi medical plan will cover the full cost of your mammogram — at no cost to you — when performed as part of your recommended in-network preventive care. If your provider determines another form of imaging, such as an MRI, is necessary as part of the screening, it will also be covered as preventive care. Testing done because of symptoms you're experiencing will be billed just like any other medical service.