

Savings and spending accounts comparison chart

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| Available to employees enrolled in which Citi health plan? | The <u>High Deductible Health Plan (HDHP)</u> | The <u>ChoicePlan 500</u> , any <u>HMO</u> , or the <u>Oxford Health Plans PPO</u> Can also be used by employees not enrolled in a Citi medical plan | The HDHP |
| Who owns the account? | You (individually owned) | Citi (held in your name) | |
| Who can contribute to the account? | Both you and Citi For 2016, Citi will contribute up to \$500 for Employee Only coverage and up to \$1,000 for any other coverage category. | You can contribute. | |
| What expenses can the account be used for? | <u>Health care expenses</u> incurred before you meet your deductible; IRS-qualified health care expenses that aren't otherwise reimbursable by the HDHP; and qualified medical and retiree health expenses incurred in the future | <u>Certain IRS-qualified health care expenses</u> for you and your qualified dependents that aren't paid by any medical, dental, or vision plan | IRS-qualified <u>dental, vision, and/or preventive care medical expenses</u> for you and your qualified dependents that aren't paid by any medical, dental, or vision plan or your HSA |
| What are the 2016 contribution limits? (determined by the IRS) | \$3,350 ¹ single \$6,750 ¹ family \$1,000 catch up if you'll be age 55 or older in 2016 | \$2,550 If you and your spouse/partner are both Citi employees, each of you can contribute up to \$2,550 to your own HCSA or LPSA. | |
| Does the account earn interest? | Yes, interest can be earned tax free. | No | |
| Can you keep the account if you leave Citi? | Yes, the account is fully portable; you can take it with you when you leave Citi or retire. | No, the account isn't portable but you may be able to continue participation through COBRA for the balance of the year. | |
| Can unused funds be rolled over to the next year? | Yes, funds never expire. | No, expenses must be incurred by the end of the plan year to be eligible for reimbursement. Claims must be submitted and resolved by June 30 of the following plan year to receive reimbursement. | |

¹These limits include contributions from Citi into your HSA.

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| When can contributions be accessed? | You only have access to the current account balance (including any contributions from previous years, if applicable). | You have access to the <i>entire</i> amount elected for the year starting with your first day of coverage. |
| When can contribution amounts be changed? | You can increase, decrease, or stop your contributions at any time. | You can only increase, decrease, or stop your contributions during the year if you experience certain qualified status changes . |
| Must claims be verified? | No; however, you should retain receipts for tax filing purposes. | Yes, all claims must be reviewed for eligibility (expense and participant) per IRS requirements. |
| Is there a deadline to file claims? | No | Yes, you must file claims with all supporting documentation for expenses and they must be resolved no later than June 30 of the following plan year. All claims incurred through December 31, 2015 should be submitted to Your Spending Account™ (YSA™). Due to a transition in service providers, all claims incurred on or after January 1, 2016 should be submitted to ConnectYourCare (CYC). |
| Can you continue the account under COBRA? | You can't continue to make contributions; however, you may continue to use your HSA funds for eligible expenses, even if you're no longer enrolled in an HDHP. | Yes, if you elect COBRA you can continue to participate until the end of the plan year in which your employment terminates (funds are not available the entire length of COBRA coverage). |
| Do you get a health care payment card? | Yes | Yes, for active employees only |
| Can the account be used for ineligible expenses? | Yes; however, any unused amounts must be included in your income and are subject to a 20% penalty; certain exceptions apply, including distributions taken after the account owner reaches age 65. | No |