



2022 Annual Benefits Election via the Employee Self Service Portal (ESS)



Enrollment via the Employee Self-Service Portal (ESS)

- Enrollment Timeframe
- Accessing the Employee Self Service Portal (ESS)
- Enrollment Process
- Reviewing & Saving Elections
- Printing Confirmation Statements
- Voluntary Benefits

When to Utilize ESS?

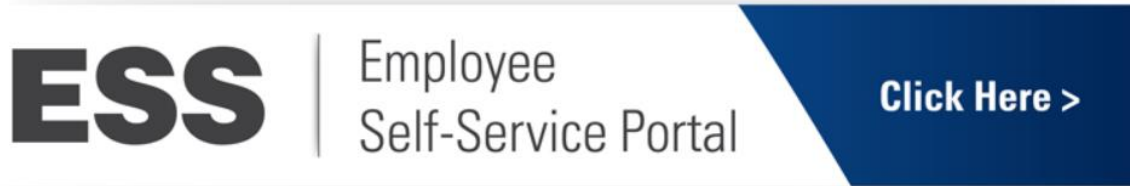
2022 Annual Benefits Election

- November 1, 2021 through November 12, 2021
- Benefits are effective January 1, 2022



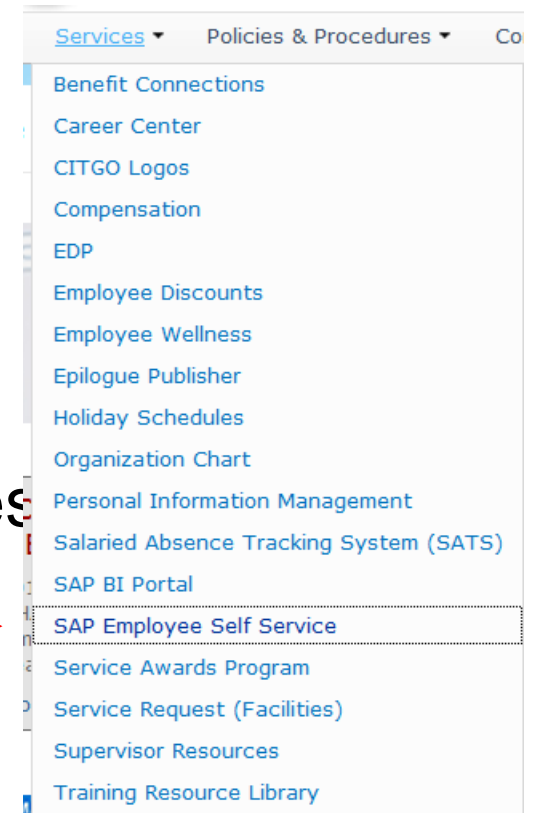
How to Utilize ESS for Annual Benefits Election

- Go to the CITGO Intranet Home Page
- Click on the Employee Self-Service Portal tile on the Home Page



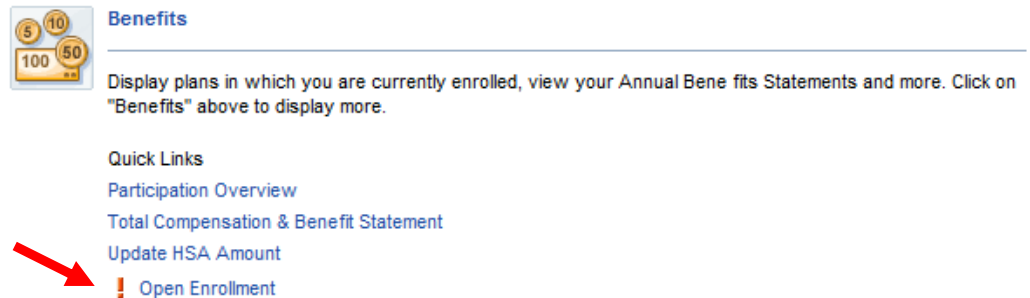
OR

- From the top menu, click on SAP Employee Self Service under Services



Accessing the ESS System for Annual Benefits Election

- To begin the Annual Benefits Election process:
 - Click on “Open Enrollment” under Benefits.



NOTE: You may receive a “locked” message on the following days:

- **November 3**
- **November 4**
- **November 8**
- **November 9**

This is due to payroll processing. ***Please try back at a later time.***

Navigating the Employee Self-Service Portal (ESS)

Step 1 – Personal Profile

- After accepting the Terms and Conditions, you will be at the first Open Enrollment screen.
- Here you may review your Personal Profile.
- Select “Next” to proceed to Step 2.

The screenshot shows the SAP Open Enrollment interface for Step 1 of 8, titled "Personal Profile". The SAP logo is in the top left corner. The page title is "Open Enrollment: Step 1 of 8 (Personal Profile)". Below the title is a breadcrumb "Edit Personal Profile". A progress bar at the top shows eight steps: 1. Personal Profile (active), 2. Dependents, 3. Benefits Summary, 4. Health Plans, 5. Insurance Plans, 6. Savings Plans, 7. Flexible Spending Accounts, and 8. Review and Save. The main content area is divided into sections: "Personal Data" with a "Full name:" field, "Addresses" with a "Permanent residence" section containing "Street Name:", "City:", and "Telephone Number:" fields.


Step 2 – Dependents and Beneficiaries

- Your current dependents will appear. **If your dependents are not listed on this screen, you will need to call the Benefits HelpLine at 1-888-443-5707 or email Benefits@citgo.com.**
- Although there is an option to “Edit Dependents and Beneficiaries,” **you are unable to change, add or delete dependents in ESS and must call or email the Benefits HelpLine.**
- Click “Next” to go to Step 3.

The screenshot shows the SAP Open Enrollment interface for Step 2 of 8, titled "Dependents". The top navigation bar includes the SAP logo and the text "Open Enrollment: Step 2 of 8 (Dependents)". Below this is a progress indicator with eight steps: 1. Personal Profile, 2. Dependents (highlighted), 3. Benefits Summary, 4. Health Plans, 5. Insurance Plans, 6. Savings Plans, 7. Flexible Spending Accounts, and 8. Review and Save. The main content area is titled "Edit Dependents" and "Family Members / Dependents". Under "Emergency contact", there is a "Name:" label followed by a text input field. At the bottom, a message states: "If your dependents are not listed on this screen, you will need to call the Benefits HelpLine at 1-888-443-5707 or email benefits@CITGO.com."

Step 3 – Benefit Summary

- Here you are able to review your currently elected 2021 benefits, along with the plans that you are not enrolled in.
- Click “Next” to go to Step 4.

 Open Enrollment: Step 3 of 8 (Benefits Summary)

1 Personal Profile 2 Dependents **3 Benefits Summary** 4 Health Plans 5 Insurance Plans 6 Savings Plans 7 Flexible Spending Accounts 8 Review and Save


Benefit Elections Summary

Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents
Medical	01/01/2021	Current	Self Directed Health Plan	Self Directed Health Plan			
Dental	01/01/2021	Current	Dental	Dental Plus			
Vision	01/01/2021	Current	Vision Plan	Vision			
Optional Life	01/01/2021	Current	Salaried Optional Life	2X Base Pay		:	

Plans not Enrolled In

Plan Type
Dependent Life
Dep Life Child
Personal Acc
Health Savings
Health Spending
Dep Spending







Step 4 – Health Plans

- In this step you are able to review your current Health plans and edit your current elections.
- To change a plan selection, click on the “Edit” icon  next to the Plan you wish to change.

SAP Open Enrollment: Step 4 of 8 (Health Plans)

1 Personal Profile 2 Dependents 3 Benefits Summary **4 Health Plans** 5 Insurance Plans 6 Savings Plans 7 Flexible Spending Accounts 8 Review and Save

Enroll in Health Plans

Acti...	Plan Type	Starts On	Status	Plan Highlights	Plan Name	Option	Coverage
 	Medical	01/01/2022	Current	Medical Plan Highlig...	Self Directed Health Plan	Self Directed Health Plan	Participant & Spouse
 	Dental	01/01/2022	Current	Dental Plan Highlights	Dental	Dental Plus	Participant & Spouse
 	Vision	01/01/2022	Current	Vision Plan Highlights	Vision Plan	Vision	Participant & Spouse

Step 4 – Health Plans – Changing Plans

- After clicking on the “Edit” icon, the following screen will appear which will allow you to change your plan.

Plan Name	Option	Coverage	Pre-Tax Costs	Post-Tax Costs
<input type="radio"/> Medical	PPO	Participant & Spouse	260.00 USD Monthly	
<input type="radio"/> Medical	EPO	Participant only	129.00 USD Monthly	
<input type="radio"/> Medical	EPO	Participant & Spouse	329.00 USD Monthly	
<input checked="" type="radio"/> Self Directed Health Plan	Self Directed Health Plan	Participant only	8.00 USD Monthly	
<input type="radio"/> Self Directed Health Plan	Self Directed Health Plan	Participant & Spouse	23.00 USD Monthly	
<input type="radio"/> Waiver of Medical Coverage	Waiver of Medical Coverage	Waived coverage		

Enroll Dependents

SAMANTHA METZ (Spouse) - Ineligible: Not valid for selected coverage level

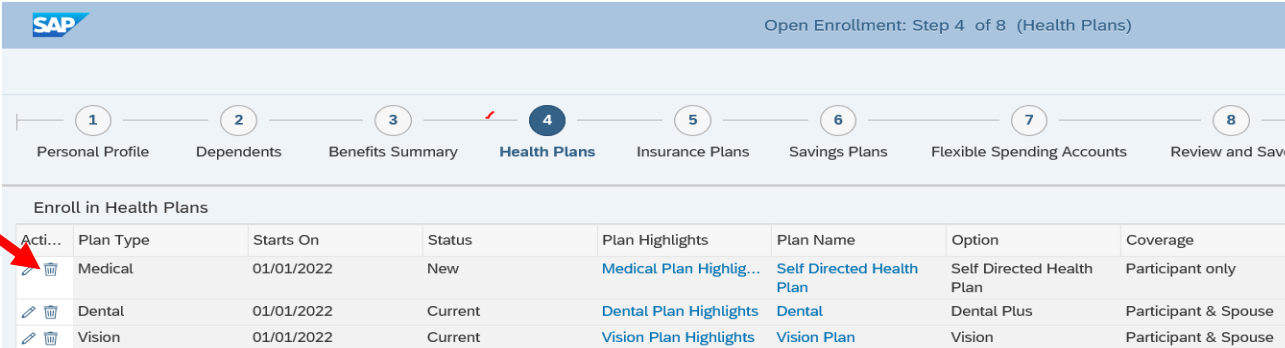
Add Cancel




- To change or add a plan, simply select the new plan desired to highlight it and click “Add.” Remember to check the box by each dependent you want on the plan.
- Your new selection will now show in the enrollment summary with the status of “New.”

Enroll in Health Plans							
Acti...	Plan Type	Starts On	Status	Plan Highlights	Plan Name	Option	Coverage
	Medical	01/01/2022	New	Medical Plan Highlig...	Self Directed Health Plan	Self Directed Health Plan	Participant only
	Dental	01/01/2022	Current	Dental Plan Highlights	Dental	Dental Plus	Participant & Spouse
	Vision	01/01/2022	Current	Vision Plan Highlights	Vision Plan	Vision	Participant & Spouse

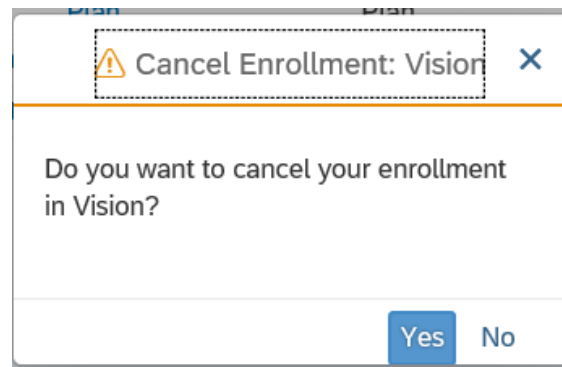
Step 4 – Health Plans – Changing Plans

- To remove a plan, click on the trash can icon  under Actions.




Acti...	Plan Type	Starts On	Status	Plan Highlights	Plan Name	Option	Coverage
	Medical	01/01/2022	New	Medical Plan Highlig...	Self Directed Health Plan	Self Directed Health Plan	Participant only
	Dental	01/01/2022	Current	Dental Plan Highlights	Dental	Dental Plus	Participant & Spouse
	Vision	01/01/2022	Current	Vision Plan Highlights	Vision Plan	Vision	Participant & Spouse

- A dialogue box will appear asking you to confirm deletion of your plan. Click “Yes” to confirm or “No” to cancel.
- If you delete a plan, the status will change to Waived.



- Changes to your dental and vision plans will follow the same steps.
- After completing your changes, press “Next” to go to the next step.






Step 5 – Insurance Plans

- In this Step you can review your life and accident insurance plans and edit your current elections.
- Similar to the Health Plans, to change a plan selection, click on the “Edit” icon  next to the Plan you wish to change.

SAP Open Enrollment: Step 5 of 8 (Insurance Plans)

1 Personal Profile 2 Dependents 3 Benefits Summary 4 Health Plans **5 Insurance Plans** 6 Savings Plans 7 Flexible Spending Accounts 8 Review and Save

Enroll in Insurance Plans

Acti...	Plan Type	Starts On	Status	Plan Name	Option	Coverage	Primary B
 	Optional Life	01/01/2022	Current	Salaried Optional Life	2X Base Pay		D
	Dependent Life	01/01/2022					
	Dep Life Child	01/01/2022					
	Personal Acc	01/01/2022					

Step 5 – Insurance Plans – *Salaried Optional Life*


- If you are not currently enrolled in Salaried Optional Life, salaried employees may elect up to 8 times their annual salary and you will be subject to complete a Statement of Health (SOH) – also known as Evidence of Insurability.
- If you are increasing your coverage **more than** 1 time you will be subject to complete a Statement of Health (SOH).
- If you currently are enrolled in Optional Life 5X you are subject to complete a Statement of Health for any increase up to a maximum of 8X.
- **Your new coverage will not begin until the SOH is approved by Securian Financial.**

Select a Optional Life Plan

Plan Name	Option	Insurance Coverage	Pre-Tax Costs	Post-Tax Costs
<input type="radio"/>	Salaried Optional Life	2X Base Pay	250,000.00	26.75 USD Monthly
<input type="radio"/>	Salaried Optional Life	3X Base Pay	375,000.00	40.12 USD Monthly
<input checked="" type="radio"/>	Salaried Optional Life	4X Base Pay	500,000.00	53.50 USD Monthly
<input type="radio"/>	Salaried Optional Life	5X Base Pay	625,000.00	66.87 USD Monthly
<input type="radio"/>	Salaried Optional Life	6X Base Pay	750,000.00	80.25 USD Monthly
<input type="radio"/>	Salaried Optional Life	7X Base Pay	875,000.00	93.62 USD Monthly

Add Cancel

Details

 Evidence of insurability is required.

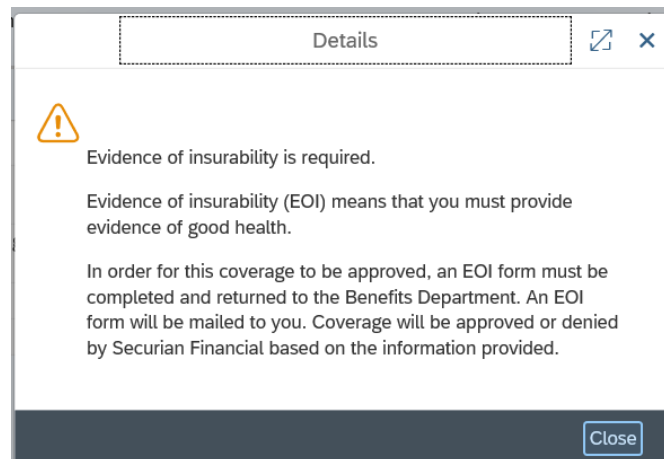
Evidence of insurability (EOI) means that you must provide evidence of good health.

In order for this coverage to be approved, an EOI form must be completed and returned to the Benefits Department. An EOI form will be mailed to you. Coverage will be approved or denied by Securian Financial based on the information provided.

Close

Step 5 – Insurance Plans – *Salaried Dependent Spouse Life*

- To elect or make changes to your Dependent Spouse Life plan:
 - Click on the “Edit” or “Add” icon
 - Enter a number (0 - 24) in the highlighted “Additional Unit” space
 - Select “Add”
- A Statement of Health (Evidence of Insurability) will be required if you previously did not have Dependent Spouse Life insurance or increase the coverage amount.
- Further, your spousal insurance cannot exceed more than 50% of the combined amount of your Basic & Optional life insurance.
- **New coverage will not begin until the SOH is approved by Securian Financial.**



Step 5 – Insurance Plans – *Salaried Dependent Child Life*


- You may elect to cover your eligible child(ren) at either:
 - \$5,000 or
 - \$10,000
- A Statement of Health (Evidence of Insurability) will be required if you previously did not have Dependent Child Life insurance or increase coverage from \$5,000 to \$10,000.
- **New coverage will not begin until the SOH is approved by Securian Financial.**

Select a Dep Life Child Plan

Plan Name	Option	Insurance Coverage	Pre-Tax Costs	Post-Tax Costs
<input type="radio"/> Dependent Life Children	\$5000 Option	5,000.00		0.68 USD Monthly
<input checked="" type="radio"/> Dependent Life Children	\$10,000 Option	10,000.00		1.36 USD Monthly

Add Cancel

Details

 Evidence of insurability is required.

Evidence of insurability (EOI) means that you must provide evidence of good health.

In order for this coverage to be approved, an EOI form must be completed and returned to the Benefits Department. An EOI form will be mailed to you. Coverage will be approved or denied by Securian Financial based on the information provided.

Close

Step 5 – Insurance Plans – *Hourly Pre- and Post-Retirement Life*

- **Hourly** employees may elect a combined total of 3Xs their annual base pay under Pre- and Post-Retirement Life Insurance.
- You may only elect a maximum of 2Xs your annual base pay for the Post-Retirement Life.
- The system will allow you to choose more; **however**, once you click on “Review Enrollment,” you will receive an error message at the top of the screen “Condition for combined coverage limit 3SAL for plan LH21 not fulfilled.”
- Please adjust your elections to reflect the **3Xs** maximum coverage:
 - Click on “Review Enrollment” located at the bottom of the screen to review your update.

The screenshot displays the SAP Open Enrollment interface for Step 5 of 8 (Insurance Plans). The navigation bar includes steps 1 through 8, with Step 5 (Insurance Plans) highlighted. Below the navigation bar, there is a section titled "Enroll in Insurance Plans" containing a table of selected plans. A warning message is overlaid on the bottom of the screen, indicating that evidence of insurability is required for certain coverage options.

Acti...	Plan Type	Starts On	Status	Plan Name	Option	Coverage	Primary E
	OptLife Pre1	01/01/2022	Current	Pre-Ret Life	1X Base Pay		
	OptLife Pre2	01/01/2022					
	OptLife Pre3	01/01/2022					
	Dependent Life	01/01/2022					
	OptLife Post1	01/01/2022	Current	Post-Ret Life	1X Base Pay		
	OptLife Post2	01/01/2022					
	Personal Acc	01/01/2022	Current	Hourly Personal Accident	Employee only Coverage		

Warning: Evidence of insurability is required. Evidence of insurability (EOI) means that you must provide evidence of good health. In order for this coverage to be approved, an EOI form must be completed and returned to the Benefits Department. An EOI form will be mailed to you. Coverage will be approved or denied by Securian Financial based on the information provided.

Step 5 – Insurance Plans – *Hourly Dependent Life*

- If you are **not currently enrolled** in this plan, then you may elect it during Open Enrollment if you have pre- or post-retirement life insurance as well.
- A Statement of Health (Evidence of Insurability) will be required if you previously did not have Dependent Life insurance.
- **New coverage will not begin until the SOH is approved by Securian Financial.**


Dependent Life	01/01/2022			
Dependent Life	01/01/2022	Pending	Dependent Life Active	Option \$7500

Select a Dependent Life Plan

	Plan Name	Option	Insurance Coverage	Pre-Tax Costs	Post-Tax Costs
<input type="radio"/>	Dependent Life Children Only	Option \$1500	1,500.00		2.28 USD Monthly
<input checked="" type="radio"/>	Dependent Life Active	Option \$7500	7,500.00		2.28 USD Monthly

[Add](#) [Cancel](#)

Details

 Evidence of insurability is required.

Evidence of insurability (EOI) means that you must provide evidence of good health.

In order for this coverage to be approved, an EOI form must be completed and returned to the Benefits Department. An EOI form will be mailed to you. Coverage will be approved or denied by Securian Financial based on the information provided.

[Close](#)

Step 5 – Insurance Plans – *Personal Accident*

- Choose an option:
 - Employee Only Coverage
 - Family Coverage
- Next, you will need to enter a number (0 – 148) in the highlighted “Additional Unit” space.
- Click “Add.”
- Minimum coverage is \$10,000 and maximum coverage is \$750,000 (Salaried) and \$500,000 (Hourly).

Plan Name	Option	Insurance Coverage	Pre-Tax Costs	Post-Tax Costs
<input type="radio"/> Salaried Personal Accident	Employee only Coverage	10,000.00	0.14 USD Monthly	
<input checked="" type="radio"/> Salaried Personal Accident	Family Coverage	750,000.00	22.50 USD Monthly	

Additional Coverage

Additional Unit: x USD

Total Insurance Coverage:

Step 6 – Savings Plans

- You must elect the amount to be deducted for payroll every year for your HSA. Changes to your current payroll deductions can be made at any time through the Employee Self-Service Portal (ESS).
- Health Savings Account (HSA) annual contribution maximums for 2022 are:
 - \$3,650 Employee Only
 - \$7,300 Employee + One or more
 - If you are 55 or older, “catch-up” contributions of \$1,000 per year are available above these limits.
- When calculating your HSA contributions, it is important to include the amount of the Healthy Rewards Incentives you plan to earn in your calculations.**

For example:

Annual Max: \$3,650 Employee Only

- ❖ \$ 500 SDHP Annual Enrollment Incentive
- ❖ \$ 500 CITGO Healthy Rewards Incentive

\$2,650 Individual Annual Payroll Contribution

The “pre-tax amount” you will enter will be \$110.41 (\$2,650 divided by 24 pay periods).

Hourly employees need to divide by 26 (Lemont and Lake Charles) or 24 (Corpus only) pay periods depending on your work location.

Enter Health Savings Plan Information

Select Plan

Plan Name

Health Savings Account

Regular Contribution

Period: Semi-monthly

Pre-Tax Amount: USD (Minimum 0.00 USD)

Add Cancel

Step 7 – Flexible Spending Accounts

- Your last enrollment choices will be for the Flexible Spending Accounts (FSA). You must elect your FSA amounts **annually**:
 - For the Dependent Day Care elect a minimum of \$120 to a maximum of \$5,000 per year
 - For the Health Care Flexible Spending Account elect a minimum of \$120 to a maximum of \$2,750 per year
 - For the Limited Health Care Flexible Spending Account elect a minimum of \$120 to a maximum of \$2,750 per year
- Select the spending account and then enter your “Annual Contribution Amount” in the box and click “Calculate” to determine your contribution per pay period. Then click on “Add” to confirm.
- Select “Next” after completing your selections.

Enter Health Spending Plan Information

Select Plan

Plan Name	Enroll in One Plan
<input type="radio"/> Health Care Spending Account	Medical, Medical, Medical Global, Waiver of Medical Coverage
<input checked="" type="radio"/> Limited Flex Spending Account	

Details: Annual Contribution for Limited Flex Spending Account for period 01/01/2022 - 12/31/2022

Annual Contribution Amount: USD (Minimum 120.00 USD - Maximum 2,750.00 USD)

Amount per Paycheck: USD

Step 8 – Review and Save

- Once you have completed making all of your 2022 benefit elections, you will proceed to Step 8, **Review and Save**.
- This step will allow you to **review your elections** to ensure that you have completed all your desired changes for 2022.

SAP Open Enrollment: Step 8 of 8 (Review and Save)

1 Personal Profile 2 Dependents 3 Benefits Summary 4 Health Plans 5 Insurance Plans 6 Savings Plans 7 Flexible Spending Accounts 8 **Review and Save**

Plans to be Added

Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents
Dependent Life	01/01/20:	New	Dependent Life Spouse	Current Coverage Amount			
	01/01/20:	Pending	Dependent Life Spouse	Spouse Coverage			
Dep Life Child	01/01/20:	Pending	Dependent Life Children	\$10,000 Option			
Personal Acc	01/01/20:	New	Salaried Personal Accident	Family Coverage			
Health Savings	01/01/20:	New	Health Savings Account				
Health Spending	01/01/20:	New	Limited Flex Spending Account				

Plans to be Changed

Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents
Medical	01/01/20:	Current	Self Directed Health Plan	Self Directed Health Plan			
	01/01/20:	New	Self Directed Health Plan	Self Directed Health Plan			
Optional Life	01/01/20:	Current	Salaried Optional Life	2X Base Pay			
	01/01/20:	New	Salaried Optional Life	Current Coverage Amount			
	01/01/20:	Pending	Salaried Optional Life	4X Base Pay			

Plans to be Removed

Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents
Vision	01/01/20:	Current	Vision Plan	Vision			

Step 8 – Review and Save

- It is **very important** that you thoroughly review your 2022 benefit elections.
- Your plan selections can **only** be saved at this time.
- You will need to:
 - Click the “Save” button located at the bottom right of the screen.

Open Enrollment: Step 8 of 8 (Review and Save)

1 Personal Profile 2 Dependents 3 Benefits Summary 4 Health Plans 5 Insurance Plans 6 Savings Plans 7 Flexible Spending Accounts 8 Review and Save

Plans to be Added										
Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary...	Pre-Tax Costs	Post-Tax Costs
Dependent Life	01/01/20	New	Dependent Life Spouse	Current Coverage Amount		0.01 USD				
	01/01/20	Pending	Dependent Life Spouse	Spouse Coverage		60,000.00 USD				4.50 USD Monthly
Dep Life Child	01/01/20	Pending	Dependent Life Children	\$10,000 Option		10,000.00 USD				1.36 USD Monthly
Personal Acc	01/01/20	New	Salaried Personal Accident	Family Coverage		750,000.00 USD			22.50 USD Monthly	
Health Savings	01/01/20	New	Health Savings Account						110.41 USD Semi-monthly	
Health Spending	01/01/20	New	Limited Flex Spending Account						114.58 USD Semi-monthly	

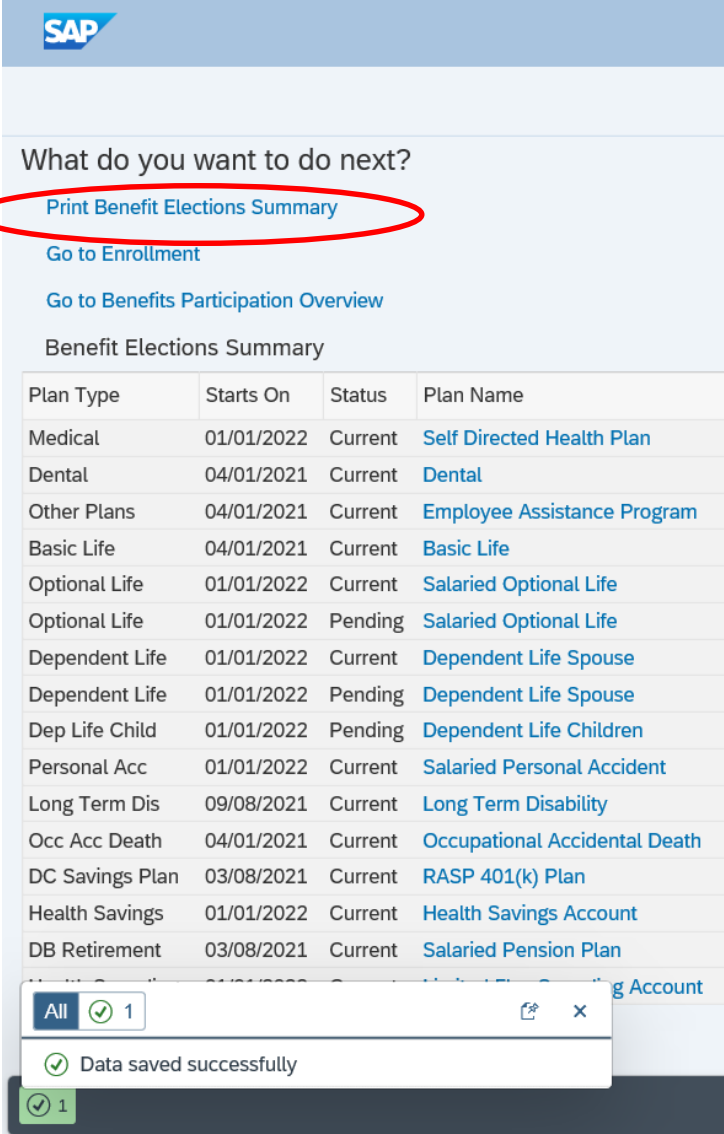
Plans to be Changed										
Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary...	Pre-Tax Costs	Post-Tax Costs
Medical	01/01/20	Current	Self Directed Health Plan	Self Directed Health Plan		Participant & Spouse			23.00 USD Monthly	
	01/01/20	New	Self Directed Health Plan	Self Directed Health Plan		Participant only			8.00 USD Monthly	
Optional Life	01/01/20	Current	Salaried Optional Life	2X Base Pay		250,000.00 USD			26.75 USD Monthly	
	01/01/20	New	Salaried Optional Life	Current Coverage Amount		375,000.00 USD			40.12 USD Monthly	
	01/01/20	Pending	Salaried Optional Life	4X Base Pay		500,000.00 USD			53.50 USD Monthly	

Plans to be Removed										
Plan Type	Starts...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary...	Pre-Tax Costs	Post-Tax Costs
Vision	01/01/20	Current	Vision Plan	Vision		Participant & Spouse			12.24 USD Monthly	

Previous Next Save Cancel

Printing Confirmation Statement

- After saving your elections, you will have an opportunity to print a confirmation statement.
- Please review it for accuracy and retain it for your records.
- Click on the link: “Print Benefit Elections Summary” under “What do you want to do next?” to print your Confirmation Statement.



The screenshot shows the SAP interface with the SAP logo at the top left. Below the logo, the text "What do you want to do next?" is displayed. Underneath this text, there are three links: "Print Benefit Elections Summary" (circled in red), "Go to Enrollment", and "Go to Benefits Participation Overview". Below the links, the heading "Benefit Elections Summary" is followed by a table with the following columns: Plan Type, Starts On, Status, and Plan Name. The table contains 15 rows of data. At the bottom of the screenshot, there is a notification box that says "Data saved successfully" with a green checkmark icon. Below the notification box, there is a small green box with a white checkmark and the number "1".

Plan Type	Starts On	Status	Plan Name
Medical	01/01/2022	Current	Self Directed Health Plan
Dental	04/01/2021	Current	Dental
Other Plans	04/01/2021	Current	Employee Assistance Program
Basic Life	04/01/2021	Current	Basic Life
Optional Life	01/01/2022	Current	Salaried Optional Life
Optional Life	01/01/2022	Pending	Salaried Optional Life
Dependent Life	01/01/2022	Current	Dependent Life Spouse
Dependent Life	01/01/2022	Pending	Dependent Life Spouse
Dep Life Child	01/01/2022	Pending	Dependent Life Children
Personal Acc	01/01/2022	Current	Salaried Personal Accident
Long Term Dis	09/08/2021	Current	Long Term Disability
Occ Acc Death	04/01/2021	Current	Occupational Accidental Death
DC Savings Plan	03/08/2021	Current	RASP 401(k) Plan
Health Savings	01/01/2022	Current	Health Savings Account
DB Retirement	03/08/2021	Current	Salaried Pension Plan



Confirmation Statement

- It is important for you to review your final Confirmation Statement for any administrative errors.
- CITGO administrative errors must be reported within 31 days of the first payroll deduction or invoice issued by contacting the **Benefits Helpline at 1-888-443-5707 or by email at Benefits@CITGO.com**.
- It is highly encouraged that all employees retain a copy of the final Confirmation Statement for your records and review your first 2022 payroll benefit deductions for accuracy.



Voluntary Benefits

- CITGO employees may enroll in the following voluntary benefits which become effective January 1, 2022 with premiums to be paid in full by the employee through payroll deductions.
 - Critical Illness insurance offered by TransAmerica and managed by Mercer
 - Accident insurance offered by TransAmerica and managed by Mercer
 - Pre-paid Legal Services offered by MetLife Legal and managed by Mercer
- To enroll, visit <https://citgo.e.paylogix.com> or call 1-877-649-6624 for more details.
- **CITGO does not maintain or endorse these voluntary benefit programs.** Additional information regarding enrollment in these voluntary benefits will be sent directly from the providers and will be available at www.hr.citgo.com.
- If you are already enrolled in these voluntary benefits, your coverage will continue to 2022 and until you cancel the coverage.

Annual Benefits Election Process

Congratulations! You have now completed the **2022 Annual Benefits Election** process.

You are welcome to make additional changes to your elections during the Annual Benefits Election period of:

November 1, 2021 through November 12, 2021

All changes must be made by 11:59 pm on Friday, Nov 12, 2021.

If you have any questions regarding your benefit elections, contact:

Benefits

1-888-443-5707 *Helpline*

Benefits@CITGO.com *Email*

