Citi is a leading global bank, with approximately 200 million customer accounts and locations in more than 160 countries and jurisdictions. Citi provides individual consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management. Headquartered in New York, Citi has over 240,000 employees worldwide.

PROGRAM GOALS & HISTORY
Citi was one of the first large companies to offer a paper HRA to all its employees. Citi’s wellness program was developed in the early 1990s and until 2007 mostly emphasized a network of fitness centers and medical clinics. In 2007, the Live Well at Citi program was offered to all US workers and their families introducing, for the first time, robust incentives, an online HRA, and many other health improvement tools. The program’s main goals are to:

- Support disease and illness prevention;
- Discourage tobacco use;
- Promote nutrition and exercise;
- Help employees manage chronic conditions; and
- Encourage resilience.

PROGRAM DESIGN
Programs/Activities:
- 16 on-site fitness centers, with professional staff, towel service.
- On-site fitness classes are offered at most locations; e.g., spin, kickboxing, Pilates, yoga
- Ten on-site health clinics in the US
- Health coaching
- Smoking cessation programs
- Screenings (e.g., oral and skin cancer screenings, mammography screening)
- Annual health risk assessment (HRA)
- On-site flu-shots

Environmental supports:
- Healthy food: Citi dining services has fully integrated with Live Well at Citi offering healthy options with presentation and placement that steers employees to those options, and nutritional labels on all food items.

Incentive design:
- Citi uses both participation- and outcome-based incentives.
- Employees/spouses who complete the HRA each receive $150.
- There is a penalty of $600 annually (insurance premium differential) for employees/spouses who use tobacco. If the employee completes either an online program or a health coaching program, the tobacco penalty is eliminated and all penalty payments for that year are refunded.
- $50 reward for each healthy lifestyle program completed (up to $300 per person).
- $300 reward for completing a chronic condition management program (invite only).

LEADERSHIP COMMITMENT
Leadership provides dedicated funding for the program and has supported the effort to expand the program internationally across the entire organization. Citi’s CEO has been very active in promoting Live Well at Citi. For instance, the CEO was recently featured in a video riding...
his Citibike and promoting the Global Fitness Challenge to employees. Senior leadership and middle management also demonstrate their commitment by encouraging flexible schedules to accommodate health-promoting activity.

CULTURE OF HEALTH
While it is hard to change the culture uniformly across such a large company, many Citi locations have developed a culture of health, with managers actively encouraging employees to take time away from their desks visit to the on-site gym.

EMPLOYEE ENGAGEMENT
Employees at Citi are provided with many tools, resources, and support for healthy lifestyle choices. There is a high level of participation in many elements of the health promotion program, e.g. fitness classes and health coaching. In recent years, an average of 85% of employees completed the company's health risk assessment.

MEASUREMENT AND EVALUATION
As a banking and investment company, reporting of data is a strong part of the culture at Citi, and the LiveWell program is therefore very outcomes driven. Measurement and evaluation is consistently used to refine the program and divert funding to the most effective uses. For example, a 2012 ROI study found that 70% of LiveWell’s savings came from a program that identified gaps in medical care; this study resulted in reorganized spending priorities.

LESSONS LEARNED / CHALLENGES
Citi’s large size and dispersed locations pose a challenge for program growth. For example, the large number of US locations makes it difficult to reach a majority of employees via onsite health coaches. Another challenge is engaging employees at call centers because their schedules are not as flexible as other salaried employees.

STRENGTHS / SUCCESS FACTORS
A key strength of Citi's program is its effective two-way communications – team meetings and web portal are used to gather feedback, learn about employee needs and interests, and recognize and share inspiring employee stories. In recent years Citi’s executive leadership, including the CEO, has been highly visible.

LINKS