

SCL Health Tobacco Surcharge FAQs

1. Why does SCL Health have a tobacco user surcharge?

The primary goal of our health and well-being programs is to help associates and their family members reach and maintain good health, and the use of tobacco is inconsistent with our mission of improving the health of the people and communities we serve.

By implementing a surcharge for tobacco users, we hope to provide an added incentive to encourage tobacco users to better their health, quality of life, and financial savings that quitting provides.

2. What is the definition of a “tobacco user”?

Whether habitual or social, a tobacco user is any associate or covered family member over the age of 18 who currently uses or has used any tobacco product within the past six months.

3. What is considered a “tobacco product”?

Tobacco products are defined as tobacco or tobacco-like products intended for human consumption, and when used orally or inhaled, produces smoke or smoke-like vapor. This includes but is not limited to: cigarettes, cigars, loose tobacco smoked via pipe or hookah, chewing tobacco, snuff, dip, electronic cigarettes and vaporizers.

For the purpose of this program, this does not include nicotine patches, nicotine gum or other nicotine replacement therapy that is primarily considered as a tobacco cessation aid.

4. Why are e-cigarettes and vaporizers included?

Electronic cigarettes (e-cigarettes) and vaporizers are battery operated products designed to turn nicotine and other chemicals into a vapor, and may contain ingredients that are known to be toxic to humans. Clinical studies about the safety of e-cigarettes have not been submitted to the U.S. Food and Drug Administration (FDA), so there is no way of knowing (1) If they are safe, (2) Which chemicals they contain, and (3) How much nicotine you are inhaling. As such, those who use electronic cigarettes or vaporizers will also be subject to the tobacco surcharge.

5. What is the tobacco surcharge and who will it affect?

When you enroll in an SCL Health medical plan, you must also identify whether you and/or your covered adult dependent(s) have used tobacco in the past six months.

- If there is only one tobacco user covered on the medical plan, you will be charged \$50 per month, in addition to your monthly medical premium.
- If you cover two or more tobacco users on the medical plan, your monthly surcharge will be \$100.

6. When does the surcharge go into effect and how is it paid?

The surcharge will go into effect on Jan. 1, or when you enroll in the plan and will be added to the medical premiums on a per pay period basis.

7. How will SCL Health know whether I am a tobacco user?

During Open Enrollment in the fall, you will need to submit a Tobacco Use Affidavit certifying if you and/or your covered dependent(s) have been tobacco-free for six months to avoid the surcharge. An individual having successfully completed the SCL Health QuitLine smoking cessation program within six months of submitting the Tobacco Use Affidavit can also consider him or herself a non-tobacco user. Additionally, the tobacco surcharge will be waived if a personal physician recommends that it is medically inadvisable or unreasonably difficult to cease tobacco use due to a medical condition. In this case, the treating physician will need to complete an affidavit attesting to the determination.

8. What programs or resources are available to help me and/or my family members quit?

SCL Health recognizes that quitting tobacco use can be a significant, personal challenge and offers resources to help, including a company-paid tobacco cessation program, covered services through our medical plans, and online and telephonic EAP resources:

- **SCL Health QuitLine.** SCL Health has partnered with National Jewish Health to offer you the SCL Health QuitLine tobacco cessation program free of charge. This program can help you or your dependent(s) over the age of 18 permanently overcome the physical, psychological and behavioral addictions to tobacco through expert coaching and support. You may also qualify for nicotine replacement therapy (e.g., nicotine patches, gum and lozenges) at no cost to you. The program is free, confidential, and it works! For more information or to enroll, contact QuitLine at [1-888-543-1506](tel:1-888-543-1506) or visit partnersinhealth.quitlogix.org.
- **SCL Health Medical Plans.** Coverage is available to you and your enrolled dependents.
 - **Cigna:** Through your Pharmacy benefit, all brands of nicotine patches, gum and lozenges are covered at no charge to you with a prescription. In addition, up to two 90-day treatments of bupropion (generic for Zyban) are also covered at 100%. Brand name medications (Zyban and/or Chantix) are not covered at 100% under the plan and will be subject to plan deductible and coinsurance or copayment requirements like other brand medications covered by the plan. It may be possible to obtain 100% coverage for these medications, but only if your physician determines that the over-the-counter and generic treatments are medically inappropriate (e.g., you have tried these forms of cessation and failed or have a negative reaction to them).

Under the Medical benefit, without a prescription, all brands of nicotine patches, gum and lozenges are covered at no charge to you up to a total annual limit of \$300.

- **Kaiser Permanente:** The SCL Health EPO plan covers the prescription drug bupropion (generic for Zyban) for smoking cessation at no cost to you. Your plan also covers over-the-counter (OTC) smoking cessation products (nicotine patch, gum, lozenges) at no cost. For the prescription drug and OTC items, you will need a prescription from your KP provider that can be filled at a KP pharmacy. Other

- resources available at no cost to you include Kaiser's online webinars and program as well as HealthMedia Breath.
- **Employee Assistance Program (EAP):** New Directions offers an individualized telephone coaching program to help people move from tobacco users to tobacco-free. To learn more, visit www.ndbh.com and enter company login code SCLHEALTH. Additional information is available under *Health Coaching*.

9. Is there any alternative way to avoid the tobacco surcharge?

Yes. If you or your adult dependents are tobacco users, we offer a tobacco cessation program through the SCL Health QuitLine. Some SCL Health care sites may also offer tobacco cessation classes and other resources. Completion of one of these programs will also fulfill the obligation. If you and/ or your adult dependents complete one of these programs, the surcharge will be prospectively waived after you submit the Tobacco Use Affidavit. This will occur as of Jan. 1, or the first of the month following when you submitted the affidavit outside of Open Enrollment. (Note that we will accommodate the recommendations of your personal physician if he or she believes this alternative is not medically appropriate for you.)

For more information on SCL Health QuitLine or to enroll, contact QuitLine at 1-888-543-1506 or visit partnersinhealth.quitlogix.org. For more information, contact the HR Service Center at 1-855-412-3701 or at SO-HRSupport@sclhs.net.

10. What if I am a current tobacco user, but I am able to quit later in the year? Do I continue to pay the surcharge all year long?

If you or a covered family member currently use tobacco products, but quit in the future, you will be eligible to have the tobacco surcharge waived prospectively as of the first of the month following the receipt of a new Tobacco Use Affidavit certifying that you and your covered family members have not used tobacco products during the prior 6 months. Contact the HR Service Center at SO-HRSupport@sclhs.net or call 1-855-412-3701 to complete a new affidavit.

11. What happens if I want to keep all of my same elections and I don't indicate whether or not my family and I use tobacco?

If you do not certify that you and your covered dependent(s) are tobacco-free, even if you are not tobacco users, you will default to the higher tobacco-user premiums. If you do not use any form of tobacco, you must take action to indicate your non-tobacco user status.

12. If I am not enrolled and/or do not plan to enroll in the medical plan, do I still have to submit the Tobacco Use Affidavit?

If you will not be enrolled in the medical plan it is not required that you complete the Tobacco Use Affidavit. However, if you enroll at a later date and have not already submitted the Affidavit to certify that you or your covered dependent(s) are tobacco free, you will automatically be charged the surcharge. To avoid the surcharge during a later enrollment, you will need to complete the Tobacco Use Affidavit.

13. How will you monitor associates' tobacco use status?

Integrity is a core value at SCL Health and we trust that our associates will make the appropriate selection when completing the Tobacco Use Affidavit.

14. What if I am a tobacco user, but I certify that I am not?

Knowingly and intentionally providing false, incomplete or misleading facts or information on any benefits form or other document for the purpose of defrauding or attempting to defraud SCL Health, may result in disciplinary action up to and including repayment of the premium surcharge and/or termination of employment.

15. My spouse is covered by the SCL Health medical plan and smokes, but I do not. Am I subject to the tobacco surcharge?

Yes. Since your spouse uses tobacco and is covered by an SCL Health medical plan, you are subject to the tobacco surcharge.

16. Can I quit cold turkey or use a cessation program outside the ones offered through SCL Health?

Quitting tobacco is a personal decision and you need to identify what is going to work for you. Whether you quit on your own or through a program offered by SCL Health, you can certify your non tobacco-user status once you have not used tobacco for a minimum of six months. If you use a program outside of those offered by SCL Health, you will be responsible for the cost.

17. What if my doctor has advised me not to quit right now due to a medical condition?

If you are being treated by a physician for a medical condition (including nicotine addiction), your physician will need to complete and return a Physician Affidavit Form to the HR Service Center for the surcharge to be waived. Contact the HR Service Center at [SO- HRSupport@sclhs.net](mailto:SO-HRSupport@sclhs.net) or call 1-855-412-3701 to obtain the form.

18. What if I certify during Open Enrollment that I am not a tobacco user, but start using tobacco later in the year?

If you or your covered dependents begin using tobacco products following the submission of your Tobacco Use Affidavit, you will be subject to the tobacco surcharge.

You must notify the HR Service Center of your status change in writing. Failure to do so may result in disciplinary action up to and including repayment of the premium surcharge and/or termination of employment.