

## **Tobacco User Additional Premium Frequently Asked Questions (FAQ's)**

**1. When did the additional premium begin?**

The additional monthly premium began on September 1, 2012.

**2. How much will tobacco users pay?**

Currently, the additional monthly premium is \$30 for an employee who uses tobacco or a covered spouse who uses tobacco. The maximum additional premium is \$30 a month.

**3. What if one of my covered children uses tobacco, do I have to pay the additional premium?**

No, the additional premium does not apply to dependent children.

**4. Is the additional premium deducted in one or two checks?**

If you are a biweekly paid employee, the additional premium is deducted from the first paycheck of the month with a medical premium deduction. If you are paid monthly, the additional premium will be deducted from your monthly paycheck as a medical premium deduction.

**5. Is this legal?**

State law, SB5, Section 3.02, passed a measure allowing state entities to incent employees and retirees to live longer, healthier lives.

**6. Who is considered a tobacco user?**

This can be defined many different ways. The A&M System will follow the standard definition used by the Employees Retirement System of Texas in order to be consistent with other State entities. A tobacco user is someone who has used tobacco more than five times in the previous three months. Vaping and e-cigarettes are also considered nicotine products and tobacco use.

**7. Why are tobacco users being charged more?**

The cost to treat the diseases caused by tobacco products is excessive and, more importantly, preventable. According to the Centers for Disease Control and Prevention, people who smoke have more lifetime medical expenses and are absent from work more days each year than those who do not smoke. According to the National Institute on Drug Abuse, smoking harms nearly every organ in the body. It's been linked to cataracts, pneumonia, and accounts for about one-third of all cancer deaths. Overall rates of death from cancer are twice as high among smokers as among nonsmokers.

The amount of nicotine absorbed from smokeless tobacco is 3-4 times greater than that delivered by a cigarette. Chewing tobacco and snuff contains 28 cancer-causing agents. Smokeless tobacco increases the risk for cancer of the lip, tongue, cheeks, gums, and the floor and roof of the mouth. Other effects include oral leukoplakia (mouth lesions that can become cancerous), gum disease, and gum recession (when the gum pulls away from the teeth).

**8. What is considered a tobacco product?**

A tobacco product is defined as cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, or any other product that contains tobacco. It also includes electronic cigarettes or e-cigs that contain nicotine.

**9. What about nicotine replacement therapy?**

Nicotine replacement products like gum and patches are NOT considered tobacco products.

**10. Where and how do I certify that I use (do not use) tobacco or that my covered dependents use (or do not use) tobacco?**

Every year during Open Enrollment (July 1-July 31) you can certify whether or not you and/or any of your covered dependents use tobacco in [Workday](#). If at any time during the year you want to certify changes regarding your tobacco usage or that of your covered dependents, you can log in to Workday, go to the Benefits Worklet, and select Change > Benefits. This change can be made during the year if you or your covered dependents begin using tobacco, or if you or a covered dependent become a non-tobacco user for three months. The change will become effective the first of the month following submission.

**11. What if I don't certify my tobacco user status before or during Annual Enrollment?**

You and your covered dependents will be considered tobacco users and will be charged the additional premium if you are covered by an A&M System medical plan. You can change your status by contacting [your Human Resources office](#).

**12. What happens if I certify that I am a non-tobacco user when, in fact, I use tobacco?**

You must change your certification status or risk penalty, fraud investigation, or termination from health insurance.

**13. How can I avoid the additional premium?**

To avoid the additional premium, you must certify during Annual Enrollment (July 1 – July 31) that you and/or your covered dependents have been a non-tobacco user for the three months before completing your enrollment.

**14. What if my doctor advised me not to quit smoking right now due to a medical condition?**

If you are currently being treated by a physician for a medical condition (e.g. nicotine addiction), you will need to complete a "[Tobacco Cessation Physician Affidavit Form](#)". Once completed and signed, the affidavit must be submitted to your Human Resources office. *The Tobacco Cessation Physician Affidavit Form must be completed on an annual basis in order for the additional premium to be waived for each successive plan year.*

**15. How can I check my tobacco user status and the status of my dependents?**

You can check your tobacco user status by logging onto [Single Sign On \(SSO\)](#), go to Workday, then go to your Benefits worklet.

**16. Do our health insurance plans cover prescription drugs to help me stop smoking?**

Yes. The following are covered under the A&M Care plans at no cost, **with a prescription**.

**Nicotrol NS (nasal spray):** 90-day supply in a 365-day period

**Nicotrol Inhaler:** 90-day supply in a 365-day period

**Zyban:** 90-day supply in a 365-day period

**Nicorette Gum / Lozenge:** 90-day supply in a 365-day period

**Nicotine patches:** 90-day supply in a 365-day period

**Chantix:** 180-day supply in a 720-day period

**17. What other support is available?**

Please contact Blue Cross and Blue Shield for information about their tobacco cessation programs.

**Spanish**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

Llame al

BCBSTX: 1-866-295-1212

Express Scripts: 1-866-544-6970

**Vietnamese**

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