Tobacco User Additional Premium Q&A

1. **When will this additional premium begin?** The additional monthly premium will begin September 1, 2012. If you are a biweekly paid employee, it will be deducted from the first paycheck in September with a medical premium deduction. If you are monthly, it will be deducted from your October 1 paycheck.

2. **Is this legal?** A new state law, SB5, Section 3.02, passed a measure allowing state entities to incent employees and retirees to live longer, healthier lives.

3. **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.

4. **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).

5. **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 does not include an electronic cigarette or e-cigarette that does not contain tobacco and is designed expressly for smoking cessation.

6. **What about nicotine replacement therapy?** Nicotine replacement products like gum and patches are not considered tobacco products.

7. **How much will tobacco users pay?** The additional monthly premium $30 for an employee who uses tobacco, $30 for a covered spouse who uses tobacco and $30 for one or more covered dependent children who use tobacco. The maximum additional premium is $90 a month.

8. **What if my tobacco user status changes?** You can change your designation or the designation of anyone covered under your health plan by completing a Benefit Change Form. This change can be made during the year if you or a dependent begin using tobacco, or if you or a dependent become a non-tobacco user for three months. The change will become effective the first of the month following submission of the form.
9. **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.

10. **How can I avoid the additional premium?** To avoid the additional premium, you must certify during the 2012 benefit open enrollment period that you have been a non-tobacco user for the three months before completing your enrollment.

11. **Where do I mark that I use (or do not use) tobacco, or that one of my dependents uses tobacco?** You can check your tobacco user status by logging onto [http://sso.tamus.edu/](http://sso.tamus.edu/), go to HRConnect, then click on Tobacco User Status Information.

12. **What if I don't certify my tobacco user status before or during open enrollment?** You and your covered spouse will be considered tobacco users and will be charged the additional premium if you are covered by an A&M System medical plan. **That is why it is very important that you confirm your tobacco user status.**

13. **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.

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Supply Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nicotrol NS (nasal spray)</td>
<td>90-day supply in a 365-day period</td>
</tr>
<tr>
<td>Nicotrol Inhaler</td>
<td>90-day supply in a 365-day period</td>
</tr>
<tr>
<td>Zyban</td>
<td>90-day supply in a 365-day period</td>
</tr>
<tr>
<td>Nicorette Gum / Lozenge</td>
<td>90-day supply in a 365-day period</td>
</tr>
<tr>
<td>Nicotine patches</td>
<td>90-day supply in a 365-day period</td>
</tr>
<tr>
<td>Chantix</td>
<td>180-day supply in a 720-day period</td>
</tr>
</tbody>
</table>

Scott & White Health Plan covers the following:
- Bupropion (the generic version of Zyban) - $5 copay for a 30-day supply
- Chantix, Nicotrol inhaler, Nicotrol Nasal Spray - $50 or 50% (whichever is less) for a 30-day supply with a limit of 12 weeks/year

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

- **BlueCross BlueShield:** Tobacco Cessation program available through Blue Access for Members. Click on BCBSTX.com, log in as a member, go to the Personal Health Manager, and then click on the icon for Stop Smoking.
- **Scott & White:** *Vital Care Breathe* - a plan to help you quit smoking - available to both members and non-members.
- **Your own campus EAP (if available)**
- **Centers for Disease Control & Prevention:** [http://www.cdc.gov/tobacco/quit_smoking/index.htm](http://www.cdc.gov/tobacco/quit_smoking/index.htm)