

FAQs - TOBACCO SURCHARGE:

1. What is the tobacco surcharge?

Starting Jan. 1, 2012, Emory University will implement a \$50 per person monthly surcharge on medical contributions for employees and their spouses/SSDPs who use tobacco products. The surcharge does not apply to dependent children.

2. Why is Emory implementing a tobacco surcharge?

The goal of this surcharge is to support the health and wellness of the University's faculty and staff by discouraging the use of tobacco products, which are harmful to health even when used in moderation. Emory promotes a wellness and prevention culture and the use of tobacco is inconsistent with this culture. Consequently, a robust offering of tobacco cessation programs and Emory's Tier Zero tobacco cessation drugs support this initiative.

3. Who has to pay the surcharge?

Any Emory University faculty or staff member and spouse/SSDP who uses tobacco products and is enrolled in the medical plan will have to pay an additional \$50 per person per month for medical contributions beginning Jan. 1, 2012.

4. Do Emory students have to pay the surcharge?

No. This surcharge does not apply to Emory students.

5. My spouse and I both use tobacco, how much do I have to pay?

\$100 per month. The \$50 per month surcharge is applied per covered adult enrolled in the medical plan.

6. What if one of my children covered under the medical plan uses tobacco – do I have to pay the surcharge?

No. The surcharge does not apply to dependent children.

7. What is considered a tobacco product?

The following are considered tobacco products. If you or your spouse/SSDP use ANY of these products, you must certify as a tobacco-user.

Tobacco products include but are not limited to: cigarettes, cigars, cigarillos, pipes, chewing tobacco, snuff, dip, and loose tobacco smoked via pipe, hookah or hand rolled cigarettes.

8. How do I certify that I am (or am not) a tobacco user?

Beginning this fall, ALL faculty and staff covered under Emory's medical plan will have to certify annually whether or not they and their spouse/SSDP are a tobacco user during Benefits Annual Enrollment. Watch for specific instructions that will be provided during Annual Enrollment.

9. I don't use tobacco and am not making any changes to my benefits this year – do I need to do anything at Annual Enrollment time?

Yes! All faculty and staff who are enrolled in the medical plan must complete the certification. If you do not complete the certification process, the surcharge will automatically be applied to you and your spouse/SSDP effective 1/1/2012 for the entire calendar year. Make sure you take action and complete the certification during Annual Enrollment to avoid the surcharge.

10. I am a tobacco user but want to quit now so I can avoid this charge – what do I need to do?

To certify as a non-tobacco user, you and your spouse/SSDP must not have used any tobacco product within the last 60 days (from the time you make your certification). The online certification process will begin during Annual Enrollment this fall. After Annual Enrollment closes, the online tobacco certification site will close, but employees can still certify via a paper form until December 31. *(Revised on 10/12/11)*

If you and/or your spouse/SSDP are a tobacco user (you have used tobacco in the last 60 days), you can still waive the surcharge for 2012 if you:

- Complete and submit a "Tobacco Cessation Physician Affidavit Form" (see question #15); **OR**
- Enroll in an Emory **approved* tobacco cessation program** and complete and return a "Certification Regarding Tobacco Use Form" to the Benefits Department by Dec. 31, 2011.

***Emory approved smoking cessation programs** are: Quit for Life, GetQuit Plan Online, and Freedom from Smoking. For more information on these classes, go to:

<http://www.tobaccofree.emory.edu/cessation/index.html>

11. What if I can't manage to give up tobacco or enroll in a cessation program this year, but I am able to quit sometime next year – do I continue to pay the surcharge all year long?

No. You can have the surcharge waived at any time during 2012 by enrolling in an Emory approved tobacco cessation program (see list in question #10). After enrolling in a program, you

will also need to complete and return a “Certification Regarding Tobacco Use Form” to the Benefits Department. The surcharge will then be waived beginning the first of the following month, or as soon as administratively possible.

If you are able to quit on your own or use another tobacco cessation program (non-Emory approved) and you reach a point where you have not used tobacco within the last 60 days, you can complete and return a “Certification Regarding Tobacco Use Form” to the Benefits Department. The surcharge will then be waived beginning the first of the following month, or as soon as administratively possible.

12. What if I do stop using tobacco 60 days prior to certifying but start using tobacco again sometime in 2012?

If you become a tobacco user at any time in 2012, you should notify the Benefits Department so the surcharge can be applied.

13. What if I am a tobacco user, but I certify that I am not (what if I lie in order to avoid the charge)?

We expect that most members of the Emory community have integrity and are honest and we would expect them to report honestly.

Any false statement would be considered a violation of Emory’s Standards of Conduct policy as falsification on a form. This policy violation could lead to disciplinary action up to and including termination of employment, at the sole discretion of Emory.

Additionally, the consequences of misrepresenting, if discovered, are that you would lose all university contribution to your health premium.

14. How can Emory help me quit using tobacco?

Emory recognizes that quitting tobacco use can be a significant personal challenge and offers numerous resources to help you. For more information, go to:

<http://www.tobaccofree.emory.edu/cessation/index.html>

Please note that if you have used tobacco in the last 60 days (from the time of certification), you must enroll in an Emory approved cessation class and complete and return a “Certification Regarding Tobacco Use Form” to the Benefits Department by Dec. 31, 2011 in order to waive the surcharge for 2012.

15. What if my doctor has advised me not to quit 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 and return a "Tobacco Cessation Physician Affidavit Form" to the Benefits Department for the surcharge to be waived.

16. What will Emory do with the additional funds received from the surcharge?

All funds generated by the tobacco surcharge will be used to support on-going cessation programs across the Emory campus.