

TOBACCO USER CONTRIBUTION

FREQUENTLY ASKED QUESTIONS

1. What is the tobacco user contribution?

Employees enrolled in a WKU Health Plan, and/or covered spouses/partners (if applicable), must self-identify if they have used tobacco in the past 12 months. You are considered a tobacco user if you have smoked, vaped, chewed, or otherwise used a tobacco product during the past 12 months. An employee or covered spouse/partner currently engaged in or having successfully completed a Plan-approved smoking cessation program within the past 12 months can consider him or herself a non-tobacco user (subject to WKU verification).

2. How much is the tobacco user contribution?

The tobacco user contribution is \$35 per month that will be withheld in addition to your medical plan premiums shown in the 2018 Benefits Guide. The \$35/month tobacco user contribution will be applied only once per account. The contribution will not be doubled if both the employee and covered spouse/partner are tobacco users.

3. When does the tobacco user contribution go into effect?

The tobacco user contribution goes into effect January 1, 2018.

4. If I have a covered spouse/partner do both of us have to be tobacco free to avoid the tobacco user contribution?

Yes, the tobacco user contribution will be applied if an employee and/or a covered spouse/partner uses tobacco products. The \$35/month contribution will only be applied once per account, if either the employee or the spouse/partner is a tobacco user. The contribution will not be doubled if both the employee and covered spouse/partner are tobacco users.

5. How will WKU know whether I and/or my covered spouse/partner are tobacco users?

You will be asked to attest to your tobacco status during your health plan enrollment to determine whether the tobacco user contribution will apply. Employees must self-attest by completing an online affidavit during the benefit enrollment process. The following 3 options will be presented when you make your open enrollment elections:

- I/we attest to being tobacco free during the past 12 months.
- I/we attest to being a tobacco user during the past 12 months. I/we are not interested in completing a Plan-approved tobacco cessation program and as a result I **am subject to** the additional \$35/month tobacco user contribution.

- I/we attest to being a tobacco user during the past 12 months. I/we agree to complete a Plan-approved tobacco cessation program and **will not** be subject to the additional \$35/month tobacco user contribution. *Note: Failure to complete the Plan-approved tobacco cessation program by September 1, 2018 will result in a \$140/month premium increase effective October 1, 2018.*

6. I, and/or my covered spouse/partner (if applicable), use tobacco. What are my options to avoid the \$35/month tobacco user contribution?

Employees and covered spouses/partners (if applicable) who attest to being tobacco users during the past 12 months but agree to complete a Plan-approved tobacco cessation program **will not** be subject to the additional \$35/month tobacco user contribution. *Note: Failure to complete the Plan-approved tobacco cessation program by September 1, 2018 will result in a \$140/month premium increase effective October 1, 2018.*

7. What are the Plan-approved tobacco cessation programs?

WKU offers two Plan-approved tobacco cessation programs:

- a. On-Campus *Freedom from Smoking*® Program - Led by a certified facilitator, the program features a step-by-step plan for quitting smoking and transitioning to a tobacco-free lifestyle. The American Lung Association's *Freedom From Smoking*® program is ranked as one of the most effective programs in the country. The on-campus group clinics include 8 sessions over 7 weeks in a small group setting; each session lasts approximately 1.5 - 2 hours. Attend at least 6 meetings to complete the program. Clinic offerings will be planned around the academic calendar.
- b. Telephonic Tobacco Cessation Coaching through HealthFitness – Tobacco cessation coaching is delivered over the phone with regularly scheduled calls. Employees and/or covered spouses have convenient access to their coach, coaching plan, goal tracking, and online tools and resources through the wellness portal. A minimum of four coaching sessions is required to complete the program. Individuals can enroll anytime during the year through the Top Life Wellness Portal (www.toplifewellness.com) or by calling 1-800-616-2136 (option #2).

8. Do we get wellness credit for completing the tobacco cessation program?

Yes! Both of the Plan-approved tobacco cessation programs outlined above are worth 250 points toward the Top Life Wellness Program Tier II requirements. Not only will you avoid the \$35/month tobacco user contribution, but you will also earn all 250 points needed to complete your pledge requirements for the 2017/18 wellness program year if you and/or your covered spouse/partner complete one of the Plan-approved tobacco cessation programs.

9. What happens if I/we complete the Plan-approved tobacco cessation program but are not successful at quitting tobacco?

You will not be required to pay the additional \$35/month tobacco user contribution as long as you complete the Plan-approved tobacco cessation program. We only ask that you complete the program and begin the transition to a tobacco-free lifestyle. We understand that it may take more than one try to become tobacco-free. We are committed to helping you succeed.

10. Will WKU help me quit using tobacco products?

Yes! Both of the Plan-approved tobacco cessation programs offered by WKU's Top Life Wellness program are no cost to you. Additionally, the prescription benefits under the WKU Health Plan provides, without cost, certain medications to assist in the cessation of tobacco usage.

11. Why is WKU adding the tobacco user contribution?

This is another step in WKU's Healthy Campus Initiative and WKU's work toward becoming a tobacco-free campus. It's no secret that average health care costs are higher for tobacco users than non-tobacco users, but cost savings is not the only driver behind the tobacco user contribution. We care about your health and want to offer our support in helping employees and family members transition to a tobacco-free lifestyle. According to the Centers for Disease Control and Prevention, smoking is the leading cause of preventable death and data shows that nearly 7 in 10 (69%) adult smokers want to stop smoking. We want you here and so does your family, so let us help you kick the habit once and for all.

12. Is it legal to charge more under a health plan because of tobacco usage?

Yes, there is a provision in the Affordable Care Act (Health Care Reform) that specifically allows employers and health plans to include financial incentives for various health related activities.

13. What if I say I don't use tobacco products, but I do?

As with other aspects of your relationship with WKU, as an employee, providing false information could be subject to disciplinary action, up to and including termination of employment. So, be honest.

14. I waive the WKU Health Plan. Does the tobacco user contribution apply to me?

No, the tobacco user contribution does not apply to employees who opt out of the health plan.