

## Frequently Answered Questions

### **When will the tobacco user additional premium go into effect?**

Your first pay in January.

### **To whom does the additional premium apply?**

All employees covered by the Ivy Tech Community College Health Plan who use tobacco and have not completed an approved tobacco cessation program.

### **How much is the additional premium?**

\$500 per year

### **How will the additional premium be administered?**

The annual additional premium will be divided by your number of annual pay periods; an equal amount will be deducted from each pay period throughout the calendar year.

### **How does Ivy Tech define “tobacco user”?**

A tobacco user is a person who uses tobacco products or uses tobacco products at some point during the plan year. Tobacco includes smoked cigarettes, cigars, pipes, smokeless or chewing tobacco, e-cigarettes, or vapor.

### **Are electronic cigarettes included as tobacco use for the additional premium?**

Yes. They may contain tobacco, or contain nicotine, which is derived from tobacco. FDA can regulate electronic cigarettes and vapor as tobacco products under the Family Smoking Prevention and Tobacco Control Act.

### **I use the nicotine patch, does that count as tobacco use?**

No. Nicotine replacement therapy, such as the nicotine patch or nicotine gum do not count as tobacco use.

### **Why are tobacco users being charged more?**

Studies show that a tobacco user's annual medical costs are on average \$2,000 higher than the costs of a non-tobacco user. The additional premium was set at \$500 per year to recover a portion of these additional costs.

According to the Center for Disease Control, tobacco use is the leading cause of preventable disease, disability, and death in the United States. Each year, nearly half of Americans die prematurely of smoking or exposure to secondhand smoke. Another 16 million live with a serious illness caused by smoking. The United States spends nearly \$170 billion on medical care to treat smoking-related disease in adults each year.

## Frequently Answered Questions

### **How can Ivy Tech charge me more for being a tobacco user?**

The wellness program exemption from HIPAA's nondiscrimination rules allows employers to offer health plan-related financial incentives to discourage tobacco use as long as the total reward is limited, promotes good health or prevents disease, and is available to all similarly situated individuals.

### **How can I avoid the additional premium?**

There are two ways to avoid paying the additional premium:

- You must certify during open enrollment that you do not use tobacco products or intend to use tobacco products for the duration of the plan year.
- That you are a tobacco-user who has completed an approved tobacco cessation program within the time frame provided by Ivy Tech.

### **What if I am going through an approved tobacco cessation program, but have not finished yet when I complete my benefits open enrollment?**

You must complete the tobacco cessation program in order to avoid the additional premium. Once you have completed the program you will receive a reimbursement of the additional premium amount paid during the current plan year.

### **What if I didn't certify my tobacco user status during open enrollment?**

If you are covered under the College's medical plan, and you did not indicate that you are a non-tobacco user in IvyBenefits, you will be defaulted into the tobacco-user rates. As a reminder, tobacco users are subject to additional premiums for the plan year.

### **What if employees certify that they are not tobacco users when, in fact, they are?**

When employees certify their tobacco user status, they attest that they are telling the truth. If it is discovered that the employee made a false statement, their premium may be adjusted retroactively to include the additional premium amount and they may be subject to disciplinary action.

### **If I complete an approved tobacco cessation program during the calendar year, will Ivy Tech refund the tobacco user additional premium that has already been taken from my paycheck?**

Yes. You will receive a reimbursement of the additional premium amount paid during the plan year and prior to completion of the cessation program.

### **How do I complete an approved tobacco cessation program?**

You can sign up by going to [www.quitnowtool.com](http://www.quitnowtool.com) and select the 'sign up today' button.

### **Is the QuitNow tool the only approved tobacco cessation program?**

No. There are community or hospital organizations that may offer tobacco cessation programs. Contact Human Resources at [co-benefits@ivytech.edu](mailto:co-benefits@ivytech.edu) to find out if the program will qualify you for the waiver.

## Frequently Answered Questions

**Is the tobacco cessation program only available to employees who are on the Ivy Tech health plan?**

No. The tobacco cessation program is a benefit offered to all employees at Ivy Tech.

**Do I have to be a tobacco user to participate in the tobacco cessation program?**

No. We encourage any non-tobacco user to participate in the cessation program to learn how to support someone in quitting and the resources available for support.

**How much will I pay to participate in an approved tobacco cessation program?**

The approved tobacco cessation program provided by Ivy Tech is available at no charge to you.

**My doctor has prescribed tobacco cessation medication. Are these medications covered under the Ivy Tech Health Plan?**

Many tobacco cessation medications are covered at 100% under both the Standard PPO plan and the Choice HDHP. Please review the preventive medications list on the [Benefits Website](#) for more information.