

Tobacco Monthly Surcharge:

HDHP Participants Who Use Tobacco Will Pay \$75 per Month

If you enroll in a high deductible health plan (HDHP) and use tobacco, you will be required to pay a \$75 monthly surcharge on your plan. A person is considered a tobacco user if they currently use any of the following products, including but not limited to: cigarettes, e-cigarettes, cigars, chewing tobacco, smokeless tobacco, snuff, vapor, etc.

If you and/or your spouse or domestic partner use tobacco and enroll in a company HDHP, a single \$75 monthly tobacco surcharge will be deducted from your pay.

Want to avoid the surcharge? Here are two ways to do it.

You can avoid the \$75 monthly surcharge by:

- **Quitting your tobacco use for at least three months.**

If you're ready to quit, your body and wallet will thank you! Contact HR Services to report your change in status to waive the tobacco surcharge.

- **Completing the Freedom from Smoking Plus Tobacco Cessation Program.***

When you complete this eight-week program, you will receive a certificate of completion statement. Submit this to HR Services to waive the tobacco surcharge. To ensure you have no surcharges for the next year, you must complete this program by **December 15**. Please call HR Services at **317-390-3148** for a direct link to participate.

* All employees may participate in the Smoking Plus Tobacco Cessation program. You do not have to be enrolled in one of our HDHPs to participate. Spouses/domestic partners and dependent children (ages 18-26) may also participate if they are enrolled in one of our health plans.

FREQUENTLY ASKED QUESTIONS

When will the surcharge be deducted from my payroll check?

The monthly surcharge will be distributed evenly throughout each month based on your pay cycle. The annual tobacco surcharge is \$900 (\$75 x 12 months). If you are hired mid-year, the annual tobacco surcharge will be prorated.

My spouse/domestic partner and I do not use tobacco products. How do I avoid the surcharge?

During the benefit enrollment process, you will be asked to affirm your non-tobacco use. It's that simple!

My spouse/domestic partner and I do not use tobacco products. How will you monitor my tobacco status?

Honesty and integrity are at the heart of our core values. We trust our employees will make the appropriate selection for themselves and their spouses/domestic partners when updating their tobacco status in the system.

Questions? Contact HR Services at HRS@arcwoodenviro.com or 317-390-3148.