

POLK COUNTY GOVERNMENT & CONSTITUTIONALS

Non-Tobacco User Premium Discount FAQs

*Using tobacco is expensive.
Quitting doesn't have to be.*

Q - Who has to certify Tobacco Usage?

A – EACH YEAR - **ALL** employees electing a Polk County government **medical plan** benefit must complete a Tobacco Usage Affidavit or you will not qualify for the Non-Tobacco User Premium.

Certification/recertification is required annually during Open Enrollment and/or upon enrollment mid-year due a change in eligibility status or a qualifying event.

Q – At Open Enrollment and/or upon enrollment mid-year due a change in eligibility status or a qualifying event, how do I prove that I don't use tobacco to receive the Non-Tobacco User Premium?

A - The Non-Tobacco User Premium is available on the honor system based on your attestation on the affidavit.

Q - What if I use tobacco, but attest that I am a non-tobacco user? What are the penalties if this is discovered?

A - If it is determined that you used tobacco products or started using tobacco products after you signed your affidavit as a non-tobacco user without notifying your Human Resources office, it constitutes fraud, and you will be subject to disciplinary action, up to and including termination of employment.

Q - What is the definition of “tobacco-free”?

A - “Tobacco-free” means that you do not use tobacco in any form – cigarettes, cigars, pipes, snuff, chewing tobacco or nicotine. To be considered a non-tobacco user and be eligible for the Non-Tobacco User Premium Discount, you must not use any type of tobacco product **AND** remain tobacco-free.

Q - What if I stop using tobacco prior to certifying at Open Enrollment, but start using tobacco later in the year?

A - If your non-tobacco user status changes and you begin to use tobacco products during the plan year, you must notify your Human Resources office and you will no longer qualify for the discount. Failure to report the commencement of tobacco use after completing this affidavit will constitute fraud.

Q - What if I only smoke on occasion (like a celebration cigar on New Year's Eve)?

A - Using tobacco on one occasion is considered using tobacco.

Q - I use the nicotine patch; does that count as tobacco use?

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

Q - Are electronic cigarettes recognized as nicotine replacement therapy?

A - No. According to the U.S. Food and Drug Administration (FDA), “e-Cigarettes may contain ingredients that are known to be toxic to humans.” One of the chemicals detected in the FDA’s analysis was Diethylene glycol, which is an ingredient used in antifreeze.

Q - How do I qualify for the Non-Tobacco User Premium?

A – You must review and complete the **Tobacco Usage Affidavit** attesting your tobacco user status during

the Open Enrollment period for 2018. To be eligible for the discount built-in to the Non-Tobacco User Premium you must not use tobacco in any form; **OR** tobacco users can qualify for the non-tobacco-user medical plan premium by completing **BOTH** a ***Be Tobacco Free Journey*** via Aetna Navigator **AND** one of the three free ***Tobacco Free Florida*** tobacco cessation programs **between January 1 and March 31, 2018**. A ***Tobacco Free Florida*** certificate/letter of completion dated prior to the afore-mentioned deadline must be submitted to your employer's Human Resources office.

1. Face to face IQUIT Tobacco Cessation Classes – Florida IQUIT tobacco cessation classes, known as ***Tools to Quit*** and ***Quit Smoking Now***, are offered in Polk County and throughout central Florida. For more information go to www.tobaccofreeflorida.com or call **1-877-848-6696**, to locate an Area Health Education Center (AHEC) offering classes. Classes provide support and guidance in a group setting and self-help materials.

2. Florida Quitline - Integrated Phone Program – The Florida Phone Quit program is available by calling **1-877-U-CAN-NOW (1-877-822-6669)**. The program starts with a tailored phone-based assessment and planning call with a Quit Coach®. Four additional tailored phone calls with a Quit Coach, timed throughout the quitting process, are also included. Unlimited toll-free access to Quit Coaches is available, as needed. A workbook-style Quit Guide and additional materials are provided at the time of enrollment.

3. Florida Web Coach - Online Program – Florida Web Quit is an online program (available 24 hours per day/7 days a week) at www.quitnow.net/florida. The Web Coach discussion forums provide behavioral tips and interactive lessons, exercises and tracking tools to assist in quitting. Quit Coaches and interaction Motivational and educational e-mails also will be sent to you throughout the program.

A free Nicotine Replacement Therapy (NRT), Starter Kit is available through Tobacco Free Florida. It provides two weeks of free nicotine replacement patches, or gum, to help you manage withdrawal symptoms as you quit your addiction *If medically appropriate and over 18 years of age.

IMPORTANT REMINDER – an employee must complete a ***Be Tobacco Free Journey*** via Aetna Navigator **AND** submit the ***Tobacco Free Florida certificate*** upon successful completion of one of the Tobacco Free Florida programs to his or her Human Resources office **prior to March 31, 2018** to be eligible for the Non-Tobacco User Premium.

FREE Nicotine Replacement Therapy (NRT) is available through the pharmacy portion of your medical plan when your physician writes you a prescription, including over-the-counter NRT products. Nicotine replacement therapy (NRT) gives you nicotine in the form of nicotine patches, gum, and prescription medications, but not the other harmful chemicals in tobacco. It can help relieve some of the physical withdrawal symptoms so that you can focus on the psychological (emotional) aspects of quitting.

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

A - The tobacco cessation programs offered through *Tobacco Free Florida* and Aetna Navigator are provided at no charge to you.

Q – In 2017, I completed the *Be Tobacco Free Journey* via Aetna Navigator and submitted certification of completion of a *Tobacco Free Florida* tobacco cessation program to my HR office; however, I was not able to quit tobacco usage. Do I need to complete both requirements again in 2018?

A – Yes, you are required to complete **prior to March 31, 2018** a ***Be Tobacco Free Journey*** via Aetna Navigator **AND** a ***Tobacco Free Florida*** cessation program each year if you are using tobacco products at the time you complete your affidavit. In addition, you must submit documentation of completion for both requirements to your Human Resources office to qualify for the Non-Tobacco User Premium in 2018.

Q - What if I completed a Tobacco Free Journey on Aetna Navigator in 2017, and wasn't able to quit, how do I complete the same Tobacco Free Journey this year?

A – To restart the same Journey you completed last year, in Aetna Navigator go to “Browse All Options” on your Health Map and click on the Journey you previously completed. You will be sent to a page reminding you that you’ve finished this Journey already. Click the “retake” symbol in the top right of the page. You will be asked to document why you are restarting. You can enter comments or click “Restart Journey”. You will be brought to the Enrollment Survey, to start your Journey again.

Q - How will my employer know I have completed one of the Tobacco Free Florida cessation programs?

A – You must submit certification of completion from a **FREE** tobacco cessation program sponsored by **Tobacco Free Florida**; including the **Tools to Quit or Quit Smoking Now** tobacco cessation classes, the **Florida Quitline** integrated phone program, or the **Web Quit** online program to your employer’s Human Resources office.

Q - How will my employer know I have completed the Be Tobacco Free Journey via Aetna Navigator?

A – You will be able to obtain documentation of completion through Aetna Navigator to submit to your Human Resources office when you have completed the Journey program.

Q - What if I am a current tobacco user and do not complete the tobacco cessation requirements until later in 2018, will I continue to pay the Tobacco User Premium for the remainder of the year?

A – Yes, if you do not complete a **Tobacco Free Florida** program **AND** complete a **Be Tobacco Free Journey** via Aetna Navigator **prior to March 31, 2018**, you will continue to pay the Tobacco User Premium for the remainder of the year.

Q - My covered spouse and I don't use tobacco. Am I eligible for a larger discount in my Non-Tobacco-User Premium?

A - No. Only the covered **employee** is eligible for the Non-Tobacco User Premium. When a spouse is a **covered dependent** on your medical plan, they are not eligible for an additional built-in discount, even if a covered spouse works for Polk County government.

Q - My spouse works for Polk County government, but we are each enrolled in the medical plan through our Polk County government employer, do we each qualify for the Non-Tobacco User Premium?

A - Yes. If you and your spouse work for Polk County government and are **enrolled separately** in the medical plan through your employer (with or without child(ren)), you are both eligible for the Non-Tobacco User Premium.

Q - Why was the Tobacco User Premium Discount implemented?

A - Tobacco use is the single most preventable cause of disease, disability, and death in the United States. Studies show that a tobacco user's annual medical costs are much higher than the costs of a non-tobacco user. The discount built-in to the Non-Tobacco User Premium is an attempt to reward employees who are making good health choices, while also creating a financial incentive for others to do the same.

Quitting benefits your health, your wallet and the ones you love! Quitting is not just good for your health; it's also good for your wallet. The average pack-a-day smoker in Florida spends more than \$2,000 a year on cigarettes. Imagine what you can do for yourself and your family with the money you'll save once you quit. Quitting protects those you love from exposure to secondhand smoke. If you have kids, quitting smoking now can decrease the chances that they will become cigarette smokers in the future. In fact, the No. 1 indicator for youth smoking initiation is if a parent smokes.

Q - Is this just another way to shift costs to employees?

A -No, this is a benefit change designed to encourage employees to get healthier by offering a financial incentive. However, it could be argued that those who are making healthy choices should not have to pay as much in premiums as those who are not making healthy choices and who have a higher claim experience. Higher claim costs drive premiums up for all of us because we are self-insured.

Q - Who is considered a Tobacco User?

A - A tobacco user is defined as an individual who currently uses any form of Tobacco/nicotine, regardless of the method and frequency of use.

Q - What is considered a tobacco product?

A - **Tobacco** is defined as any form of the tobacco plant, consumed for the effects of its addictive nicotine properties, that is not prescribed by a licensed medical professional. This term is applied to tobacco that can be chewed, dipped, smoked, and/or inhaled (including electronic cigarettes).

A number of FDA-approved smoking cessation aids are available for tobacco users, depending on their dependence on nicotine. These include nicotine gum, nicotine trans-dermal patches, nicotine lozenges, nicotine inhalation products, nicotine nasal sprays, and several prescription medications.