

COMMIT TO QUIT



City of Memphis Tobacco Cessation Program

There is a simple way to get your nicotine surcharges stopped. To stop the surcharge and receive a refund of surcharges paid this year you must enroll in one of the programs **AND** complete the program by October 31.

1. Complete the Tobacco Cessation Program and Provide a Certificate of Completion

BCBST Blue Health Solutions
Tobacco Cessation Program
Call 1.866.498.9806

2. Complete Your Personal Health Assessment

Log into your Member Portal at www.bcbst.com to complete your Personal Health Assessment.

3. Complete the Nicotine Usage/Non-Usage Statement

* * * NON- SMOKERS * * *

If you are being charged for using nicotine and you've never used nicotine, the steps below will get the surcharge stopped (no refunds for prior surcharges will be given):

Step 1. Complete Nicotine Usage/Non-Usage Statement.

Step 2. Log into your Member Portal at www.bcbst.com to complete your **Personal Health Assessment** and provide a screenshot.

Remit documentation to: Benefits Department

Email: benefitsquestions@memphistn.gov Subject line: [Your Name] – Employee # - Nicotine Surcharge
Office: 2714 Union Ave Extended – 4th Floor

Upon receipt of documentation surcharges will be stopped and reimbursements will be distributed within 2 pay cycles.

NOTE: ALL documentation must be received by October 31.
There will be no exceptions.



TOBACCO USAGE/NON-USAGE AFFIDAVIT

The surcharge on the medical plan imposed for the use of tobacco products is \$120 per month per family. If your tobacco usage status has changed, you must submit this affidavit by the annual open enrollment deadline or qualifying life event.

The Definition of Tobacco Use:

For purposes of this affidavit, the City of Memphis defines tobacco use as smoking cigarettes, clove cigarettes, cigars or pipes, or using smokeless tobacco such as chewing tobacco or snuff.

Tobacco users are individuals who have used tobacco products more than one time per month, over the last 6 months.

Non-tobacco users are individuals who have not used any tobacco products in any form (cigarettes, cigars, pipe, oral tobacco products, etc.) within the last 60 days.

Employee Name (please print) _____

Please mark your designation below:

- ☐ **Non-tobacco user** – I read and understand what constitutes tobacco use and I and my insured dependents are non-tobacco users. I certify that I qualify to waive the tobacco usage surcharge of \$120 per month per family.
- ☐ **Tobacco user** – I read and understand what constitutes tobacco use and I certify that I and/or my insured dependent(s) are tobacco users. I certify that I do not qualify to waive the tobacco usage surcharge of \$120 per month per family.

Names of covered individuals who use tobacco products:

1. _____

2. _____

Employee ID: _____

Last 4 of Employee SSN: _____

Employee signature: _____ Date: _____

Remit form to benefitsquestions@memphistn.gov.
Subject line: [Your Name] – Employee # - Nicotine Surcharge



TOBACCO SURCHARGE FAQs

Q: Why did the City of Memphis add a tobacco surcharge?

A: The City of Memphis has a responsibility to be among leaders in health and wellness initiatives. The use of tobacco is one of the leading preventable health risks worldwide. As part of other efforts around tobacco usage at our worksites and in support of our wellness program, the City believes this is the right thing to do.

Q: Who is required to declare their tobacco usage?

A: All employees electing a medical plan during Annual Open Enrollment or as a new benefit-eligible employee will be required to declare tobacco usage for themselves.

Q: Who does the tobacco surcharge apply to?

A: The tobacco surcharge only applies to employees and dependents covered under the medical plan.

Q: What is the amount of the tobacco surcharge?

A: A \$120 monthly tobacco surcharge will be applied to employees who declare tobacco usage. This surcharge is considered a tax-sheltered amount for payroll.

Q: What products are considered for tobacco usage?

A: Tobacco products include as smoking cigarettes, clove cigarettes, cigars or pipes, or using smokeless tobacco such as chewing tobacco or snuff.

Q: If I am solely using tobacco cessation products in my effort to stop tobacco, does that count as a tobacco product subject to the surcharge?

A: No. Certain tobacco cessation products are available to employees as part of the benefits package at no co-pay for an 8-week supply of nicotine replacement therapy (NRT) gum or patches is available to members upon recommendation by their health coach. The City recognizes these products as tools to help quit tobacco.

Q: If I currently use tobacco and wish to have the surcharge removed, what can I do?

A: If you declare tobacco usage during Annual Open Enrollment, any tobacco users covered under the medical plan must provide documentation to the City of Memphis Benefits Supervisor that they have completed the following by October 31st: 1) an approved tobacco cessation program or appropriate medical certification, 2) an online personal health assessment through the medical plan provider, and 3) the tobacco usage/non-usage affidavit. See information below on where to submit the required documentation.

Q: If I complete the tobacco cessation program but continue using tobacco, what happens to the surcharge?

A: Completion of the cessation course is the only way to discontinue the surcharge. During the next Annual Open Enrollment, employees will be asked to declare their tobacco usage for the plan year.

Q: What if I declare myself as a tobacco user and do not complete the 3 requirements by the deadline?

A: If you do not provide all documentation by the deadline and subsequently complete the course, the surcharge will continue for the plan year.

Q: Where do I submit my documentation?

A: Employees can submit documentation in one of three ways:

1. Email to benefitsquestions@memphistn.gov Subject line: [Your Name] – Employee # - Nicotine Surcharge
2. Interoffice Mail: Total Rewards - Benefits
3. Drop off to Benefits Supervisor, at 2714 Union Avenue Extended 4th Floor, Memphis, TN 38112