Tobacco/Nicotine Surcharge & Cessation Program Frequently Asked Questions

1. What is the Tobacco/Nicotine Surcharge?

Employees enrolled in our medical plan must self-identify as a tobacco/nicotine user if they have used tobacco-/nicotine-containing products of any kind in the last six months each year during Open Enrollment. Every January 1st, those who have used tobacco/nicotine products within the last six months will be assessed a monthly surcharge in the form of a payroll deduction. Newly hired employees must also selfidentify their tobacco/nicotine status during their 30-day benefit enrollment period.

2. What products are considered to be tobacco- and/or nicotine-containing?

- Cigarettes, electronic cigarettes and any vaping device (e.g., clove, bidis, kreteks)
- Cigars and cigarillos
- Hookah smoked products
- Pipes
- Oral tobacco and nasal tobacco (e.g., smokeless, spit, spitless, chew and snuff)
- Products intended to mimic tobacco products or deliver nicotine (e.g. vaping products)

3. How much is the surcharge?

The surcharge is \$75/month and will be deducted at the same frequency as other benefit deductions (\$17.31 per week or \$34.62 bi-weekly)

4. How will Dura/Shiloh know whether I am a tobacco/nicotine user?

Employees enrolled in our medical plan must self-identify on the Kronos Tobacco/Nicotine on-line survey during Open Enrollment. New hires must self-identify through the Kronos on-line survey when completing their New Hire Benefit Enrollment. A paper Tobacco/Nicotine Attestation Form is available through HR if the survey is not completed on-line.

5. What happens if I do not complete the Kronos on-line survey or turn in a paper Tobacco/Nicotine Attestation form?

Employees enrolled in our medical plan who do not complete the Kronos on-line survey or submit a completed Tobacco/Nicotine Attestation form will be assessed the Tobacco/Nicotine Surcharge.

6. If I am a tobacco/nicotine user, do I have an opportunity to avoid or end my surcharge?

Yes. To avoid or end your Tobacco/Nicotine Surcharge, you are invited to complete the UBreathe Tobacco/Nicotine Cessation Program through Marquee Health

During Open enrollment, if you enroll and complete at least 4 weekly sessions prior to the first of January, the tobacco/nicotine surcharge will not be started for that year. If the tobacco/nicotine surcharge is started as of January 1st, but you enroll and complete at least 4 weekly sessions by March 31 of that year, all previously charged surcharge will be refunded back to you and the surcharge will be stopped for the remainder of that

year. The deadline to enroll to get your 4 sessions completed by March 31 is February 28. If you fail to enroll by February 28 and complete the program by March 31, the surcharge will remain in place for that entire year.

Newly hired employees have 90 days from their date of hire to enroll and complete at least 4 weekly sessions. If they complete the program by the 90 day deadline any surcharge charged during the first 90 days will be refunded back to you and the surcharge stopped for the remainder of that year.

7. Do I need to notify anyone once I have completed my 4 sessions to stop the surcharge and receive my refund?

No. Corporate HR receives weekly reports from Marquee Health listing those employees who have completed the program. Surcharges will be stopped and applicable refunds made as soon as administratively possible (typically within one to two payroll processes).

 How can I enroll in the UBreathe Tobacco/Nicotine Cessation Program? To enroll in UBreathe, call a Health Coach at 800.882.2109 or email coaching@marqueehealth.com and reference Dura/Shiloh.

9. What if I need more than 4 sessions?

You will be able to continue the UBreathe Tobacco/Nicotine Cessation Program for as long as you need or want. It is just mandatory that you complete at least 4 weekly sessions to stop the surcharge and receive the applicable refund.

10. Can I or anyone in my household participate in the UBreathe Tobacco/Nicotine Cessation Program even if I am not on the medical plan?

Yes. You do not have to be covered under the medical plan to participate. We want all employees and their family members who want help with tobacco or nicotine products to have this resource available to them.

11. Does it cost money to participate in the UBreathe Tobacco/Nicotine Cessation Program?

No. The UBreathe Tobacco/Nicotine Cessation Program is offered at no cost to employees.

12. Is it legal for you to charge me more because I use tobacco/nicotine products?

Yes. There is a provision in the Affordable Care Act that specifically allows an employer to include a surcharge for various health related activities, including tobacco/nicotine use.