

# Medical Insurance Surcharge for the use of Tobacco Products Policy

**Policy Owner** Human Resources

**Responsible Office(s)** Human Resources

## Policy

As part of Converse University's efforts to support the overall health and wellness of its group health plan members, Converse University will implement a tobacco surcharge to encourage the cessation of tobacco products and the overall health of our employees. Effective October 1, 2020, Converse University will charge an additional \$50 per month for medical coverage through the Converse University Group Health Plan to its employees and their insured family members who use tobacco products. This initial surcharge may be adjusted as needed each year.

All subscribing Group Health Plan members will be required to submit a declaration with regard to themselves and all of their covered family member(s) regardless of whether they use tobacco or not. Plan members who use tobacco will see the surcharge deduction reflected in their October paycheck.

"Tobacco and smoking products" include all tobacco-derived or containing products, including, but not limited to, cigarettes (e.g., clove, bidis, kreteks), electronic cigarettes (Juuls, etc.) vaping devices, cigars, cigarillos, pipes, water pipes, smokeless tobacco products or substitutions (spit and spit-less, chew, pouches, snuff) or any other device intended to simulate smoked tobacco. This does not apply to nicotine replacement therapy, which is designed to assist tobacco users to quit tobacco. In this case, documentation will need to be provided to the Office of Human Resources.

If it is unreasonably difficult for the employee or insured family member(s) who uses tobacco products to stop, the employee or insured family member(s) may be able to avoid the surcharge by another means. The employee or insured family members should contact the Office of Human Resources [hr@converse.edu](mailto:hr@converse.edu), who will provide information regarding alternative wellness program offered through Teladoc.

## Teladoc Tobacco Cessation Program

Teladoc offers a telephonic tobacco cessation coaching program to assist employees and their family members to quit using tobacco products. Converse University will offer insured individuals an opportunity to enroll in the Teladoc cessation program in order to avoid the surcharge. Teladoc enrollment process: request a General Medical visit at [teladoc.com](http://teladoc.com), Teladoc app, or 1-800-835-TELADOC (835-2362).

Converse will pay the cost for the first time through the program. If the employee or insured family member(s) continue using tobacco products after completion of the cessation program, he or she can re-enroll or select another Converse approved program at his or her own expense. The employee or insured family member(s) must continue to be insured in an approved program or stop using tobacco products in order to avoid the surcharge. Converse University reserves the right to require objective evidence at any time that the employee or insured family member(s) are actively participating in an approved program or is tobacco-free.

Tobacco-free is defined as the employee, or insured family member(s) have not used tobacco products within the past 60 days from the day the declaration is signed or completion of a tobacco cessation program.

Converse University generally will allow twelve consecutive weeks to complete the program. If Converse does not receive a certificate of completion (or acceptable evidence that the employee or insured family member(s) are still actively insured in the program) within twelve consecutive weeks, the institution will reinstate the surcharge.

Converse University reserves the right to impose the surcharge retroactively if it finds that an employee or insured family member(s) did not actively participate in an approved program (even if he or she enrolled in the program) or used tobacco products when he or she was represented to be tobacco-free.

## Liability for the surcharge

The liability for the surcharge will be reevaluated each year. If an employee or insured family member(s) paid the surcharge during the previous year, the employee would continue doing so unless, prior to the policy anniversary, he or she certifies the employee and all insured family member(s) are now tobacco-free.

## Version History

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