

Hendrick Tobacco Surcharge FAQ

1. Why did Hendrick add a tobacco surcharge?

a. As a healthcare provider with vital roles in preserving and improving life in our region, Hendrick 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 use on campus, Hendrick believes this is the right thing to do.

2. Who is required to declare tobacco use?

a. All Hendrick employees (and spouses, if applicable) electing medical coverage during benefits enrollment will be required to declare tobacco use. This will begin with any coverage effective 1/1/2023 and continue thereafter. Employees (and spouses, if applicable) will be required to declare tobacco use annually during Annual Enrollment.

3. How is "tobacco use" defined for purposes of the surcharge?

a. Tobacco use is defined as any form of tobacco (cigarettes, cigars, E-cigarettes, vaping, pipes, all forms of smokeless tobacco, etc.) regardless of the frequency or method of use within the past 12 months prior to completing benefits enrollment.

4. What is the amount of the tobacco surcharge?

a. A \$30 bi-weekly tobacco surcharge will be applied to any employee who attests to tobacco use and a \$30 bi-weekly tobacco surcharge will be applied to any spouse who attests to tobacco use.

5. Will the surcharge be applied if I am not enrolling in medical coverage, but I am enrolling in other plans?

a. No, the surcharge only applies to those electing medical coverage.

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

a. Hendrick offers reasonable alternatives for employees and spouses to be eligible to remove this surcharge. The covered participant(s) must complete an approved tobacco cessation program **OR** submit a physician affidavit which can be found in the Forms section of the Benefits website. Hendrick offers a tobacco cessation program free of charge to employees and spouses. Contact Hendrick HR Employee Wellness to learn more.

7. Once HR Benefits receives my completed Tobacco Cessation/Physician Affidavit Form, when will the tobacco surcharge be removed?

a. The surcharge will be removed on the first of the month following submission of the Tobacco Cessation/Physician Affidavit Form.

8. How do I get information about the tobacco cessation program?

a. You may contact Hendrick Employee Wellness at wellness@hendrickhealth.org or (325) 670-7777 to request information about this program.

9. 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. Yes, this is considered tobacco use for this purpose. If you and/or your spouse are interested in removal of this surcharge, please see question above regarding your options for removal.

10. Is a tobacco surcharge legal?

a. Yes, there is a provision in the Affordable Care Act that allows employers to charge tobacco users up to 50 percent of the total cost of their health insurance benefits as a surcharge, provided certain alternatives are offered.

Questions?

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Human Resources Employee Wellness

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HMC South: 325-428-1072 HMC Brownwood: 325-649-3427

Human Resources

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