

# FAQs for Wellness and Tobacco Pledge

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Click on the questions below to read the answer.

Visit our [wellness](#) and [medical](#) websites for additional information.

Got a question you don't see answered here? Contact Human Resources at 501-686-5650 or [AskHR@uams.edu](mailto:AskHR@uams.edu).

## 1. What is the program?

There are two parts of the program:

**1) Wellness Incentives** – Employees who carry the University's medical insurance can earn wellness incentives with two simple steps: 1) complete a [preventive wellness exam](#) with an in-network primary care provider between November 1, 2018 and October 31, 2019; and 2) complete the Tobacco Pledge in November 2019 (actually we've opened this up early, starting 10-2-2019).

Employees who complete these two steps will receive lower Out-of-Pocket (OOP) expense for themselves and their enrolled dependents and will avoid paying a \$50 per month tobacco surcharge. Those enrolled in the Health Savings Plan will receive an additional HSA contribution.

**2) Tobacco Surcharge Only** – Employees who carry the University's medical insurance but are not interested in the lower Out-of-Pocket expenses or HSA contributions can complete the Tobacco Pledge only and still avoid the \$50 monthly tobacco surcharge.

## 2. Is this mandatory?

No. Participation is completely voluntary. You don't have to see your primary care provider/doctor or complete the Tobacco Pledge. But you will not receive the reduced OOP max reward unless you complete both steps. And you will have an extra \$50 tobacco surcharge each month if you do not complete the Tobacco Pledge.

## 3. I am not enrolled in the UA medical insurance. Does this apply to me?

No. These programs apply only for employees who carry the University health plan. If you use tobacco and you are not enrolled in the University health plan, the \$50 surcharge does not apply to you.

## 4. What do I have to do to get the wellness reward in 2020?

If you have carried the UA medical insurance since at least June of 2019, complete the two steps mentioned above in question # 1. If your medical coverage started July or later, you only have one step: take the Tobacco Pledge.

**5. Why should I participate? Is there a reward or incentive?**

Yes. If you complete the required wellness steps and you are in the Classic plan, your OOP max is reduced by \$1400 single/\$2800 family in 2020. If you are in the Premier plan, your OOP max is reduced by \$500 single/\$1000 family. If you are in the Health Savings plan (the high deductible plan), your reward is an additional UA contribution to your HSA.

**6. What is a medical out-of-pocket maximum?**

The “OOP max” is the most you pay during the calendar year before the health plan starts to pay 100% for covered health expenses. The OOP max includes the deductible, coinsurance and copayments you pay for covered health plan services.

**7. I am healthy and don't need the higher OOP max. Why do I need to do this?**

First, you are to be commended for being healthy. But the need for health care can be unpredictable. Accidents happen. Unexpected diagnoses occur. Protect yourself by completing the two wellness steps. What you do now will impact your medical benefits next year. Think of your completion of these two wellness steps as a safety net for your potential future medical costs. Visiting your PCP (primary care physician) for regular preventive care is one of the best ways to identify and treat health issues before they get worse. It just might be the best thing you do for your health this year.

**8. I don't care about the wellness reward or the reduced OOP max. Is it true that I only have to take the tobacco pledge to avoid the \$50 surcharge?**

Yes, that is correct. It is a two-step process for the wellness reward: 1) preventive wellness exam (if you started coverage before July 2019), and 2) take the Tobacco Pledge between 10-2-2019 and 11-30-2019. But to avoid the \$50 surcharge you only have one step – complete the Tobacco Pledge.

**9. If I don't complete the two wellness steps, will my spouse and children default to the lower OOP max?**

No, the reward is tied to **your** participation. You — the employee and carrier of the insurance — must complete the wellness requirements in order for the lower OOP max to be applied to covered family members. Even if your spouse works for the University but the family is covered under your name, your participation is what counts.

**10. Are dependents eligible to participate to get the wellness reward?**

No. Only your action determines their eligibility for the wellness reward.

**11. How will I know that I've completed the steps to get my 2020 wellness reward?**

UMR will track your claims for step one, which is a preventive wellness exam with an in-network primary care provider between 11-1-2018 and 10-31-2019. There is no form to complete and no need to contact UMR to report your visit. You can log into UMR to review your claims and make sure you've had such a visit. Then in between 10-2-2019 and 11-30-2019 you will need to log into [ESS](#) to take the Tobacco Pledge. Upon saving your Tobacco Pledge response, an email will be generated to you which confirms your response.

**12. Do I get release time from work for my annual wellness exam?**

No. You will need to request sick leave to cover your absence from work due to a doctor's appointment.

**13. I am concerned about my privacy. What information is being reported back to my employer?**

Information collected in the Tobacco Pledge is used for only two purposes: by UMR for the assignment of the wellness benefit credit within the health plan (assigning the lower out of pocket limit coding), and by the campus HR Office for the payroll deduction of the \$50 tobacco surcharge where applicable. And because the \$50 surcharge is also applied when someone simply does not participate in the pledge program, the assignment of the \$50 fee does not exclusively indicate tobacco use.

Department supervisors and campus administrators will receive no individually identifiable reporting on responses on the form or on participation in the tobacco pledge. The UA System Office will prepare aggregated, de-identified reporting on the demographics and self-reported percentage of tobacco use to be used in evaluation of the cessation campaign and in future cessation assistance outreach efforts.

The University recognizes and respects individual privacy and has designed the tobacco pledge process to safeguard individual information. Information access will be limited to only those individuals and departments involved in benefits administration and payroll processing.

Tobacco use status is not protected health information (PHI) and there are no HIPAA privacy requirements attached specifically to information about an individual's tobacco use. Additionally, while the Affordable Care Act (ACA) prohibits health plan premium differentials based upon various health status issues, it does allow premium differentials based upon tobacco use.

**14. What is the concept behind the tobacco surcharge? Why is it being done?**

At the most basic level, using tobacco contributes to chronic and serious diseases, which results in increased health care costs that affect all medical plan members. The goal isn't to collect \$50 from participants. Rather, the risk of the surcharge is intended to draw attention to tobacco use and create an additional financial incentive for tobacco users to begin the process of quitting.

A 2016 CDC report shows that over 25% of the general population in Arkansas uses tobacco products. While we hope that the rate among the University's population is less, it is logical to expect that tobacco use is significant. With tobacco linked to heart disease, hypertension and cancer, tobacco use costs everyone.

**15. Do other universities have similar tobacco use surcharges?**

Yes. In their efforts to bring attention to tobacco use, a number of universities currently applying similar fees include: University of South Carolina – \$40, University of Georgia System – \$75, University of Missouri System -\$50 and Texas A&M University – \$30 per member/\$90 Family.

**16. What is the tobacco surcharge?**

Employees enrolled in any of the three UA medical plans as the primary member must self identify their use of tobacco. Those who are non-users will not pay the surcharge. Also those who currently use tobacco but commit to participating in a smoking/tobacco cessation program will not pay the surcharge.

**17. What is the definition of tobacco?**

Tobacco includes any form of tobacco products that are smoked (e.g., cigarettes, cigars, pipes); applied to the gums, chewed, or ingested (e.g., dipping or chewing leaf tobacco); and/or inhaled (e.g., snuff, vaporizers or electronic cigarettes).

**18. Do new employees have to do this?**

The program is voluntary. No one has to participate. However, all employees who carry the University medical insurance will need to complete the Tobacco Pledge to avoid the \$50 surcharge. New employees will complete the Tobacco Pledge when they complete their orientation and onboarding tasks. Then all employees, old and new, will need to take the pledge each November (perhaps also in October if the window is opened earlier).

Recognizing that scheduling a doctor's visit can take time, employees starting in the Health Plan July 1, 2019 or later don't have to complete their wellness exam by 10-31-2019. But they still need to complete the Tobacco Pledge to avoid the surcharge. And they might want to schedule their annual wellness exam for November or later so they will meet this requirement the following year.

**19. How much is the surcharge?**

The surcharge is \$50 per month. If you are paid bi-weekly, the surcharge is \$23.08 (calculated as \$50 x 12 months, then divided by 26 bi-weekly pay periods).

**20. Is the tobacco surcharge added to my medical premium?**

No. The tobacco surcharge is a separate, after-tax deduction line on your paycheck stub.

**21. How will you know whether I am a tobacco user?**

Employees will be asked to self-report their tobacco use status: 1) not a tobacco user, 2) a tobacco user who will participate in a cessation program, or 3) a tobacco user who elects to continue use without participation in a cessation program. Employees must self-identify by logging into [Employee Self Service](#) to take the Tobacco Pledge.

**22. What if I don't answer the question truthfully?**

It is up to you to answer honestly. Remember, the program is intended to encourage your participation in better health and it makes no-cost cessation support available to you.

We have a reasonable estimate of tobacco use among our population. Significant under-reporting will lead to more stringent evaluation methods – and likely more significant financial and disciplinary risks – in future years.

**23. I smoke and want to quit. Where can I get help?**

Great! Visit this [website](#) for resources, including a free prescription for Chantix, patches or gum through UMR.

**24. What if I check the box that I will participate in a smoking cessation program, but fail to quit?**

That's not a problem. Successfully quitting can take three or four attempts. There's no penalty for not quitting. Engaging in a recognized cessation program is the key.

**25. What if I don't take the tobacco pledge?**

That's your choice. Two things will happen if you fail to take the pledge: 1) you will not receive the 2020 wellness reward, and 2) you will pay the tobacco surcharge, deducted from your paycheck. Even if you don't smoke or use tobacco, failure to take the pledge means you'll pay up to \$600 more each year to remain enrolled in the University's medical insurance.

**26. Where does money from the tobacco surcharge go?**

The tobacco surcharges will not apply to medical insurance premiums. Instead, those funds will be retained by each campus for health and wellness activities. Each UA campus will make a decision how to spend those dollars. At UAMS, the Get Healthy UAMS Committee will be responsible for determining how the funds will be spent and could include things such as additional smoking cessation programs for employees. The Committee will annually report how the funds are spent.

**27. What if my spouse smokes?**

Dependents are not included in the wellness or tobacco surcharge program. The tobacco surcharge applies only to your use of tobacco products. However, your covered spouse is eligible for the smoking cessation benefits under our medical insurance.

**28. I'm a non-smoker and don't use tobacco. If I take the tobacco pledge, do I still have to see my doctor in order to get my wellness reward?**

If depends on how long you've carried the UA medical insurance. If you were enrolled prior to July 2019, then yes, you must also have a preventive wellness exam between 11-1-2018 and 10-31-2019. If your UA medical coverage started 7-1-2019 or later, then no, you are excused from this step until next year.

**29. If I decide to quit smoking later, can I take the Tobacco Pledge again and stop the surcharge?**

Yes, but it won't take effect immediately. The surcharge will continue through the calendar year.

However, the University plans to offer a mid-year "do over" opportunity around May 2020 to update your response. During that time, employees who either didn't take the pledge in Oct/Nov 2019 – or who checked the last box indicating they use tobacco and would not enroll in a smoking cessation program- may amend their tobacco pledge response and possibly stop the surcharge in July 2020. Remember, the only two responses that will prevent the \$50 monthly surcharge are (1) I don't use tobacco, or (2) I currently use tobacco and will participate in a cessation program.

**30. I am not enrolled in a UA medical plan. Does this apply to me?**

No. Only those who carry the UA medical insurance in their name need to take the tobacco pledge. If you do not carry the UA medical insurance and smoke/use tobacco, you will not have the tobacco surcharge deducted from your paycheck.