



Quit For Life[®] Program

Guide to Tobacco Incentives

Tools to Implement a Policy at Your Organization

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Introduction

Alere Wellbeing has found that employers and health plans that offer a tobacco premium differential, incentive, or surcharge tied to engagement with the Quit For Life® Program have higher participation and quit rates than companies that do not. A comprehensive tobacco-cessation program combined with an incentive based on engagement promotes positive behavior change, along with potentially improving your bottom line and enhancing employee relations.

When implemented successfully, an incentive program can also be an excellent vehicle for financing your tobacco cessation benefit, potentially making it cost neutral. Many employers find that charging tobacco users a premium differential or surcharge can help pay for the non-tobacco users as well as fund the program for those who are trying to quit.

More companies have a tobacco-free incentive program now than ever before. In 2005, only one company offering the Quit For Life® Program implemented a premium differential. Today more than 40% of our clients have a premium differential, incentive, or surcharge.

Best Practices for Incentive Program Implementation

When designing your premium differential, incentive, or surcharge, follow these best practices to ensure success.

- Tie the program to engagement
- Establish clear policies
- Offer year-round enrollment
- Track engagement
- Communicate clearly and effectively
- Set up systems to deliver incentives
- Know how to administer and integrate with your other programs
- Perform legal compensation review

This guide contains sample policies, affidavits, communications, and frequently asked questions—everything you need to start designing your incentive program. Your Client Services Manager (CSM) is also available to consult on our best practices.

We commend your organization for exploring an incentive program to motivate people to quit tobacco.

Sample Tobacco Surcharge Policy

We are committed to promoting the health and wellbeing of our employees and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick but also to help you live a healthier life.

If you or your [spouse/domestic partner/adult dependent] is a tobacco user, you already know that one of the best things you can do for your health is to quit. We support those efforts and are putting programs in place to help you beat the addiction.

Starting January 1, 20XX, [COMPANY NAME] has changed its current Tobacco Surcharge policy to the following:

Tobacco Surcharge Policy:

- If an employee, or your [spouse/domestic partner/adult dependents] is covered under the company medical plan and they use tobacco, the employee will pay a surcharge.
- The employee and their covered [spouse/domestic partner/adult dependents] must be tobacco free for at least 6 months when signing the Tobacco-Use Affidavit to be considered a non-tobacco user. (See tobacco-user definition below.)
- The surcharge is applied only once per subscriber, regardless of the number of tobacco users they cover.

Tobacco-Use Affidavit:

- Employees must verify their status along with their covered [spouse/domestic partner/adult dependents] tobacco status by signing a Tobacco-Use Affidavit every year during annual open enrollment.
- New hires must verify their status along with their covered [spouse/domestic partner/adult dependents] tobacco status by signing a Tobacco-Use Affidavit during the initial benefits enrollment period.
- If an employee fails to sign the Tobacco-Use Affidavit, they will be considered a tobacco user.



Tobacco Surcharge:

- For current employees, the Tobacco Surcharge will be deducted automatically starting with the first pay period of the following calendar year.
- For new hires, the Tobacco Surcharge will be deducted automatically the first of the month following your medical plan election.
- The Tobacco Surcharge can be removed by completing X tobacco coaching calls with a Quit Coach® at the Quit For Life® Program during the calendar year in which the surcharge is being applied.
- The Tobacco Surcharge will be removed after the Benefits Department receives a report from the Quit For Life Program identifying those participants, who have completed X tobacco coaching calls with a Quit Coach. Removal of the Tobacco Surcharge will occur as soon as administratively practicable after receiving the report.
- If an employee identifies themselves and his/her [spouse/domestic partner/adult dependents] as a tobacco user, both individuals must complete all X tobacco coaching calls with a Quit Coach at the Quit For Life Program, within the calendar year that the surcharge applies, for the surcharge to be removed.

An employee who intentionally falsifies his/her non-tobacco use will be immediately subject to the surcharge and may face termination of employment and/or termination of the medical plan.

Sample Non-Tobacco User Discount Policy

We are committed to promoting the health and wellbeing of our employees and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick, but also to help you live a healthier life.

If you or your [spouse/domestic partner/adult dependents] is not a tobacco user, we reward your commitment to a healthier lifestyle and starting January 1, 20XX, you will receive a non-tobacco user discount on your company medical premiums.

Tobacco-Use Policy:

- If an employee, or their [spouse/domestic partner/adult dependents] is covered under the company medical plan and they do not use tobacco, the employee will receive a discount on their medical premiums.
- The employee and their covered [spouse/domestic partner/adult dependents] must be tobacco free for at least 6 months when signing the Tobacco-Use Affidavit to be considered a non-tobacco user. (See tobacco-user definition below.)
- The non-tobacco user discount is applied only once per subscriber, regardless of the number of non-tobacco users they cover.

Tobacco Affidavit:

- Employees must verify their status along with their covered [spouse/domestic partner/adult dependents] tobacco status by signing a Tobacco-Use Affidavit every year during annual open enrollment.
- New Hires must verify their status along with their covered [spouse/domestic partner/adult dependents] tobacco status by signing a Tobacco-Use Affidavit during the initial benefits enrollment period.
- If an employee fails to sign the Tobacco-Use Affidavit, they will be considered a tobacco user.



Non-Tobacco User Discount:

- For current employees, the Non-Tobacco User Discount will be applied automatically starting with the first pay period of the following calendar year.
- For New Hires, the Non-Tobacco User Discount will be applied automatically the first of the month following your medical plan election.
- Tobacco users can receive the Non-Tobacco User Discount by completing X tobacco coaching calls with a Quit Coach® at the Quit For Life® Program during the calendar year.
- The Non-Tobacco User Discount will be applied after the Benefits Department receives a report from the Quit For Life Program identifying those participants, who have completed X tobacco coaching calls with a Quit Coach. The discount will occur as soon as administratively practicable after receiving the report.
- If an employee identifies themselves and their [spouse/domestic partner/adult dependents] as a tobacco user, both individuals must complete all X tobacco coaching calls with a Quit Coach at the Quit For Life Program, within the calendar year to receive the discount.

An employee who intentionally falsifies his/her non-tobacco use may face termination of employment and/or termination of participation in the medical plan.



Definition of a Tobacco User

- One is considered a tobacco user if you used tobacco products (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months regardless of the frequency or location (this includes daily, occasionally, socially, at home only, etc.).
- One is considered a non-tobacco user if you are not currently using or have not used any form of tobacco (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months in any amount (including occasional social use).

Sample Tobacco-Use Affidavit

Option 1: I am aware that [COMPANY NAME] offers reduced medical premiums to employees and their dependents who are non-tobacco users, covered by company health plan.

- One is considered a tobacco user if you have used tobacco products (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months regardless of the frequency or location (this includes daily, occasionally, socially, at home only, etc.).
- One is considered a non-tobacco user if you are not currently using or have not used any form of tobacco (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months in any amount (including occasional social use).

After reading the information provided, I hereby certify that:

- | | |
|--|---|
| <input type="checkbox"/> 1. I am a tobacco user. | <input type="checkbox"/> 3. I am not a tobacco user. |
| <input type="checkbox"/> 2. My spouse is a tobacco user. | <input type="checkbox"/> 4. My spouse is not a tobacco user. |

Reduced Medical Premium Policy

Annual Enrollment/New Hires: I understand that if I check box 1 or 2 above, I will not receive the reduced medical insurance premiums in 20XX.

Tobacco users can receive the reduced medical premium by enrolling and completing X tobacco coaching calls with a Quit Coach® at the Quit For Life® Program. If both an employee and their spouse are tobacco users, both need to enroll and complete X tobacco coaching calls with a Quit Coach® to qualify.

Call the Quit For Life® Program today at 1-866-QUIT-4-LIFE (1-866-784-8454) or enroll online at www.quitnow.net.



If you do not answer this Tobacco Affidavit, you will be considered a tobacco user, regardless of your tobacco use.

I acknowledge the Quit For Life Program will identify, by name, participants who have met the above requirements to the Benefit Department.

I acknowledge that if I am a tobacco user, my name may be given to the Quit For Life Program so they can help me quit tobacco. No Personal Health Information will be disclosed.

I understand that falsification of this information may subject me to having to repay any discount of premiums that I have received, and may result in disciplinary action, up to and including termination from employment.

Print Name

Signature

Date

Sample Tobacco-Use Affidavit

Option 2: I am aware that [COMPANY NAME] will implement a Tobacco Usage Surcharge of \$ _____ per month (\$ _____ per year) to employees who use tobacco.

I attest to my employer, that:

_____ I have used tobacco products (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months.

_____ I have not used tobacco products (cigarettes, cigars, chewing tobacco, snuff, e-cigarettes) within the last 6 months.

I understand that if I am a tobacco user, I can have the surcharge removed by enrolling and completing X tobacco coaching calls with a Quit Coach® at the Quit For Life® Program during the calendar year in which the surcharge is being applied.

The Quit for Life Program is available at **NO COST** and includes:

- One-on-one telephone-based treatment sessions with a Quit Coach®
- FREE Nicotine Replacement Therapy (patch or gum) mailed directly to your home
- A Quit Kit of materials designed to help you stay on track between calls
- Access to Web Coach®, a private, online community where you can complete activities, track your progress, and join discussions with other program participants.

If you do not answer this Tobacco-Use Affidavit, you will be considered a tobacco user, regardless of your tobacco use.

I acknowledge the Quit For Life Program will identify, by name, participants who have met the above requirements.

I acknowledge that if I am a tobacco user, my name may be given to the Quit For Life Program so they can help me quit tobacco. No Personal Health Information will be disclosed.

Print Name

Signature

Date

This document is legally binding. Falsification could result in disciplinary action, including termination.

Sample Communications

Announcement Messaging

At [Company Name], the goal of our healthcare program is not only to make sure you have access to the services you need when you are sick, but also to help you live a healthier life.

If you are a tobacco user, you already know that one of the best things you can do for your health is to quit. We support those efforts and are putting programs in place to help you beat the addiction.

The Quit For Life® Program is now available to you at no cost. This program provides personalized telephone counseling, educational materials, online interactive tools and free nicotine replacement products (such as nicotine patches and gum).

If you are a tobacco user and you enroll and complete X tobacco coaching calls with the Quit For Life Program, you will pay lower premiums for your medical coverage for the remainder of the year.

If you are a tobacco user, to qualify for lower premiums, you must:

- Enroll in the Quit For Life Program **AND**
- Complete X coaching calls with a Quit Coach **AND**
- Complete the 6-month survey

Look at the financial savings you can achieve if you smoke a pack a day and successfully quit.

Cost of one pack of cigarettes at \$6 times 365 days	\$2190.00
Additional weekly contributions for the Benefit Plan for one year	\$XXXX
Total Savings	\$XXXX

Call 1-866-QUIT-4-LIFE (1-866-784-8454) or visit www.quitnow.net today to get started.

Announcement Messaging

We would like to let you know about some important new information that may affect your medical premiums.

[COMPANY NAME] has offered the Quit For Life® Program to you for the last X years at no cost. Many of you have used this benefit and have successfully quit and we congratulate you! For others who have tried, we encourage you to continue trying. We know this addiction may take multiple quit attempts before you are finally successful, but we believe the tools and the treatment approach the Quit For Life Program provides will help you become tobacco-free forever.

For those of you who continue to use tobacco, [Company Name] has decided to implement higher medical premium rates for tobacco-users.

It's estimated that each employee who smokes can cost their employer up to \$7,800 per year in additional health care costs, disability payments and time lost from work. That's money that could be used at [Company Name] for things like new equipment, pay increases and benefits.

At Open Enrollment, all employees will need to complete an affidavit indicating their tobacco use for themselves and their covered dependents. If you fail to complete the affidavit, you will be considered a tobacco user. You must be tobacco free for 6 months prior to signing the affidavit to be able to affirm as a non-tobacco user. Even if you just smoked one cigar while playing golf, you are considered a tobacco user under our definition.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or visit www.quitnow.net today to get started so you can save money on your health expenses when the higher premiums being in XXXX.

Additional Announcement Messaging

There has never been a better time to begin living a healthy life.

Quitting tobacco may be the best thing you can do for your health. But it's hard to do on your own. With the Quit For Life[®] Program, your chances of quitting are 9 times better than trying to quit on your own.

You will receive **free** nicotine patches or gum if recommended by your Quit Coach[®], with step-by-step tools and personalized treatment sessions. And if you complete X tobacco coaching calls with your Quit Coach, you will receive [list incentive here]!

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or visit www.quitnow.net today to get started.

It's **free**. It's **confidential**. It **works**.

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You Must Certify Whether You Use Tobacco

Effective [Date], a surcharge will be added to the health insurance premiums of tobacco users covered by [Health Plan]. If you — or anyone age 18 and older covered under your health plan — smokes or uses tobacco, you will pay the surcharge of \$X per month. You will be automatically charged the tobacco-user premium beginning [Date], unless you certify no one covered under your health insurance uses tobacco and no one has used tobacco within the past six months. Congratulations on taking the next step towards choosing wellness!

Reminder Communication – Surcharge

You are receiving this email because you have missed one or more calls with your Quit Coach® and you have not yet met the requirement for [Company Name's] tobacco incentive.

If you do not complete X coaching calls with a Quit Coach® by [Date], you will be subject to the full \$X surcharge, which will be deducted from your paycheck in equal amounts for the remainder of 20XX.

This is your reminder to:

- Call the Quit For Life® Program at 1-866-QUIT-4-LIFE (1-866-784-8454) and speak to a Quit Coach.
- Complete X coaching calls to complete one program. If you want to re-enroll for more support, you may do so.
- Ask your Quit Coach how many calls you have completed. It is your responsibility to complete coaching calls.

Don't wait to talk to a Quit Coach. Multiple calls within a week's time will not be counted.

It is your responsibility to take control of your health and wellness and to become a tobacco free. If you have questions about [Company Name's] tobacco surcharge, please contact your local Human Resources department.

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or visit www.quitnow.net today to get started.

Reminder Communication – Premium Differential

Enroll Now to Save Later

You are receiving this letter because at open enrollment you indicated that you use tobacco.

Using tobacco is directly linked to many diseases, including cancer and heart disease, and aggravates even simple illnesses like colds and flu for your children. It also endangers the health and financial stability of you and your family. There are many powerful reasons to quit; saving money is just one of them.

As a tobacco user, did you realize you are paying higher medical premiums than your co-workers who don't use tobacco? We encourage you to enroll now in the Quit For Life® Program so you can quit and qualify for lower medical premiums next year.

If you or a family member would like assistance quitting, the Quit For Life Program is available at no cost to all employees and their spouses and dependents. When you enroll, you may receive eight weeks of the nicotine patch or gum mailed directly to you for free.

Take advantage of this free program that will help you quit, enable you to live a longer and healthier life and ultimately save you money year after year.

Call 1-866-QUIT-4-LIFE (1-866-784-8454) or visit www.quitnow.net today to get started.



Reminder Communication – Incentive

The Quit For Life® Program has helped millions of tobacco users quit all types of tobacco for good. Joining will improve your health, and now help you earn valuable incentives paid for by [Company Name].

We're proud to offer this proven program to all [employees, spouse/domestic partner/adult and eligible dependents]. An expert Quit Coach® will help you build a personalized Quitting Plan that may include free nicotine patches or gum. You'll also enjoy membership to Web Coach®, a private online community for support when you need it most.

Just complete tobacco coaching calls with a Quit Coach to receive these financial incentives:

- (Incentive goes here)
- (Incentive goes here)
- (Incentive goes here)

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or visit www.quitnow.net today to get started.

It's Free. It's Confidential. It Works.

Frequently Asked Questions

Tobacco Incentive/Surcharge/Premium Differential

What changes are being made to the medical plan?

As part of our ongoing commitment to your good health, we are introducing a (non-) tobacco-user rate to employee's medical plan contributions.

- If you enroll in the company sponsored medical plan during Open Enrollment and affirm that you and/or covered dependents have not used tobacco within the last 6 months, you will receive the non-tobacco user rate.
- If you and/or your covered dependents enroll in the company sponsored medical plan during Open Enrollment and you indicate that you have used tobacco within the past 6 months, you are not eligible for the non-tobacco user rate.

How is tobacco use defined?

Tobacco products include cigarettes, e-cigarettes, cigars, pipes and any form of smokeless tobacco (i.e. "chew"). Tobacco use is defined as any use of tobacco, regardless of the frequency or location, within the past 6 months.

What if I only smoked once (a cigar while golfing) in the past 6 months?

This example would count as tobacco use under this program.

Why are you introducing a premium differential based on tobacco use?

The primary goal of our health and wellness programs is to help employees and their family members reach and maintain good health. Consider some facts about tobacco use:

- Tobacco use is the leading preventable cause of death in the United States. It is responsible for one in five deaths
- For every one person killed by tobacco each year, another 20 suffer tobacco-related illness or disability
- Tobacco use is the number one risk factor for heart disease and stroke
- Adverse health consequences of tobacco use include cancer, heart disease, emphysema, asthma, diabetes and neonatal complications

By providing a discount to non-tobacco users, we hope to provide an added incentive to the better health, quality of life and savings that quitting tobacco provides.

How will you know if I use tobacco?

At Open Enrollment you are being asked to affirm your tobacco use along with your family's tobacco use by completing an Affidavit.

My spouse smokes, but I don't. My spouse is covered by company sponsored medical plan, am I eligible for the non-tobacco user discount?

No. Since your spouse uses tobacco and is covered by company medical plan, you are not eligible for the non-tobacco user discount.

If I use tobacco, how can I become eligible for the discount?

Employees and/covered dependents 18 and older, who are tobacco users can become eligible for the non-tobacco user discount if you enroll and complete X tobacco coaching calls with the Quit For Life® Program.

What is a tobacco coaching call?

A tobacco coaching call involves a discussion regarding your tobacco quit plan. Calls address current tobacco usage, motivations, triggers, stressors, and medication usage. On the first tobacco coaching call, the Quit Coach® will discuss medications that are available to you at no cost.

A call to update your phone number/address is not considered a tobacco coaching call neither is answering the phone and saying you do not have time to talk.

How do I complete all X tobacco coaching calls with a Quit Coach?

The Quit For Life Program will call you for five tobacco coaching calls. If you miss a call, it is your responsibility to call the Quit For Life Program to complete the required number of tobacco coaching calls.

I took a 6-Month Survey Call, is that a tobacco coaching call?

The 6-Month Survey Call from the Quit For Life Program is not a tobacco coaching call. Six months after enrolling, an evaluator will survey your tobacco status and satisfaction with the program. The 6-Month Survey only takes a few short minutes. If you wish to talk to a Quit Coach® after the survey, just ask to be transferred.

How do I know how many tobacco coaching calls I have completed?

Call the Quit For Life® Program at 1-866-QUIT-4-LIFE (1-866-784-8454) and talk to your a Quit Coach®. Let them know you have a [Incentive/Surcharge/Premium Differential] and you want to know how many tobacco coaching calls you have completed. You can also check your call completion status on Web Coach®, the online portion of the program.

If I have questions about the [Incentive/Surcharge/Premium Differential], who do I ask?

If you have questions or concerns about the company's requirements, contact your local human resources representative. The Quit For Life Program supports our program requirements; they are not responsible for the administration or the design. The Quit For Life Program's goal is to help you quit tobacco.

Can I quit cold turkey or use another program to meet the requirements?

Tobacco cessation is a personal decision and you need to identify what is going to work for you. If you quit on your own, you can certify your non-tobacco status during the next annual enrollment (if you meet the 6 month requirement). However, to meet the [Incentive/Surcharge/Premium Differential] requirements as a tobacco user, you must complete all X tobacco coaching calls with the Quit For Life Program.

How long is the Quit For Life® Program?

The actual length of the program will vary based on a person's motivation and readiness to quit. On average, it takes people three to six months to complete.

How will you know if I complete X tobacco coaching calls?

The Quit For Life Program will provide periodic reports to help us administer the [Incentive/Surcharge/Premium Differential].

How long will it take to receive the [Incentive/Surcharge/Premium Differential]?

It will occur as soon as administratively practicable after receiving the report from the Quit For Life Program.

My [spouse/domestic partner/adult dependents] and I both smoke. Will we receive the [Incentive/Surcharge/Premium Differential] for both of us?

The [Incentive/Surcharge/Premium Differential] is applied once per employee.

What if one (but not both) participates in the Quit For Life® Program?

Everyone covered by the company sponsored medical plan must complete X tobacco coaching calls with a Quit Coach.



I quit tobacco this year but will not be “tobacco free for 6 months” when I need to indicate my tobacco status.

How do I get the [Incentive/Surcharge/Premium Differential]?

You must enroll and complete the Quit For Life Program. You can use the tobacco coaching calls with the Quit Coach to reinforce your quit status and further your chances of long-term success. The Quit For Life Program helps people avoid relapse.

How will you monitor ones smoking status?

Integrity is our core value and we trust that our employees will make the appropriate choice when selecting their status. However, an employee who intentionally falsifies his/her non-tobacco-use status will be immediately subject to the surcharge, and may face termination of employment and/or termination of coverage in the company sponsored medical plan.

Promotional Materials

As you prepare to announce an incentive policy, it is important to have promotional messaging and supporting tools in place.

Multiple pieces have been designed for communicating and supporting the launch of a new policy. Included are an editable flyer, Outlook template and banner ads for use leading up to and after the policy is in effect.

A summary of the pieces available can be found on the following page. Editable Word documents are available for the flyer and Outlook template.



Quit Now to Save Later

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If you are a tobacco user, to qualify for lower premiums, you must:

- Enroll in the Quit For Life Program **AND**
- Complete X coaching calls with a Quit Coach **AND**

It's FREE. It's confidential. It works.

Call 1-866-QUIT-4-LIFE (1-866-784-8454)
or visit www.quitnow.net today to get started.



 **Quit For Life**® Program

The Quit For Life® Program is brought to you by the American Cancer Society® and Altria WellBeing. The two organizations have 35 years of combined experience in tobacco cessation coaching and have helped more than 1 million tobacco users. Together they will help millions more make a path to quit, making the American Cancer Society's mission to save lives and create a world with more birthdays.



Flyer

Description: An 8½-inch by 11-inch, editable full-color flyer.

Usage Summary: Campaign flyers are a simple, effective way to spread the word about your policy at high-traffic locations such as breakrooms, cafeterias, near timeclocks or at other onsite common areas. Flyers can also be printed and used in open enrollment packets and other new-hire materials to help introduce the new policy. This file allows you to completely edit the text to match your incentive requirements.



Outlook Template

Description: A Word document with graphics for announcements.

Usage Summary: This editable Word document allows you to incorporate electronic messaging for announcements and communication about the policy, helping keep a cohesive brand. Copy and paste the contents of the document into the body of an Outlook email (if you have the program) and share it electronically.



Web Banner

Description: Two web-friendly banner graphics for use on health websites and company intranets.

Usage Summary: These online banner ads placed on your company intranet can be an eye-catching way to effectively promote the Quit For Life® Program to your eligible population. Many of our clients use banner ads to link directly to online enrollment. Use these banners to link to additional incentive information on your company intranet.

