

Wellness Initiatives Program

Tobacco Surcharge Frequently Asked Questions

1. When did MCPS implement a smoker (tobacco) surcharge provision on its benefit plans?

The smoker surcharge was developed and agreed to by the three employee unions and MCPS as a part of the negotiated agreements for 2015-2017.

2. Why did MCPS implement tobacco surcharge?

The purpose behind the surcharge is to encourage smokers to quit and reduce their tobacco use. It has the goal of reducing overall health costs for MCPS and our employees over the long term.

3. Has there been a change to tobacco surcharge since the inception?

Yes. MCPS implemented a 3 percent surcharge in the 2015-2017 employee contracts. Effective January 1, 2018, the surcharge was increased to 25 percent. The increase was supported and approved by all three employee associations and the Board of Education.

For the first year of the implementation (surcharge effective January 1, 2016), employees were required to attest during the fall 2015 Open Enrollment to whether or not they would be tobacco free throughout 2015. Beginning in the fall of 2016, employees were required to attest to their and their spouses' (if married and covered by MCPS health insurance) tobacco-use status.

4. How does the tobacco surcharge work?

All employees with an MCPS benefit plan are required to attest once a year during Employee Benefits Open Enrollment to their and their spouses' tobacco-use status. Individuals who attest to not being tobacco free or who do not attest are charged the surcharge beginning the next calendar year.

The tobacco surcharge increases the employee premium by the surcharge amount. For example, MCPS employees with a HMO plan, pay 12 percent of the total cost of the medical plan premium. MCPS pays the remaining 88 percent. A tobacco surcharge of 25 percent increases the employee premium to 37 percent. MCPS pays the remaining 63 percent.

5. What are the options available to employees and/or spouses who attested to not being tobacco free during Open Enrollment, but become tobacco free (i.e., free of tobacco use for 12 consecutive months) later?

Employees can attest at any time of the year to being tobacco free for 12 consecutive months. The surcharge will be removed within one to two paychecks from the date of their attestation. The same option is available anyone who is tobacco free but did not attest during the Open Enrollment.

6. How does MCPS communicate to its employees about the tobacco surcharge?
MCPS shares information regarding the tobacco surcharge via multiple avenues. These include MCPS newsletters: *The Bulletin*, *For Your Benefit*, *ePaystub*, and *Well Aware eNews*, annual Open Enrollment materials, employee e-mails and postcards, and the Employee and Retiree Service Center website.
7. What were the various communications sent to employees that included information about the 25 percent tobacco surcharge for 2018?
- Documents posted to the ERSC benefits web page that detailed benefit changes and medical plan consolidation (early July 2017).
 - An all-employee e-mail detailing changes to MCPS medical plans (July 2017).
 - Bi-weekly ePaystubs that included tobacco surcharge increase information (from July through October 2017).
 - A postcard with a summary of benefit changes, including the tobacco surcharge increase and a reminder to review the October 6, 2017 Open Enrollment announcement e-mail for instructions (last week of September 2017).
 - An Open Enrollment announcement e-mail on October 6, 2017 and reminder e-mails on October 19, 25, and 30 with instructions to complete the tobacco attestation.
 - Tobacco surcharge information and attestation deadlines published in the *Well Aware eNews* on September 1, 2017 as well as in the October 11, 2017 and October 25, 2017 issues of *The Bulletin*.
 - The *For Your Benefit* newsletter to all employees on October 9, 2017 contained all Open Enrollment details, including instructions for completing the tobacco attestation during Open Enrollment.
 - A reminder e-mail on December 1, 2017 to individuals who had not yet attested to complete the attestation by December 22, 2017.

8. Does MCPS offer a tobacco cessation program?

Yes, the MCPS wellness program, Well Aware, offers a smoking cessation program called [Quit For Good](#). This eight-week program is available to employees, retirees, and their family members.

MCPS will waive the tobacco-user surcharge for the following calendar year for employees who complete the program between September and December of each year. If the program is completed between January and May of any year, MCPS will waive the tobacco-user surcharge and refund any surcharge paid during that year.

9. Are there other wellness incentives available to MCPS employees?

Yes. MCPS employees can complete a [biometric health screening and their medical plan's health risk assessment](#) to earn discounts toward their premiums.

10. Where can employees find additional information on MCPS wellness programs?

Employees can find additional information on the [ERSC website](#) by clicking the [Well Aware](#) or [Wellness Initiatives](#) links.

11. What are the HIPPA and Affordable Care Act Guidelines for a tobacco surcharge program that results in a benefit plan providing a premium differential for smokers and non-smokers?

The premium differential is not more than 50 percent of the total cost of employee-only coverage (or 50 percent of the cost of coverage if dependents can participate in the program);

The program is reasonably designed to promote health and prevent disease;

Individuals eligible for the program are given an opportunity to qualify for the discount at least once per year;

The program provides a reasonable alternative standard, without physician verification that the individual met the standard, to all individuals who do not meet the otherwise applicable standard (those who use tobacco products). For example, the reasonable alternative standard could include discounts in return for attending educational classes or for trying a nicotine patch; and

Plan materials describing the terms of the premium differential (and any disclosure that an individual did not satisfy the wellness program standard) describe the availability of a reasonable alternative standard to qualify for the lower premium.