



Notice of Wellness Incentives and Tobacco Surcharge for 2019

Employees and spouses covered on the University’s health plan who voluntarily participate in the biometric screenings and complete the online Health Risk Assessment (OneCommunity.com) will receive the following incentives:

Health Coverage Tier:	Monthly Incentive	Bi-Weekly Incentive
Employee Only	\$30 per pay	\$15 per pay
Employee/Child(ren)	\$30 per pay	\$15 per pay
Employee/Spouse		
Employee	\$30 per pay	\$15 per pay
Spouse	\$20 per pay	\$10 per pay
Employee/Dependents		
Employee	\$30 per pay	\$15 per pay
Spouse	\$20 per pay	\$10 per pay

This allows employees who participate in the screening to receive a discount regardless of whether their spouse participates. It also allows for a discount (from the employee’s health plan rates) if the spouse participates but the employee chooses not to participate.

These incentives will go into effect on your premiums for January 2019 coverage.

Tobacco Surcharge for 2019:

According to the U.S. Department of Health and Human Services, tobacco continues to be the leading cause of preventable illnesses and death in the United States. Smoking leads to disease and disability and harms nearly every organ of the body. The total economic

cost of smoking is more than \$300 billion a year, including \$170 billion in direct medical care for adults.

Employees who use tobacco products are subject to a Tobacco Surcharge that is added to their health plan rates. For 2019, employees who use tobacco products will be charged a \$50 surcharge and spouses who use tobacco products will also be charged a separate \$50 Tobacco Surcharge as follows:

Tobacco User:	Monthly Surcharge	Bi-Weekly Surcharge
Employee	\$50 per month	\$25 per pay
Spouse	\$50 per month	\$25 per pay

Therefore, if an employee and spouse are both tobacco users, the total surcharge will be \$100 per month added to the health plan rate for coverage beginning in January 2019.

Employees/spouses who are tobacco users may avoid the tobacco surcharge by indicating they agree to and participate in a tobacco cessation program during 2019. Tobacco cessation efforts to avoid the surcharge **may only be used for two years**. After that, the employee or spouse must be tobacco free or charged as a tobacco user.

The University offers several opportunities for tobacco users to participate in cessation programs telephonically or on campus:

- ISU Prescription Drug Assistance – MD prescribed Rx at no charge for one of the following;
 - Chantix
 - Nicotrol Nasal
 - Nicotrol Inhaler
 - Zyban
- The American Lung Association 1-800-548-8252 www.ffsonline.org/
- Indiana’s Tobacco Quitline 1-800-784-8669 www.eQuitNow.com

If there are questions or comments on the above incentive or surcharge information, please contact Employee Benefits (4151).