

SURCHARGE GUIDELINES

Tobacco Surcharge questions

- Q. I have smoked a celebratory cigar in the past six months. Do I have to pay the surcharge?**
- A. The rare (once per month or less on average) use of a tobacco product, such as a celebratory cigar, does not constitute tobacco use.
- Q. I quit tobacco this year, but it was less than six months ago. How do I avoid the Tobacco surcharge?**
- A. You will have to answer YES to the question, but you can complete a tobacco cessation program by February 28, 2017 to avoid the surcharge.
- Q. I am trying to quit smoking on my own and am using nicotine patches but I have not smoked in six months. How should I answer the question?**
- A. You will have to answer YES to the question. Although nicotine patches or nicotine gum are an acceptable quitting aid, they must be used in conjunction with an approved program. You can complete an approved tobacco cessation program by February 28, 2017 to avoid the surcharge.
- Q. I am covering an adult child who uses tobacco. Is there an additional surcharge for them?**
- A. The surcharge only applies if you or your spouse uses tobacco.
- Q. I cover my spouse for dental and vision, but not the medical plan. Do I have to pay the surcharge?**
- A. You should answer NO to this question since the surcharge only applies to the medical plan.

Spouse Surcharge questions

- Q. My spouse is also an INTEGRIS employee. Does the surcharge apply to me if I cover them under my enrollment?**
- A. No, the surcharge only applies if they are eligible for coverage under another employer.
- Q. My spouse is a Native American and eligible for coverage through the tribe. Will the surcharge apply if they are covered under my plan?**
- A. No, the surcharge only applies if they are eligible for coverage through their employer.
- Q. My spouse is eligible for Medicare. Will the surcharge apply if they are covered under my plan?**

A. No, the surcharge only applies if they are eligible for coverage through their employer.

Q. My spouse's employer has already completed their enrollment period for 2017 and my spouse waived coverage. How should I answer the question?

A. You should answer YES to the question. Your spouse should check with their employer to see if they can change their enrollment. If not, they will need a letter from their employer and you can file an appeal for 2017 to have the surcharge waived.

Q. I cover my spouse for dental and vision, but not the medical plan. Do I have to pay the surcharge?

A. You should answer NO to this question since the surcharge only applies to the medical plan.