

2019 Health Insurance Rates and Non-Smoker Affidavit

NON-SMOKING RATES

Coverage Options	Weekly Premium
Employee Only	55
Employee & Child(ren) *	90
Employee & Spouse	90
Employee, Spouse, Child(ren) *	110

SMOKING RATES

Coverage Options	Weekly Premium
Employee Only	85
Employee & Child(ren) *	120
Employee & Spouse	120
Employee, Spouse, Child(ren) *	140

* **There is an additional \$125 weekly surcharge applied to each adult child age 26-30.** The surcharge will be deducted from your payroll after taxes. For insurance purposes, an adult child is considered a dependent under your coverage. He/she must comply with all of the requirements listed below in order for you to qualify for non-smoker rates. If you are insuring an adult child age 26-30, you must contact Jenna Durst at jenna.durst@apg.company, or at 727-735-4111 to confirm eligibility and receive more information.

Who qualifies for the non-smoking rate?

To qualify, ALL persons covered under the employee's health insurance must be Non-Smokers, defined as:

- a) a person who does not smoke or chew any tobacco, e-cigarette, herb or illegal substance, pipe or cigar at any time (including occasional, casual or social situations); or
- b) a person who previously used these products but has not used them for at least 90 days prior to the date of this signing, and does not intend to use them in the future; or
- c) a person who has completed an approved smoking cessation program prior to Sept 30, 2018.

What if I only smoke in certain social situations? Can I still qualify as a non-smoker?

No. A non-smoker is defined as a person who does not smoke or chew tobacco at any time. If you smoke more than one time in the course of a year, you are considered a smoker for insurance purposes.

What if I have a covered member who smokes, but no longer lives in our household?

In order to qualify for the non-smoking rate, ALL covered members must be non-smokers, regardless of their living arrangements, including adult children ages 26-30.

What if a covered member starts smoking during the year?

If you or one of your covered family members becomes a smoker (as defined in (a) above), it is your responsibility to notify Human Resources. Failure to contact HR is considered insurance fraud, which is a third degree felony and will result in repayment of non-smoking rates and may result in termination of your coverage.

I'm currently a smoker, but I'd like to quit. Is there any help available?

MyCigna.com has many tools and tips to help you quit. Florida's Quit Tobacco Now program offers free support meetings and products. Many smoking cessation products are covered under your pharmacy benefit, and over-the-counter products such as the nicotine patch are available at a discount through Cigna's Healthy Rewards program. Many free smartphone apps are also available, such as the National Cancer Institute's QuitPal. You can also call the national tobacco quitline at 1-800-784-8669. If you are receiving assistance using a smoking cessation program, you may be eligible to receive non-smoking rates retroactive to January 1st upon completion of the program. Please submit the details of the program to HR so we can determine eligibility. You must complete an approved program by September 30, 2019 to receive the retroactive rate.

What if I quit smoking on my own?

We commend you for kicking the habit and making a firm decision to improve your health. If you quit during the year using your own method, you can apply for the Non-Smoking rates during Open Enrollment in December 2019.

2019 Non-Smoker Affidavit
Please list all covered members below.
Signature required for all members age 18 and over.

Last Name	First Name	Relation	Age	Smoker	Non-Smoker (90 days or more)	Member Signature
		Employee				
		Spouse				
		Child				
		Child				
		Child				
		Child				
		Child				
		Child				
		Child				

I certify that I have made honest and truthful statements in this application (to the best of my knowledge), that all covered members are Non-Smokers as defined below, and that I qualify for Non-Smoking rates for 2019.

[] Non-Smoking Rates

employee signature

date

To qualify, ALL persons covered under the employee's health insurance must be Non-Smokers. A Non-Smoker is:

- d) a person who does not smoke or chew any tobacco, e-cigarette, herb or illegal substance, pipe or cigar at any time (including occasional, casual or social situations); or
- e) a person who previously used these products but has not used them for at least 90 days prior to the date of this signing, and does not intend to use them in the future; or
- f) a person who has completed an approved smoking cessation program prior to September 30, 2019.

Submit completed form to Jenna Durst at the Clearwater office