

# 2022 Health Insurance Rates and Non-Smoker Affidavit

## NON-SMOKING RATES

Coverage Options	Weekly Premium
Employee Only	\$50
Employee & Child(ren) *	\$100
Employee & Spouse	\$100
Employee, Spouse, Child(ren) *	\$140

## SMOKING RATES

Coverage Options	Weekly Premium
Employee Only	\$85
Employee & Child(ren) *	\$150
Employee & Spouse	\$150
Employee, Spouse, Child(ren) *	\$210

\* There is an additional \$150 weekly surcharge applied to each adult child age 26-30. The surcharge is deducted from your payroll after taxes. Additional eligibility requirements apply. If you are insuring an adult child age 26-30, please contact Jenna Durst at [jenna.durst@apg.company](mailto:jenna.durst@apg.company) to confirm eligibility.

### 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 person who does not smoke or chew any tobacco, herb or illegal substance, e-cigarette (vaping), pipe, or cigar at any time (including occasional, casual, or social situations); or
- 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
- A person who has completed an approved smoking cessation program prior to Sept 30, 2022.

### 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 may result in immediate termination of your coverage. Additionally, the smoking rates will be charged back to the date of discovery.

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

Cigna's Lifestyle Management program can help you kick the habit for good. You can create a personalized quit plan online at [myCigna.com](http://myCigna.com) under the Wellness tab, or access one-on-one coaching via phone by calling 866-494-2111.

Tobacco Free Florida also offers free resources and support to those desiring to quit. Their Group Quit sessions include strategies and skills to quit and remain tobacco-free. Call 813-929-1000 to register, or visit [tobaccofreeflorida.com/quityourway](http://tobaccofreeflorida.com/quityourway) for more information. Coaching is available in person or by phone.

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. If the smoking cessation program is completed prior to September 30<sup>th</sup>, APG will waive the additional smoking premium for the entire year.

### 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 after you have been tobacco-free for 90 days. However, failure to notify us if you once again begin smoking during the plan year can result in termination of your coverage.

# 2022 Non-Smoker Affidavit

Please list all covered members below.

Signature required below.

Last Name, First Name	Relation	Age	Smoker	Non-Smoker
	Employee			
	Spouse			
	Child			

I certify that I have made honest and truthful statements in this application, and that all covered members checked as Non-Smokers qualify as defined below. **I understand that a misrepresentation of the tobacco use for myself or any of the dependents on this form is considered insurance fraud, and will result in immediate removal of non-smoking rates back to the date of discovery and may result in termination of my coverage.**

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

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

- a) A person who does not smoke or chew any tobacco, herb or illegal substance, e-cigarette (vaping), 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, 2022.

**Submit completed form to Jenna Durst at the Clearwater office**

New

Renewed from 2021