

Tobacco Surcharge Changing January 1, 2011

Beginning January 1, 2011, the surcharge for subscribers who have certified they use tobacco or who have not certified at all will increase from \$25 per month to:

- \$40 per month for subscriber-only coverage, or
- \$60 per month for a subscriber with dependent coverage.

The subscriber will pay one surcharge, regardless of the number of tobacco users covered under his insurance. He will pay this charge unless he certifies no one covered under his health insurance uses tobacco, and no one has used it during the past six months. To change your tobacco surcharge status, please complete the [Certification of Tobacco Use](#) form and send to the Medical Center HR Office via fax (792-0853) or email (muhahr@musc.edu).

The rest of the provisions for the tobacco surcharge, such as the certification process, will remain the same. **Subscribers who certified their tobacco use for the 2010 Plan Year do not need to recertify unless there has been a change in tobacco use.**

Due to health care reform, beginning January 1, 2011, if a subscriber's physician provides a letter stating that it is unreasonably difficult due to a medical condition for the subscriber to stop using tobacco or it is medically inadvisable for the subscriber to attempt to stop using tobacco, he can avoid the tobacco surcharge by participating in an alternative program that will be described in detail in the *Insurance Benefits Guide*.