Tobacco/Non-Tobacco-User Certification
Frequently Asked Questions

If I attest to being a tobacco user, how do I calculate my monthly rate?

If you attest to being a tobacco user, you may pay the monthly medical plan rate (as listed in the benefits guide and open enrollment site), plus $40 per month.

If I and/or my spouse/domestic partner certify as tobacco users, are there alternative ways to avoid the tobacco surcharge?

Yes. Raymond James is committed to helping our associates and their families achieve their best health. If you are a tobacco user, you may avoid the surcharge by completing a six-week tobacco cessation program, which is provided at no cost to you. Each medical plan carrier offers a tobacco cessation program, along with local resources onsite in St. Petersburg, Memphis and Southfield campuses. For details of the medical plan programs, click the “Cessation Program Sign-Up” button on the open enrollment site.

Do tobacco users have to complete the tobacco cessation program to be eligible for the non-tobacco premium the entire plan year?

Yes. The below steps explain how a tobacco user can avoid the additional medical premium surcharge.

- **Step 1:** You must enroll in one of the Raymond James tobacco cessation program by 4/15/2017 to avoid paying the tobacco surcharge at the beginning of the plan year (4/1/2017).
- **Step 2:** You must complete one of the Raymond James tobacco cessation programs by October 1, 2017, to be eligible to continue receiving the non-tobacco-user medical premium for the rest of the plan year.

If I completed the tobacco cessation program last year. Do I need to complete it again?

Yes. Every year, associates will be asked to certify if they use tobacco for the new plan year. Tobacco users will need to complete either the medical plan program (previously Cigna/Blue Cross Blue Shield) or onsite classes (offered in St. Pete, Memphis or Southfield) to avoid the surcharge for the new plan year. This plan year, UnitedHealthcare will offer the QuitPower program to all associates.

What if I enroll in the UnitedHealthcare QuitPower tobacco cessation program, but do not complete it by October?

Your medical premium will be changed to include the surcharge on your 10/15/2017 pay check.

If I am currently participating in the tobacco cessation class onsite in St. Pete. Will I get credit for completing the program if it is before 4/1/2017?

Yes. You will receive credit and will be eligible for the non-tobacco medical premium for the 2017-2018 plan year. (The facilitator of the onsite cessation classes will provide a report of associates who complete the program.)
How will Raymond James know I and/or spouse/domestic partner completed the tobacco cessation program to continue receiving the non-tobacco user medical premium?

UnitedHealthcare will provide a report to show each associate, spouse and/or domestic partner who complete the program. The facilitator for the onsite tobacco cessation classes (currently in St. Pete) will provide a list of those who completed the classes.

I/my spouse/domestic partner don’t use tobacco, and I am not making any changes to my benefits this year. Do I need to do anything during the annual open enrollment period?

Yes. There is no “keep same coverage” option this year. If you plan to have medical coverage for the 2017-2018 plan year, you must re-elect your coverage and complete the tobacco user certification. If you participate in a flexible spending account (FSA), a new election must be made each year.

How does Raymond James define tobacco user for the purpose of the certification?

In the 90 days preceding open enrollment, the definition of “tobacco user” is: the use of the following tobacco or substitute products:

- Cigarettes
- Cigars* (exception: no more than one cigar per week)
- Pipes
- Nicotine substitutes, including patches and gum
- Hookahs
- Smokeless tobacco
- Chewing tobacco
- Snuff
- Electronic cigarettes
- Legal marijuana use (more than twice per month)

Who has to complete the tobacco certification?

Associates who wish to have medical coverage for the 2017-2018 plan year must complete the certification.

How do I certify that I and/or my spouse/domestic partner are tobacco or non-tobacco users?

During the annual enrollment period, associates who wish to have medical coverage for the new plan year will need to re-elect their medical plan coverage in PeopleWorks. The tobacco certification will be part of the medical plan election process. The certification response will also be listed on your benefits confirmation statement.

What do I have to do to apply for a tobacco cessation program?

Associates can call or enroll online in the UnitedHealthcare QuitPower Program. For details, search “Tobacco Cessation” on RJnet.