

New Surcharge to Be Added to Health Insurance Premiums: You Must Certify Whether or Not You Use Tobacco

The Employee Insurance Program has approved a surcharge of \$25 per month in health insurance premiums for employees who use tobacco or a dependent covered by an employee who uses tobacco. The surcharge will go into effect January 1, 2010. **PLEASE NOTE: All subscribers must submit certification concerning their tobacco use to the benefits office as soon as possible.**

The South Carolina Budget and Control Board approved this surcharge because of the high cost of tobacco use to all EIP health plans — an estimated \$75 million a year for tobacco-related illnesses.

This surcharge goes into effect automatically, unless you certify to the Employee Insurance Program (EIP) that you and your covered family members are tobacco free. To avoid this surcharge:

- You must certify that you and your covered family members are tobacco free by using the [Certification Regarding Tobacco Use form](#). Employees may also obtain a paper copy from the University's Benefits Office. The form should be completed and returned to the Benefits Office in the Administrative Services Building.
- You and all covered family members must be tobacco free for at least six months in order to qualify.

Any tobacco certification form received between 11/16/09 – 12/31/09 will have an effective date of 02/01/10. Forms received at a later date will have an effective date on the first of the following month. Per state guidelines, the tobacco surcharge is non refundable.

EIP cares about your health, and would like everyone to be eligible for the non-tobacco-user premium. Help is always available for those who want to quit using tobacco. State Health Plan and BlueChoice HealthPlan subscribers and their covered dependents can participate in the [Free & Clear® Quit for Life®](#) Program by calling 866-QUIT-4-LIFE (866-784-8454). CIGNA HMO subscribers can call 866-417-7848 to participate in the CIGNA Quit TodaySM Smoking Cessation Program.

Visit EIP's Web site at www.eip.sc.gov for a link to a Web page on the [tobacco surcharge and certification](#). There you will find additional information, including a list of [Frequently Asked Questions](#) and certification instructions. For more information, please call EIP Customer Service at 803-734-0678 (Greater Columbia area) or at 888-260-9430 (toll-free outside the Columbia area).