



Tobacco Surcharge FAQ

July 1, 2025 – June 30, 2026 Plan Year

If you use tobacco products (as defined below in Q&As 1 and 2) and you enroll in a Green Diamond medical plan, you will pay a monthly \$100 surcharge in addition to your regular medical contribution. You must complete a Working Spouse / Tobacco Use Affidavit (online) when you initially enroll in coverage and during our annual open enrollment period. You must complete a new affidavit if your use of tobacco products changes during the plan year (i.e. July 1 through June 30). Email Benefits@GreenDiamond.com to request a new affidavit.

Q1: How does Green Diamond define “tobacco use”?

A1: The term "tobacco use" means the use of any tobacco product, as defined in Q/A #2, within the previous 6 months.

Q2: What are “tobacco products”?

A2: The term "tobacco products" means any product intended for human consumption that is made with or derived from tobacco, as well as chemical-based inhaled products. Tobacco products therefore include cigars, cigarettes, chewing tobacco, snuff, or other products containing nicotine or products consumed via e-cigarettes or vaporizers. Tobacco products do not include FDA-approved tobacco cessation aids, including over-the-counter and prescription products such as:

- Skin patches (for example, Habitrol, Nicoderm, or generic equivalents)*
- Chewing gum (Nicorette, Thrive, or generics) and lozenges (Nicorette, Commit, or generics)*
- Prescription nicotine replacement products such as Nicotrol *
- Prescription products not containing nicotine, such as Bupropion, Chantix, and Zyban

**To not be considered a "tobacco product," the use of the product containing nicotine must be consistent with an attempt to discontinue the use of another tobacco product, such as cigarettes or chewing tobacco.*

Q3: How does the premium surcharge work?

A3: If during open enrollment you attest that you have used tobacco products within the previous 6 months, you will pay monthly \$100 surcharge starting with the first pay period in July. Spouses and dependents are not subject to the surcharge, and the surcharge does not apply to dental insurance.

Q4: How can I stop paying the premium surcharge for tobacco use?

A4: There are two ways you can stop paying monthly tobacco surcharges:

- a. Complete a new affidavit attesting you have not used tobacco products in the previous 6 months; or
- b. Complete Green Diamond's tobacco cessation program, Quit for Life, administered by Vivacity/Optum. There is no cost to you. To enroll, call 877-259-7848. Vivacity/Optum will notify us that you have completed the program. Upon completion of the program, you must submit a new tobacco use affidavit to the Benefits Department at benefits@greendiamond.com.

We will remove the surcharge beginning with the first paycheck of the month following the month you complete “a” or “b.” Under option “b,” if you complete the Quit For Life Program by December 31 or within 6 months of your most recent enrollment date, we will refund your monthly surcharges back to July 1 or your initial enrollment date.

If your physician certifies in writing that it is medically inadvisable for you to stop or attempt to stop using tobacco, we will waive the surcharge for this plan year. Send a copy of the physician's letter to Green Diamond's Benefits Department at 1301 Fifth Avenue, Suite 2700, Seattle, WA 98101 or benefits@greendiamond.com.

Remember, it is your responsibility to provide accurate information regarding your current tobacco use, and to update us if any changes occur during the plan year. Providing false information or failing to notify us of a change in your use of tobacco products, could result in financial and legal action, up to and including termination of employment.

Please contact your local Human Resources representative if you have any questions.