



Medical Premium Tobacco Surcharge Procedure

All employees enrolled in Murray State University's medical plan who use tobacco products, will incur an additional premium with their health insurance plan. Specifically, tobacco users will be required to pay a premium surcharge of \$55.00 per month for medical coverage under the Plan.

All new employees must complete and sign an affidavit. Employees enrolling during Murray State's Open Enrollment period will complete the affidavit through the online enrollment process.

How is tobacco user defined?

Employees are a "tobacco user" if the employee currently uses tobacco products as defined by the Murray State tobacco policy below, during the previous 90 days. All new employees would have to be tobacco free for at least the 90 days before your benefits eligibility date. At Open Enrollment employees would have to be tobacco free at least 90 days prior to January 1st of the plan year the enrollment is for.

Murray State Tobacco Policy:

For the purpose of this policy, "tobacco" and "tobacco products" are defined by the Americans for Nonsmokers' Rights (see <http://no-smoke.org/pdf/modeluniversitypolicy.pdf>) as any substance containing tobacco leaf, including, but not limited to, cigarettes, cigars, pipe tobacco, hookah, snuff, chewing tobacco, dipping tobacco, bidis, blunts, clove cigarettes or any other preparation of tobacco; and any 2 product or formulation of matter containing biologically active amounts of nicotine that is manufactured, sold, offered for sale, or otherwise distributed with the expectation that the product or matter will be introduced into the human body by inhalation. This does not include any cessation product specifically approved by the U.S. Food and Drug Administration for use in treating nicotine or tobacco dependence.

Providing false information when enrolling in Murray State's medical plan may be considered insurance fraud and may result in reimbursement of applicable premium charges.