1. **What is the tobacco user surcharge?**

Employees enrolled in a Glatfelter medical plan must self identify as a tobacco user if they have used tobacco an average of four or more times per week within the past six months. This includes all tobacco products but excludes religious and ceremonial uses of tobacco. An employee currently engaged in or having successfully completed a smoking cessation program within the last six months can consider him or herself a non-tobacco user. The tobacco user surcharge does not apply to dependents.

2. **How much is the surcharge?**

The surcharge is an additional $180 per year that will be added to the per pay period medical plan premiums shown on the Benefits Reference Guide Options and Costs page.

3. **How will Glatfelter know whether I am a tobacco user?**


4. **What happens if I want to keep all of my same elections and I don’t indicate whether or not I use tobacco?**

If you do not take any action, you will be defaulted into the Non-tobacco User Surcharge rate. This is a self reported status, so you should take action to indicate your tobacco user status, if applicable.

5. **What if I previously self-identified?**

This self-identification does not carry forward from year to year. Therefore, you are being asked to again self-identify during open enrollment for the upcoming plan year.

6. **When does the surcharge go into effect and how is it paid?**

For those who self-identify as a tobacco user, the surcharge will go into effect January 1, of the upcoming benefits plan year and will be added to your medical premiums on a per pay period basis.

7. **What is the definition of a “tobacco user”?**
As stated above, a person is considered a tobacco products user if he/she has used tobacco an average of four or more times per week within the past six months. This does not include the religious or ceremonial use of tobacco.

You may consider yourself a “non-tobacco user” if you are currently engaged in, or have successfully completed a smoking cessation program within the last six months.

8. **What are “tobacco products”?**

Tobacco products are defined as any product made with or derived from tobacco that is intended for human consumption. This includes, but is not limited to cigars, cigarettes, chewing tobacco, snuff and other tobacco products.

9. **What about e-cigarettes?**

At this time those who use e-cigarettes will not need to pay the tobacco surcharge.

The FDA has proposed rules that would include the regulation of electronic cigarettes. Once the proposed rule becomes final, Glatfelter may change the Tobacco Surcharge Program to include e-cigarettes.

10. **Will the surcharge be removed if I quit smoking?**

Yes, please notify the Glatfelter Benefits Service Center within 30 days of a change to your tobacco user status in order to remove the surcharge from future medical premium.

11. **Will Glatfelter help me to quit using tobacco products?**

The Glatfelter prescription plan will continue to provide without cost, certain medications to assist in the cessation of tobacco usage. Also a tobacco cessation program continues to be offered by our wellness vendor, Carewise Health, at no cost to you.

You can purchase the following tobacco cessation drugs at no cost to you:
- Bupropion HCL
- Nicotine – patch, lozenge, gum
- Chantix

12. **Who will have to pay this surcharge?**

Any employee who enrolls in a medical plan and who self identifies as a tobacco user under the Glatfelter tobacco user definition.

13. **What if my spouse smokes?**

Dependents are not included in the tobacco user surcharge program.

14. **Will I need to pay the surcharge if I smoke and only want to enroll in dental and/or vision?**
No, the surcharge applies only to those who enroll in a medical plan.

15. Why are you adding a surcharge?

We care about your health and want to highlight the issue in this way while asking tobacco users to pay more in recognition of their greater health care costs. The Centers for Disease Control and Prevention indicate that tobacco users have increased lifetime medical expenses and are absent from work more days than those who are not tobacco users. Statistics include:

- More than 5 million deaths are the direct result of tobacco use
- 8.6 million live with a serious illness caused by smoking
- More than 600,000 deaths are the result of non-smokers being exposed to second-hand smoke

16. Is it legal for you to charge me more because I use tobacco products?

Yes, there is a provision in the Affordable Care Act (Health Care Reform) that specifically allows an employer to include a surcharge for various health related activities, including tobacco use.

17. What if I say I don’t use tobacco products, but I do?

As with other aspects of your relationship with Glatfelter, as an employee, providing false information could be subject to disciplinary action, up to and including termination of employment.

18. How will Glatfelter know if I am answering the question truthfully?

Glatfelter is relying upon you to provide an accurate, honest response.