



## Maricopa County Employee Benefits

# Non-Tobacco User Premium Reductions Frequently Asked Questions (FAQs)

(Effective July 1, 2013)

There is one section to this document.

### **I. Non-Tobacco User Premium Reduction – frequently asked questions and answers that apply to the Non-Tobacco User Premium Reduction.**

#### **Q. 1 What is the Non-Tobacco User Premium Reduction?**

**A. 1** The Non-Tobacco User Premium Reduction is an opportunity for eligible employees to save up to \$240 annually (a \$20 per pay period premium reduction) on their medical insurance premium.

#### **Q. 2 I am currently enrolled in a County-sponsored medical plan and completed the saliva test last year (FY13). Do I need to complete the saliva test for FY14?**

**A. 2** No, employees currently enrolled in a County-sponsored medical plan that completed and passed the saliva test for nicotine presence for the current plan year (FY13) will not be required to complete the test for FY14.

#### **Q. 3 I am currently receiving the Non-Tobacco User Premium Reduction. Is there anything I need to do to continue to receive the premium reduction for FY14?**

**A.3** Yes, you must access the Benefit Enrollment System during the Open Enrollment period (April 15 – May 10, 2013) through the ADP portal and respond to the question concerning tobacco use. If your status or that of any of your covered dependents' tobacco status has changed, you are required to submit a Tobacco Status Change Form to the Employee Benefits Division. **Employees who provide inaccurate information regarding themselves or their covered dependents in order to receive the premium reduction for which they are not eligible may be subject to disciplinary action up to and including termination.**

#### **Q. 4 I am a new employee. What do I need to do to become eligible to receive the Non-Tobacco User Premium Reduction?**

**A. 4** By voluntarily participating in and passing the saliva test used to detect the presence of nicotine, you may be eligible to receive the premium reduction. A negative result on the

test indicates you do not use tobacco products. You must also attest that you and your covered dependents have not used tobacco products in the past six months.

**Q. 5 As an existing employee, am I eligible for the Non-Tobacco User Premium Reduction if I am not currently enrolled in a County-sponsored medical plan, but plan to enroll during Open Enrollment?**

**A. 5** Yes, by voluntarily participating in and passing the saliva test used to detect the presence of nicotine you may be eligible to receive the premium reduction. A negative result on the test indicates you do not use tobacco products. You must also attest that you and your covered dependents have not used tobacco products in the past six months. You will be required to sign an agreement to pay for the cost of the saliva test (\$22.00) if you elect not to enroll in the benefits program during Open Enrollment.

**Q. 6 Other than completing and passing the saliva test, is there anything else I need to do to receive the premium reduction for FY14?**

**A. 6** Yes, you must access the Benefit Enrollment System during the Open Enrollment period (April 15 - May 10, 2013) through the ADP portal and respond to the question concerning tobacco use. **Employees who provide inaccurate information regarding themselves or their covered dependents in order to receive the premium reduction for which they are not eligible may be subject to disciplinary action up to and including termination.**

**Q. 7 I am currently a smoker. If I enroll in the Maricopa County six-week Quit Tobacco Program, will I be eligible for the Non-Tobacco User Premium Reduction?**

**A. 7** Yes, employees who enroll and complete the Maricopa County six-week Quit Tobacco Program will be eligible for the Non-Tobacco User Premium Reduction provided their covered dependents have been tobacco-free for six consecutive months. Six months after completing the program, you will be required to take the saliva test. If the results of the test show you are tobacco-free, you will continue to receive the premium reduction. Employees who do not complete the Quit Tobacco Program or who resume using tobacco products will no longer be eligible for and will not receive the premium reduction.

**Q. 8 What does “tobacco user” mean?**

**A. 8** “Tobacco user” means the occasional or regular use of a tobacco product including, but not limited to: cigarettes, cigars, pipes, snuff, chewing tobacco and any other product containing tobacco.

**Q. 9 I am currently using a nicotine therapy replacement product (gum, lozenges or patches). Should I complete the saliva test? Am I still eligible for the premium reduction?**

**A. 9** If you are currently using a nicotine therapy replacement product, you should not complete the saliva test as use of such a product will result in a positive test. You may still be eligible for the premium reduction provided you and your covered dependents have not used tobacco products in the past six consecutive months, and you attest that you have been using a nicotine replacement product for at least six months. In addition, you will need to sign a saliva test waiver and provide the Employee Benefits Division

with signed documentation from your physician validating your need to use a nicotine replacement product. The saliva test waiver and the physician documentation form ([Biometric Screening, Health Assessment & Non-Tobacco User Premium Reduction](#)) can be picked up at a Biometric Screening location.

**Q. 10 Do my dependents have to participate in the saliva testing so that I may qualify for the premium reduction?**

A. 10 No, dependents are not required to take the test, but the employee must attest that the dependents have not used tobacco products in the past six consecutive months.

**Q. 11 Do I need to make an appointment for the saliva test?**

A. 11 No, it is not necessary to schedule an appointment for the saliva test if you are participating in the Biometric Screening at an at-work location (which includes the select Cigna Medical Group Saturday locations). The saliva test can be completed at the time of your screening.

If you are not participating in the Biometric Screening, you may walk in to an at-work Biometric Screening site (which includes the select Cigna Medical Group Saturday locations) and you will be screened as soon as possible.

Saliva tests may also be completed at the Cigna CareToday facility located at 102 N. Central Avenue. No appointments are necessary, and tests will be completed on a first come, first served basis.

**Q. 12 Will anyone in Maricopa County see the results of my saliva test?**

A. 12 Yes, the Maricopa County Employee Benefits Division will receive a report showing the result of your saliva test (pass/fail). The information will be used to determine eligibility for the reduction in your medical premium. The Employee Benefits Division staff is trained in HIPAA privacy requirements and will keep your results confidential.

**Q. 13 Can I participate in the saliva test during work time? Do I need to use my PTO/vacation time to participate?**

A. 13 You will need to check with your supervisor for direction on how your department wants you to record the time taken to complete your saliva test.

**Q. 14 If I have general questions about these initiatives, who should I contact?**

A. 14 Call the Employee Benefits Division at 602-506-1010 (press 2 and then press 2 again) or you can send an email to: [benefitsservice@mail.maricopa.gov](mailto:benefitsservice@mail.maricopa.gov)

**Q. 15 What is the saliva test and how long will it take?**

A. 15 The saliva test detects the presence of nicotine. The test is completed by placing a swab in the mouth for 3 – 5 minutes. The swab is sent to a laboratory for testing. Results will be reported back to the Maricopa County Employee Benefits Division, and will be used to validate your responses to the tobacco use questions in the Benefit Enrollment System.

**Q. 16 Who will be administering the saliva testing?**

A. 16 Summit Health, Inc. will be performing the test.

**Q. 17 How long will it take for me to receive my results?**

A. 17 You will **not** receive your results. The Maricopa County Employee Benefits Division will receive your results by the end of Open Enrollment. If the test results do not match your responses to the tobacco-user questions answered during Open Enrollment, your benefits record will be updated based on the result of the test.

**Q. 18 Is there anything I need to bring to the saliva test that shows I am eligible to participate in this initiative?**

A. 18 Yes, in order to be eligible, you must be covered under a County-sponsored medical plan. When you “check-in” for your screening, you will be asked for your Cigna medical ID card and your Maricopa County ID badge (picture ID required).

**Q. 19 Do I need to do anything to come prepared for the saliva test?**

A. 19 Yes, for 10 minutes prior to the test, you must have nothing in your mouth, including food, water, candy or gum.

**Q. 20 If I do not take the saliva test during the screening period (February 25 – March 29) because I or a covered dependent(s) is a tobacco user, can I take the test at a later date?**

A. 20 Yes, once you and your covered dependent(s) have been tobacco-free for a continuous period of six months you may take the saliva test.

**Q. 21 I currently use tobacco products and want to quit. Do I have to wait six months to be eligible for the premium reduction?**

A. 21 No, if you enroll and complete the Maricopa County six-week Quit Tobacco Program you will be eligible for the Non-Tobacco User Premium Reduction when you begin the classes, provided you quit smoking and your covered dependent(s) have been tobacco-free for six consecutive months. Six months after completing the program, you will be required to take the saliva test. If the results of the test show you are tobacco-free, you will continue to receive the premium reduction. If you do not complete the Quit Tobacco Program or if you resume using tobacco products you will no longer be eligible for, and will not receive the premium reduction.

**Q. 22 I am currently a non-tobacco user and completed and passed the saliva test. During Open Enrollment I indicate that I and/or my covered dependent(s) are non-tobacco users and receive the incentive. At a later date, I and/or a covered dependent(s) become a tobacco user, what do I need to do?**

A. 22 You must report the change to Maricopa County Employee Benefits Division so that the premium reduction can be stopped.

**Q. 23 I know of an employee who uses tobacco or who has a covered dependent that uses tobacco yet claims they do not. What should I do?**

A. 23 You should contact Employee Benefits at 602.506.1010 and press 2 and 2 again.

**Q. 24 If I leave Maricopa County employment, and go to work for another employer that has Cigna as a provider, will my saliva test results be shared with my new employer?**

**A. 24** No, your saliva test results will not be shared with your new employer.

**Q. 25 What if I want to participate in the saliva testing initiative after March 30?**

**A. 25** Saliva tests will be available for new employees and existing employees who decide they want to participate after Open Enrollment ends. You will be able to qualify for the premium reduction when you have completed and passed the saliva test, but the effective date of the premium reduction will likely be prospective.

**Q. 26 Do you know if the results of the saliva test can ever be seen or considered for life insurance purposes?**

**A. 26** Yes, your results may be used to validate your responses to tobacco-user questions completed during Open Enrollment.

**Q. 27 Is my saliva test result being used for any other Cigna programs?**

**A. 27** No.

**Q. 28 Once my saliva swab has been collected and tested, what happens to the used laboratory materials?**

**A. 28** All hazardous waste (or used laboratory screening materials) is collected, handled and disposed of according to OSHA regulations.

**Q. 29 At Summit Health, Inc./Cigna, who has access to my saliva test results? Will access to my saliva test results change as time passes?**

**A. 29** Summit Health Inc./Cigna is responsible for the management and security of all saliva test data that is collected for Maricopa County employees during this initiative. Saliva test results can only be accessed by the necessary Summit Health, Inc./Cigna personnel directly responsible for the coordination and implementation of the Maricopa County saliva testing initiative. If there is a change in Summit Health, Inc./Cigna personnel who have access to the saliva testing results, the Employee Benefits Division would be notified about the change.