

**STATE HEALTH BENEFIT PLAN (SHBP)
2015 ACTIVE EMPLOYEE NON-TOBACCO USERS SURCHARGE
POLICY FOR BLUE CROSS BLUE SHIELD OF GEORGIA
(BCBSGa) AND UNITEDHEALTHCARE MEMBERS**

It takes 6 to 8 weeks to complete the Tobacco Surcharge Removal Requirements.

This policy applies to BCBSGa and UnitedHealthcare members who are not tobacco users and are paying the tobacco surcharge.

BCBSGa and UnitedHealthcare members who are not tobacco users may have their tobacco surcharge removed by completing the Tobacco Surcharge Removal Requirements through their well-being vendor Healthways as outlined below.

The maximum surcharge applies if the member or any of the member's enrolled dependents are not tobacco-free or do not complete the coaching program.

If you and your enrolled dependents complete the Tobacco Surcharge Removal Requirements, you will be able to avoid the surcharge for the entire year. This means that any surcharge paid prior to completion of the Tobacco Surcharge Removal Requirements may be refunded.

Tobacco Surcharge Removal Requirements

If you are not a tobacco user and are paying the tobacco surcharge due to an error in your election during enrollment, you must:

1. Complete the online Healthways Well-Being Assessment in 2015 at www.BeWellSHBP.com by clicking "Take My Well-Being Assessment" to begin.
2. Complete a telephonic well-being coaching program through Healthways by calling 888-616-6411 to enroll. **Or perform two online well-being activities within 4 consecutive weeks. You must login and record in each of the two trackers a minimum of five times.** For example, track exercise 5 times **and** track food 5 times.
3. Once you have completed Steps 1 and 2 above, call Healthways at 888-616-6411, select the coaching option, and notify them that you have completed the Tobacco Surcharge Removal Requirements and request a Letter of Completion to retain for your records.

If you think you might be unable to complete the Tobacco Surcharge Removal Requirements, you might qualify for an opportunity to avoid the tobacco surcharge by different means. Contact Healthways at 888-616-6411 and we will work with you (and, if you wish, with your doctor) to find a well-being program with the same reward that is right for you in light of your health status.