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Policies and Benefits



New state law increases premiums for tobacco users, offers cessation drugs

To motivate and encourage members of the Employees Retirement System (ERS) to lead longer, healthier lives, and to help control healthcare costs, the Legislature recently moved to increase health insurance premiums for staff and covered dependents that use tobacco. For those who choose to continue using tobacco, these higher premiums will go into effect on January 1, 2012, and range from \$30 to \$90 per month, depending on the number of covered tobacco users.

To help ease the transition to tobacco-free living, ERS members can acquire tobacco cessation drugs with a doctor's prescription for the cost of a copay.

Tobacco users must officially declare that they or their covered dependents use tobacco products. A tobacco user is someone who has used a tobacco product more than five times in the previous three months. Those who use tobacco, but don't certify that they do, run the risk of investigation and

penalty, including termination from health insurance. Any ERS member who fails to provide accurate information will be charged the tobacco-user premium for the entire time they are employed by the state during the period the increased premiums were in effect.

The initial certification period runs from November 7 to December 9, 2011. During this time, tobacco users may declare their status with a toll-free call to ERS at (877) 275-4377. In the near future, users will also be able to sign into their retirement account at www.ers.state.tx.us to complete the online certification form, or print it out for completion and mailing to ERS.

Note: The online certification form was not yet available when this article was published.

Those who quit using tobacco for three consecutive months can change their designation by completing an affidavit attesting to their tobacco-free status.

ERS members who do not use tobacco products, and have no covered dependents who do, need not take any action. After the initial certification period, if a member or covered family member starts using tobacco, or if it's learned that a covered family member uses tobacco, the ERS must be notified at that time. No other action is required.

When asked to discuss the reason for new policy, Jan Thornton, TDCJ Human Resources Division director, replied, "The Legislature clearly intended to achieve two important goals: to reduce state health care costs and improve employees' overall health. Affected employees are encouraged to ask their doctor about tobacco cessation drugs, some of which are covered as of September 1, 2011."

More information about the ERS tobacco cessation program can be found at www.ers.state.tx.us. ●