

# 2024 TOBACCO SURCHARGE AND CESSATION PROGRAM

## What is the tobacco surcharge program?

If you enroll in CNB medical coverage and you and/or your enrolled spouse or domestic partner use tobacco or tobacco related products such as cigarettes, electronic or e-cigarettes, pipes, etc. you will pay a **\$100 monthly** tobacco surcharge. If an enrolled colleague fails to complete the applicable tobacco attestation(s) during enrollment, the Plan will assume that the colleague [and his/her enrolled spouse or domestic partner] is a tobacco user and the surcharge will apply. <sup>(2)</sup> Wellness Counts offers a voluntary tobacco cessation program for individuals who are serious about becoming tobacco-free. See the sections that follow for additional information.

## How will the tobacco surcharge be applied?

- The \$100 monthly surcharge is converted to a pay period amount and then applied to each paycheck. Refer to the chart below to see how the tobacco surcharge is applied. If you are an existing colleague and fail to record a tobacco-free status during benefits annual enrollment held in fall of 2023 (for coverage in 2024), the tobacco surcharge will commence January 1, 2024.
- If you are a newly hired or newly eligible colleague hired during 2024 and fail to record a tobacco-free status during benefits enrollment (for you and/or your enrolled spouse or domestic partner), the tobacco surcharge will commence when your CNB medical plan coverage commences. <sup>(2)</sup>
- The tobacco surcharge will continue until you and/or your spouse/domestic partner complete the tobacco cessation program in accordance with rules established by the Virgin Pulse program available through Wellness Counts.

Colleague and/or Spouse/Domestic Partner are enrolled in CNB medical coverage, and <b>only the colleague</b> uses tobacco.	\$100 monthly surcharge
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Colleague and/or Spouse/Domestic Partner are enrolled in CNB medical coverage, and <b>both</b> use tobacco.	\$100 monthly surcharge

## How can I avoid the \$100 monthly tobacco surcharge in 2024?

Colleagues and spouses/domestic partners enrolled in CNB medical who use tobacco or tobacco-related products as described in the benefits enrollment attestation and who are committed to stop tobacco use have an opportunity to enroll in and complete a free tobacco cessation program provided through Wellness Counts by Virgin Pulse. Completion of this tobacco cessation program provides an opportunity to earn back and/or avoid the tobacco surcharge. The surcharge paid by the colleague is refunded (and ceases for the remainder of the calendar year) **only when all who have a tobacco use attestation on file have completed the Wellness Counts tobacco cessation program according to the established deadlines (noted below).**

<sup>1</sup>Colleagues hired after 11/7/2024 are not eligible for wellness incentives for 2024, but may participate for future year incentives as applicable.

<sup>2</sup>Colleagues hired after 9/30/2024 who enroll in CNB medical for 2024 and attest to tobacco use for themselves or a spouse/DP will not be subject to the tobacco surcharge for 2024.

### What is the Wellness Counts tobacco cessation program?

A program designed by Virgin Pulse that helps individuals to stop using tobacco. The Virgin Pulse tobacco cessation program includes an assessment of the individual's readiness to quit; a quit date preparation, identification of tobacco cues and coping strategies, individualized cessation plan, risk factor education, and unlimited inbound calls.

### What are the completion criteria to qualify for removal of the tobacco surcharge?

Colleagues (and spouses/domestic partners as applicable) must enroll in the Wellness Counts tobacco cessation program AND complete five coaching calls as follows:

- **Enroll in the tobacco cessation program no later than September 30, 2024**
- **Complete tobacco cessation program no later than November 30, 2024**

## Confidentiality

### How do I know my data will be kept confidential?

Virgin Pulse is compliant with all HIPAA standards and other state and federal regulations concerning the protection of protected health information (PHI). Virgin Pulse is committed to maintaining the confidentiality of personally identifiable colleague health information and to protecting colleagues' rights to privacy, and accordingly, has developed strict policies and procedures to ensure compliance with HIPAA and other appropriate regulations and standards. These policies ensure member information is appropriately collected, accessed, used, disclosed, stored and destroyed in accordance with HIPAA regulations. Virgin Pulse may contract with other wellness providers to deliver services on behalf of the Wellness Counts program. All Virgin Pulse vendors are held to the same high standards as Virgin Pulse.

### Is my individual health information shared with City National Bank?

No. Your individual health information is not provided to City National and will remain confidential. City National does not receive or have access to individual health data. If you participate in a program or coaching, City National never knows why you joined, what you discuss with your coach or any of your individual health information. Only aggregate, or total, results for all participants are reported to City National for purposes of future planning, and the names of those who qualify for a wellness incentive ([PulseCash](#)) or removal of the tobacco surcharge.

### Where can I find the Membership Agreement, Data Consent, and Privacy Policy?

These policies are available during the registration process and on the Virgin Pulse portal at the bottom of the page, available at any time. The privacy policy and terms of use can also be found here:

<https://www.virginpulse.com/privacy-policy/>  
<https://www.virginpulse.com/terms-of-use/>

## Contact Information

### How do I contact Virgin Pulse?

There are three ways to contact Virgin Pulse's Member Services team:

- Live Chat (available from 2A – 9P Eastern, M-F)
- E-mail support ([support@virginpulse.com](mailto:support@virginpulse.com))
- Telephone 888-671-9395 (available from 8A – 9P Eastern, M-F)

*Wellness Counts is intended for health awareness, improvement, and informational purposes. Consult your personal health physician/provider about any matter regarding individual health diagnosis or treatment.*

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