



# City of Shreveport

## MEDICAL SURCHARGES

The City of Shreveport (City) is committed to promoting the health and wellbeing of our employees, retirees, and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick but also to help you live a healthier life.

An important part of staying healthy is preventive healthcare. Preventive healthcare includes screenings, tests, and exams to help define risks for, prevent, or recognize diseases and other potential health problems. Getting routine preventive care can help you stay well and catch problems early, helping you live a longer, healthier life. In addition to the added health benefits, individuals who complete annual preventive healthcare as outlined below, can avoid a monthly wellness surcharge which totals to \$600 in savings each year.

If you are a tobacco user, you already know that one of the best things you can do for your health is to quit. We support those efforts and have a program in place to help you and your eligible family members beat the addiction. If you or any covered dependent choose to continue to use tobacco products at this time, you will be subject to the tobacco surcharge detailed below.

### WELLNESS SURCHARGE

City employees and non-Medicare Primary retirees who enroll in any City medical plan will be assessed a \$50 monthly Wellness Surcharge in addition to the cost of their medical coverage. This surcharge will renew each plan year during Annual Enrollment (AE). To avoid the surcharge for the 2024 plan year, the Qualifying Wellness Exam MUST be completed with your medical provider between October 1, 2022 and September 30, 2023. Qualifying Wellness Exams include:

- Annual Physical exam
- Mammogram
- Pap smear or ThinPrep Pap test
- Colonoscopy
- Blood test for colon cancer
- Biometric Health Screening

Wellness Exam completion will be tracked through BlueCross BlueShield of Louisiana claims processing. Please note: only completion data is shared, specifics related to these exams are confidential and will not be shared. The deadline for completing qualifying exams is September 30th to allow processing and reporting prior to AE.

*\*The Wellness Surcharge will not apply during the employee's initial year of coverage. Additionally, employees who are enrolled in a City medical plan with an effective date on or after June 1, as a result of new hire or qualifying life event, will also have the surcharge waived for the following plan year.*

### TOBACCO SURCHARGE

A 15% Tobacco Surcharge will be added to the cost of your medical coverage where either you, or any covered dependent, currently uses or has used tobacco products within 60 days of enrolling in a City medical plan. This surcharge will renew each plan year during AE. To avoid the surcharge during enrollment, employees and retirees will be required to certify all covered members have not used tobacco products within the previous 60 days. To remove the surcharge for the new plan year, employees and retirees will be required to complete the steps to **Remove Tobacco Surcharge** provided.

For purposes of the surcharge, **“tobacco use” means:** The use of any tobacco or tobacco-like products (including, but not limited to, cigarettes, cigars, loose tobacco smoked via pipe or hookah, chewing tobacco, snuff, dip, electronic cigarettes, and vaporizers, etc.) in any quantity (regardless of how frequent or infrequent).

**Tobacco Cessation** - The City of Shreveport supports its employee’s desire to quit; therefore, employees have access to a free tobacco cessation program with BlueCross BlueShield of Louisiana through the [bluewellnessla.com](http://bluewellnessla.com) website. The four (4) week online workshop gives you the knowledge, tools and motivation needed to kick the habit. To participate:

1. Visit **bluewellnessla.com** and login or register for a new account. For new users, enter **78Q30ERC** for the Location Code.
2. Select **Education** on the navigation dashboard, then click **Wellness Workshops**.
3. Choose the **Manage Workshops** menu, select the **Smoking Cessation Workshop** and click the green **Signup** button to register.
4. Complete the weekly workshop tasks (four weeks total). Tasks will be released each week after completing the prior week.

Email [wellnessinfo@bcbsla.com](mailto:wellnessinfo@bcbsla.com) with any questions or concerns relating to the Tobacco Cessation program.

**Remove Tobacco Surcharge** – The surcharge may be removed if all tobacco-users covered under your benefit plan either complete the City’s Tobacco Cessation Program or remain tobacco free for a period of 60 days. If completing the cessation program, you will be required to notify Human Resources within 30 days of program end. Submitting a new Tobacco Free Affidavit form can be done at any time (after 60 days of no tobacco use). Once either condition has been met, the Tobacco Surcharge will be removed.

*\*\*You will not have to complete the cessation program, and the surcharge will be waived, if the tobacco-user’s personal physician believes quitting tobacco is not medically appropriate for that member. Contact your HR Department at (318) 673-5151 for a copy of the Physician Affidavit.*

**The surcharge percentage (%) and 60-day tobacco free elimination period are subject to change annually.**

### **WORKING SPOUSE SURCHARGE**

A surcharge applies when your spouse has a job that offers them employer-based group medical insurance, but they decline it and enroll on your City plan instead. In this event, you will be charged \$100 per month in addition to the cost of your medical coverage. The surcharge will not apply where your spouse is:

- Also an employee of the City of Shreveport
- Not employed or Retired
- Employed, but not offered group coverage
- Self-employed and not offered group coverage

To avoid the Working Spouse surcharge, you must submit the Affidavit of Spouse Health Care Coverage to the Benefits Department. A copy of this affidavit can be obtained from your HR Department at (318) 673-5151.

*\*\*Changes to Spouse coverage must be provided to the Benefits Department within 30 days of the change.*