

**STATE HEALTH BENEFIT PLAN (SHBP)  
2025 ACTIVE EMPLOYEE NON-TOBACCO USERS  
SURCHARGE REMOVAL POLICY\* FOR  
ANTHEM BLUE CROSS AND BLUE SHIELD (ANTHEM) AND  
UNITEDHEALTHCARE MEMBERS**

**It takes 6 to 8 weeks to complete the requirements for surcharge removal. You must complete the Sharecare RealAge® Test by December 31, 2025 and a telephonic well-being coaching program by December 31, 2025 OR any online challenges or mini programs by December 1, 2025.**

**This policy only applies to the 2025 plan year. You must notify Sharecare that you have completed all Tobacco Surcharge Removal Requirements by December 31, 2025 to have the surcharge removed and refunded.**

This policy applies to Anthem and UnitedHealthcare members who do not use tobacco or Electronic Nicotine Delivery Systems (also known as vapes or e-cigarettes) and are paying the tobacco surcharge (\$80 per month) due to an error in their election during enrollment. This policy allows the tobacco surcharge to be removed by completing the Tobacco Surcharge Removal Requirements.

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

If you 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 after the completion of all Tobacco Surcharge Removal Requirements. **All Tobacco Surcharge Removal Requirements must be completed in 2025.**

**Tobacco Surcharge Removal Requirements**

**The following steps are for SHBP members covered under Anthem and UnitedHealthcare Plan Options ONLY and will not satisfy surcharge removal requirements for members enrolled in other Plan Options.**

**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 Sharecare RealAge® Test between January 1 and December 31, 2025 at [BeWellSHBP.com](https://BeWellSHBP.com) by selecting the option to “Take the RealAge Test” to begin.
2. Complete a telephonic well-being coaching program by December 31, 2025 through Sharecare by calling: 888- 616-6411 to enroll **OR** complete an online challenge or mini program between January 1, 2025 and December 1, 2025.

**\*Note:** The Tobacco Surcharge Removal Policy applies to tobacco and electronic nicotine delivery system products

One challenge or mini program will be offered each month on a rotating basis beginning January 1, 2025 through December 1, 2025.

3. Once you have completed Steps 1 and 2 above, call Sharecare at 888-616-6411, select the coaching option, and notify them by December 31, 2025 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 Sharecare at 888-616-6411 and they 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 considering your health status.

\*Note: The Tobacco Surcharge Removal Policy applies to tobacco and electronic nicotine delivery system products