

STATE HEALTH BENEFIT PLAN (SHBP)
2026 RETIREE TOBACCO USERS SURCHARGE REMOVAL POLICY* FOR NON-MEDICARE ADVANTAGE
ANTHEM BLUE CROSS AND BLUE SHIELD (ANTHEM)
AND
UNITEDHEALTHCARE MEMBERS

It takes 6 to 8 weeks to complete the Tobacco Surcharge Removal Requirements. You must complete the Sharecare RealAge® Test and a telephonic well-being coaching program or any online tobacco cessation program by December 31, 2026.

This policy only applies to the 2026 plan year. You must notify Sharecare that you have completed all Tobacco Surcharge Removal Requirements by December 31, 2026 to have the surcharge removed and refunded.

This policy applies to Anthem and UnitedHealthcare members who use tobacco or Electronic Nicotine Delivery Systems (also known as vapes or electronic cigarettes) and are paying the tobacco surcharge. This policy allows you to have the tobacco surcharge removed by completing the Tobacco Surcharge Removal Requirements through your well-being vendor Sharecare as outlined on page 2.

The surcharge (\$80 per month) applies if the member or any of the member's enrolled dependents are not tobacco-free or do not complete the Tobacco Surcharge Removal Requirements.

Sharecare offers telephonic tobacco cessation coaching programs to assist SHBP members and their dependents to quit using tobacco products. SHBP members are allowed to participate in tobacco cessation coaching at no additional cost to them. For complete details or to sign up for the telephonic tobacco cessation coaching, please call Sharecare at: 888-616-6411, or for the online tobacco cessation program go to [BeWellSHBP.com](https://www.bewellshbp.com) and select Craving to Quit.

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 all of the tobacco surcharge you paid in 2026 may be refunded after the completion all of the Tobacco Surcharge Removal Requirements. **All Tobacco Surcharge Removal Requirements must be completed in 2026.**

Qualifying Events

Members currently paying the tobacco surcharge due to a covered dependent (spouse or child) utilizing tobacco who experience a qualifying event may be eligible to have the tobacco surcharge removed if no other covered dependent is utilizing tobacco.

To be eligible for a refund of 2026 tobacco surcharges paid prior to the qualifying event, the tobacco user must have completed all Tobacco Surcharge Removal Requirements prior to the qualifying event. If the tobacco user did not complete all of the Tobacco Surcharge Removal Requirements prior to the qualifying event, then the member must complete all of the requirements outlined in the Non-Tobacco User Surcharge Removal Policy to be eligible for a refund of the tobacco surcharges paid in 2026.

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

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 Tobacco-Free* for less than 60 days, you are subject to the tobacco surcharge unless you do the following:

1. Complete the Sharecare RealAge Test between January 1 and December 31, 2026 at [BeWellSHBP.com](https://www.BeWellSHBP.com) by selecting the option to “Take the RealAge Test” to begin.
2. Complete a telephonic tobacco cessation coaching program through Sharecare by calling Sharecare at 888-616-6411 to enroll, **OR** complete the online tobacco cessation program. Go to [BeWellSHBP.com](https://www.BeWellSHBP.com) and select Craving to Quit for more information. This must be completed between January 1 and December 31, 2026.
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, 2026 that you have completed the Tobacco Surcharge Removal Requirements and request a Letter of Completion to retain for your records.

***Note: TOBACCO FREE means that you have not used tobacco products within the last 60 days.**

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**