



# Tobacco-Free Discount

## Tobacco-Free Discount

If you are eligible for benefits and don't use tobacco (excludes e-cigarettes) or if you complete the Company's [tobacco cessation program \(/health-wellness-insurance/tobacco-cessation-program/\)](#), you have the opportunity to save on your premiums for medical, the critical illness supplemental benefit and supplemental life insurance rates.

Upon your initial enrollment into benefits or during the plan's Annual Enrollment period, if you are tobacco-free and complete the annual Tobacco-Use questionnaire, you'll receive an annual Tobacco-Free Discount of \$520 on your medical plan premium. If you are an e-Cigarette user, you may also indicate "No" for your Tobacco-User status. The discount will be applied each pay period.

If you're enrolled in a Toys"R"Us medical plan and agree to enroll in the Company-provided [Tobacco Cessation Program, Quit for Life \(/health-wellness-insurance/tobacco-cessation-program/\)](#), and successfully complete the program by completing 5 calls with a Quit Coach, you'll become eligible for the tobacco-free discount! (NOTE: You must be benefits eligible to participate in the Quit for Life Program; Enrollment in benefit coverage is not required.)

*Any team member who knowingly makes a false certification regarding tobacco usage and/or completing the [Quit for Life program \(/health-wellness-insurance/tobacco-cessation-program/\)](#) may be subject to disciplinary action up to and including termination of employment.*

**PLEASE NOTE:** The Tobacco-Free Discount is not available in Hawaii.

## Annual Tobacco-Free Pledge

If you elect "No" for being a Tobacco User while taking the Tobacco-Free Pledge, you are certifying that you have not used tobacco products, which include cigarettes, cigars and chewing tobacco, in the last six months, and pledge not to use tobacco products for the next year. The Tobacco-Free Pledge excludes e-cigarettes. Certifying that you are not a tobacco user qualifies you for the Tobacco-Free Discount.

If you are a current tobacco user taking the Tobacco-Use questionnaire, you may either:

- Elect "Yes"

-OR-

- If you're interested in enrolling in the Quit for Life program, select "Yes, however, I agree to participate in the smoking cessation program offered through "Quit for Life", qualifying me for the Tobacco-free discount upon completion."
  - Completing 5 calls with a Quit Coach will qualify you for the Tobacco-Free Discount.
  - See the [Tobacco Cessation section \(/health-wellness-insurance/tobacco-cessation-program/\)](#) for details on the program and how to enroll.
  - If you elect to complete the Quit for Life Program, the Tobacco-User rates will be applied until you complete the program.

**If you are a tobacco user who has successfully completed the [Tobacco Cessation Program - Quit for Life \(/health-wellness-insurance/tobacco-cessation-program/\)](#)**, the Tobacco-Free discount will automatically be applied to your premiums once Quit for Life notifies the Benefits Team of your completion.

*Any team member who knowingly makes a false certification regarding tobacco usage and/or completion of the Quit for Life program may be subject to disciplinary action up to and including termination of employment.*

## Two Ways to Certify

### Online

Complete the Tobacco Use questionnaire during the online enrollment process. The enrollment site can be accessed through your [Workday \(https://wd5.myworkday.com/tru/fx/home.flex\)](#) home page > Benefits button > Manage Benefits & View Payroll.

Once you indicate your Tobacco-Free status, the medical plan rate that appears during your enrollment will capture the discounted or non-discounted medical plan rate\*.

If you have any questions, please contact the "R"Benefits Service Center at 844-TRU-BENS.

### Phone

Call the "R"Benefits Service Center at 1-844-TRU-BENS to indicate your annual Tobacco-Use questionnaire status.

When viewing your election information on the Enrollment site, the medical plan rate that appears will reflect the discounted or non-discounted medical plan rate\*, based on your Tobacco-Use questionnaire response.

*\*If you responded that you will enroll in and complete the Tobacco Cessation program, the Tobacco-User rate will be applied to your premiums until you complete the program.*

## Health and Wellness Discounts

Are you taking advantage of the various discounts offered on numerous health services and products? Click [here \(/health-wellness-insurance/wellness/health-and-wellness-discounts/\)](/health-wellness-insurance/wellness/health-and-wellness-discounts/) for more details.

## Personal Health Advocate

Learn about the personalized health care services offered to you and your family through the [Personal Health Advocate \(/health-wellness-insurance/wellness/personal-health-advocate/\)](/health-wellness-insurance/wellness/personal-health-advocate/) program.

## What Is a Biometric Screening?

This 15-minute screening involves a simple finger prick blood draw to measure key health indicators. It provides important information, such as your LDL cholesterol, so you can better understand your health and take action if necessary. [Learn more \(/health-wellness-insurance/wellness/wellness-rebate-program/biometric-screening/\)](/health-wellness-insurance/wellness/wellness-rebate-program/biometric-screening/). (<http://www.rusbenefits.com/health-wellness-and-insurance/wellness/biometric-screening>)

## What Is a Health Assessment?

This confidential online questionnaire gives you a snapshot of your current health, so you can identify any risks or other health issues. Share your results with your personal doctor to better manage your health and get the most out of your next office visit. [Learn more \(/health-wellness-insurance/wellness/wellness-rebate-program/health-assessment/\)](/health-wellness-insurance/wellness/wellness-rebate-program/health-assessment/). (<http://www.rusbenefits.com/health-wellness-and-insurance/wellness/health-assessment>)

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