



PEOPLE'S UNITED BANK MEDICAL PLAN NOTICE OF TOBACCO-FREE PREMIUM DISCOUNT

Use of tobacco products may lead to heart disease, cancer, and other life threatening conditions and is the leading cause of preventable death. If an employee covered by the People's United Bank Medical Plan can certify during the annual Open Enrollment that he/she is tobacco-free*, he/she is eligible for a premium discount in the amount of \$25.00 semi-monthly (up to \$600/year). If an employee can certify during the annual Open Enrollment that their spouse covered by the People's United Bank Medical Plan is tobacco-free, the employee is eligible for an additional premium discount in the amount of \$25.00 semi-monthly (up to \$600/year). Participants who are not eligible for the tobacco-free premium discount will see this amount shown as a separate pre-tax deduction on the employee's bi-weekly pay advice under 'Tobacco User' and/or 'Spouse Tobacco User'. The premium discount does not apply to other covered dependents.

As a reasonable alternative, employees and spouses who cannot meet the standard for tobacco-free status at the annual Open Enrollment may qualify for the premium discount by completing three coaching calls/sessions with an approved People's United Bank tobacco-cessation program** between the annual Open Enrollment and March 31, 2019.

***Tobacco-Free:** A participant has not used tobacco products of any kind (cigarettes, cigars, chewing tobacco, etc.) at any time during the last 6 months. Use of tobacco for religious or ceremonial purposes is allowed and will not prevent you or your spouse from qualifying for the discount.

****Approved Tobacco Cessation Programs:**

- Optum's Quit For Life - available to employees and their spouses and dependents age 18+ at www.quitnow.net or 866-QUIT 4 LIFE (866-784-8454);
- Cigna's Quit Today Smoking Cessation Coaching Program available to Medical Plan members age 18+ at 855-648-5934.

Programs are offered at no cost to eligible participants. For more information on these programs, refer to the Benefits section of *The Insider*.

Consult with your medical provider to determine the appropriateness of engaging in tobacco cessation and/or activity in a tobacco cessation program. If your medical provider has advised that participation in a tobacco cessation program, even with physician monitoring, is unreasonably difficult or not medically advisable, you and/or your spouse may become eligible for the premium discount if the doctor provides a letter supporting the inability to complete coaching and/or attempt to quit between the annual Open Enrollment and March 31, 2019.

The employee is responsible for reporting completion of three coaching calls/sessions with an approved program by submitting the People's United Bank Tobacco Cessation Affidavit. Upon approval of the Affidavit, the premium discount will be applied for the remainder of the calendar year and a refund issued for the Tobacco User and/or Spouse Tobacco User deductions previously taken during 2019. People's United Bank has the right to request documentation from Optum or Cigna for the sole purpose of verifying enrollment or activity.

Affidavits/letters must be **received by May 1, 2019** and may be mailed to People's United Bank, HR Services/BC03, 850 Main Street, Bridgeport, CT 06604, emailed to HR.Services@peoples.com, or faxed to 844-889-8699.

Employees are expected to be truthful. If you make any false statement, whether it concerns your or your spouse's tobacco use for purposes of obtaining the premium discount, or in any other dealings with the Bank, you may be subject to disciplinary action. Such disciplinary action may include the following:

- Loss of the premium discount for the calendar year;
- Collection of previous premium discount amounts in the calendar year; and
- Other appropriate disciplinary action, up to and including termination of employment.

Call the HR Info Line at 877-274-8383 if you have questions.