



GET HEALTHIER AND WEALTHIER

Avoid the tobacco surcharge and save over \$1,400 a year

\$120 a month on your medical plan adds up. Do you or one of your family members use tobacco or other nicotine products and are covered under a City of Memphis medical plan? If so, then starting January 2015, the surcharge on the medical plan for using tobacco or other nicotine products is \$120 per month, per family. Add to that what you're spending on cigarettes, chewing tobacco or other smokeless tobacco, and you're looking at some serious pocket change.

Save money and your health. To avoid the surcharge, covered participants must not use nicotine products, or those who do must enroll in a cessation program offered by Cigna, or another City of Memphis approved program, by June 30, 2015 and complete the program by August 31.

You have the power to make a positive change. You just need the right support. Helpful, caring coaches from the **Cigna Quit Today**® program will help you customize a personal "quit plan" until you kick the habit for good. Also choose from:

- ▶ **The Freedom From Smoking® program** by the American Lung Association
- ▶ **The Quit For Life® Program** by the American Cancer Society

Every day, the dollars add up.

The average retail price of a pack of cigarettes in Tennessee is \$4.84.* At just 2 packs a week, that's over \$500 a year.

PACKS A DAY	COST PER DAY	COST PER YEAR
2	\$9.68	\$3,533.20
1	\$4.84	\$1,766.60
½	\$2.42	\$883.30
¼	\$1.21	\$441.65

* "Smoking Cessation: the Economic Benefits, Tennessee," American Lung Association, www.lung.org, accessed January 15, 2015, http://www.lung.org/stop-smoking/tobacco-control-advocacy/reports-resources/cessation-economic-benefits/states/tennessee.html



For more information about the programs listed above, or to get approval for another tobacco cessation program, contact the City of Memphis Benefits Department at 901.636.6800.

Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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