

Making Your Tobacco Election



You need to **TAKE ACTION** during your benefits enrollment period and make your Tobacco-free Pledge for you and your covered spouse/domestic partner. Otherwise, you will be assigned to “Yes, currently use tobacco products” and will pay the surcharge in 2026.

Tobacco products include: cigarettes, cigars, pipes, e-cigarettes, hookahs, chewing tobacco, vape and dissolvables.

Your Tobacco Election Options



The biweekly tobacco surcharge is:

Who You're Covering	Biweekly Tobacco Surcharge
Employee Only or Spouse/Domestic Partner Only	\$19.23
Employee + Spouse/Domestic Partner	\$38.46

Questions About Your Tobacco Election? Call the LSC Benefits Center at **1-888-681-2241**, Monday – Friday, 8:00 a.m. – 5:00 p.m. CT

How to Remove Your Tobacco Surcharge

If you elect “Tobacco User” during the benefits enrollment period for your 2026 LSC benefits, this means:

- You and/or your spouse are tobacco users; **and**
- You and/or your spouse can complete the Carelon tobacco cessation program sometime between January 1, 2026 and December 31, 2026 to remove the surcharge on a go-forward basis.

To start the program, call **1-877-409-1488**.

IMPORTANT

If you and/or your spouse do not complete the tobacco cessation program between January 1, 2026 and December 31, 2026, **the full tobacco surcharge for you and your spouse will be deducted from your paychecks for all of 2026.**

We receive confirmation when the tobacco cessation program is completed, and will remove the surcharge once the program has been completed.

NOTE: Participation in any tobacco-cessation program offered through another program will **not** be accepted.* You and/or your spouse must complete the Carelon tobacco cessation program to remove the surcharge on a go-forward basis in 2026.

How the Carelon Program Works

The Carelon tobacco cessation program can help you overcome the psychological and physical addiction to tobacco use. The program recognizes there is not a one-size-fits-all approach and provides you access to:

- Coaching services over the phone
- Interactive online programming
- Online support community



All Carelon coaches have a degree in a related discipline.

**If you think you might be unable to meet the program's requirements for avoiding a surcharge, you may be able to qualify by different means; please contact Carelon to work with them and, if you wish, your physician.*

DID YOU KNOW? The average person tries five to seven times before he or she quits forever. The good news is that with the help of the Carelon tobacco cessation program, you can do it.

To sign up for the tobacco cessation program: Call **1-877-409-1488**.