

Tobacco/nicotine surcharge frequently asked questions

For CVS Health® colleagues, June 1 – Dec. 31, 2026

Note: Does not apply to colleagues in Hawaii.

¿Habla español? Para obtener ayuda con el idioma, comuníquese con CVS Health HR Service Center al **1-888-694-7287**.

Overview

CVS Health® applies a tobacco/nicotine surcharge to colleagues and spouses/partners enrolled in medical coverage who attest to using tobacco/nicotine two or more times per week.

The company is committed to helping you achieve your best health. To help you quit using tobacco or nicotine, we have a tobacco cessation program that is free to you and your covered family members. Quitting tobacco or nicotine or completing the MinuteClinic® or Aetna Lifestyle and Condition Coaching tobacco cessation program may help you or your spouse/partner avoid the surcharge. Review these Frequently Asked Questions for more information on these tobacco cessation programs.

If you think you or your enrolled spouse/partner might be unable to meet the tobacco cessation program requirements to have the tobacco/nicotine surcharge removed (as described on pages 3 and 4), you or your enrolled spouse/partner can submit a Tobacco/Nicotine Surcharge Physician Attestation signed by your or your spouse's/partner's personal physician as detailed in this Frequently Asked Questions. If you need assistance for you or your enrolled spouse/partner, contact the CVS Health HR Service Center at **1-888-694-7287** and say Health Care or press 1.

Why does CVS Health have a tobacco/nicotine surcharge?

As a health care company, we are proud of the leading role we've played in helping people live tobacco free.

The Centers for Disease Control and Prevention (CDC) has stated: "Tobacco use is the leading cause of preventable death in the United States and worldwide. Today, we know that there is *no safe level* of exposure to tobacco smoke. We know that the very design of tobacco products, especially e-cigarettes, makes them more attractive and addictive than ever. And we know, without a doubt, that quitting smoking saves lives."

We want to encourage colleagues and their family members enrolled in our plan to address this highly preventable health risk. The surcharge is designed to help motivate people to quit.

How much is the tobacco/nicotine surcharge?

The surcharge is \$500 annually (each) for a colleague and/or spouse/partner enrolled in a company-sponsored medical plan who uses any tobacco or nicotine products two (2) or more times per week. Deductions are taken via equal payroll deductions on a pretax basis. For the short plan year June 1 – Dec. 31, 2026, the maximum surcharge amount is prorated to 7/12ths of the annual

amount. If you enroll in medical coverage after the plan year has started, the surcharge is prorated to reflect the portion of the year in which you and/or your spouse/partner is covered.

What is the definition of tobacco/nicotine use?

If you use any tobacco or nicotine products two (2) or more times per week, you are subject to the tobacco/nicotine surcharge. The full definition is on the benefits enrollment website as part of the enrollment process. The surcharge applies per individual, for the colleague and spouse/partner enrolled in a company-sponsored medical plan.

Will any employment decisions be made based on my tobacco/nicotine-user status?

No. This information is used solely to determine whether or not the tobacco/nicotine surcharge applies and colleague contributions for certain other voluntary benefits.

Is this fair? What about obesity, using alcohol, or participating in high-risk sports or activities?

The Affordable Care Act specifically allows employers to add a surcharge for tobacco and nicotine use. While the activities listed may contribute to health risk, they are not tobacco related, and therefore are not included in this surcharge. But even among these activities, tobacco and nicotine use is an outlier, with consequences for the user and in the case of second-hand smoke, people in proximity.

The definition says two (2) or more times per week. What constitutes a “time”? If I chain smoke an entire pack of cigarettes, is that just one time?

Any use of tobacco and nicotine constitutes a use or “time.” If you were to chain smoke a pack of 20 cigarettes, that would be considered 20 uses/times and you would be subject to the surcharge.

What about synthetic tobacco or synthetic nicotine or if I use nicotine or tobacco using a technology not on the list?

If you use any tobacco or nicotine products (synthetic or otherwise) two (2) or more times per week, you are subject to the tobacco/nicotine surcharge.

I’m an occasional smoker; does that count? What about the occasional cigar?

Generally, no. However, if “occasional” means you consume any tobacco or nicotine products two (2) or more times per week, you are subject to the tobacco/nicotine surcharge.

Does smoking marijuana trigger the surcharge? If not, why not?

No. The Affordable Care Act specifically allows employers to add a surcharge for tobacco and nicotine use. While there is evidence of ill health effects from using marijuana products, they do not contain tobacco or nicotine and, therefore, are not included in this surcharge.

Are there any reasonable alternatives to the surcharge?

An enrolled colleague and/or spouse/partner can participate in the **free** tobacco cessation program offered by MinuteClinic® or Aetna Lifestyle and Condition Coaching at any time during the June 1 – Dec. 31, 2026 plan year. Coaching can be done in person or virtually through MinuteClinic or virtually through Aetna Lifestyle and Condition Coaching.

Completion of one of these programs, consisting of eight coaching sessions, during the plan year will stop the surcharge for the 2026 plan year for the individual who completes the program, and any charges that have been incurred for that individual for the plan year will be refunded. The timeframe to complete the eight sessions will vary based on availability and scheduling.

How can I or my spouse/partner participate in the tobacco cessation program?

- For the MinuteClinic program, contact the MinuteClinic location near you for in-person coaching or go online to **MinuteClinic.com** to see virtual options.
- For the virtual Aetna Lifestyle and Condition Coaching program, call **1-866-533-1410** to schedule your first session.

Can I track how many tobacco cessation program sessions I or my spouse/partner have completed?

Yes, you can track completed sessions for you and/or your spouse/partner via the ActiveHealth platform. Access ActiveHealth via single sign-on from **Colleague Zone** > My applications > View all > ActiveHealth, or directly from the Aetna app, or at **www.MyActiveHealth.com/wellbeing**.

If I or my spouse/partner complete the tobacco cessation program but still use tobacco or nicotine, what happens with the surcharge?

Once you and/or your spouse/partner have fully completed the MinuteClinic or Aetna Lifestyle and Condition Coaching tobacco cessation program, regardless of whether you quit using tobacco or nicotine, CVS Health will be notified (with no further action required by you or your spouse/partner, as applicable). At that time, the surcharge will stop for the June 1 – Dec. 31, 2026 plan year for the individual that completed the program, and any charges that have been incurred for that individual for the plan year will be refunded.

At the next annual enrollment (fall 2026), you will again report your and your spouse's/partner's tobacco/nicotine use via the benefits enrollment website — if you and/or your spouse/partner are a tobacco/nicotine user at that time, you may be subject to any applicable surcharge for the 2027 plan year. If you or your spouse/partner wish to avoid the surcharge for the 2027 plan year, you and/or spouse/partner will need to quit using tobacco or nicotine, complete the designated tobacco cessation program for that plan year, or provide information from your or your spouse's/partner's personal physician, as noted below

Can my dependent children participate in the free tobacco cessation programs?

- The MinuteClinic tobacco cessation program is available to children age 18 or older enrolled in the CVS Health medical plan. For children under age 18 enrolled in the CVS Health medical plan, counseling is available with parental consent.
- Aetna Lifestyle and Condition Coaching is only available to colleagues and spouses/partners enrolled in the CVS Health medical plan.

You and your loved ones also can take advantage of these free resources:

- Tips, facts and videos from Resources for Living, our EAP. Visit **resourcesforliving.com/CVSHealth**.
- Resources on the dangers of tobacco, e-cigarette use, healthy behaviors, and advocacy training on **CVSHealth.com**.

Can I or my spouse/partner participate in a different tobacco cessation program?

Yes, however participation in another program will not affect the surcharge if you are a tobacco/nicotine user. The only tobacco cessation program which results in removal of the surcharge is the completion of either the MinuteClinic or Aetna Lifestyle and Condition Coaching tobacco cessation program as described above.

If you or your spouse/partner stop using tobacco/nicotine after participating in another program, please see the next question for the impact of a change in tobacco/nicotine status.

What if I quit using tobacco and/or nicotine during the June 1 – Dec. 31, 2026 plan year?

If you or your spouse/partner quit using tobacco and nicotine on your own or with another program, you will need to update your tobacco/nicotine status with CVS Health. See “**How do I change my current reported tobacco/nicotine-user status?**” below for information on how to report your status change. Once your status is updated, the surcharge will be removed for the remainder of the 2026 plan year, and any charges that have been incurred for that individual for the plan year will be refunded.

My doctor or my spouse's/partner's doctor states that it is medically inadvisable or unreasonably difficult for me or my spouse/partner to participate in the MinuteClinic or Aetna Lifestyle and Condition Coaching tobacco cessation program — will I still be subject to the surcharge?

You or your spouse/partner can submit a Tobacco/Nicotine Surcharge Physician Attestation signed by your personal physician or by your spouse's/partner's personal physician, as applicable, stating that it is medically inadvisable or unreasonably difficult for you to participate in the MinuteClinic or Aetna Lifestyle Condition Coaching tobacco cessation program. The Tobacco/Nicotine Surcharge Physician Attestation form is available on **Colleague Zone** > My applications > View all > Benefits – Your Benefit Coverage > Library.

A Tobacco/Nicotine Surcharge Physician Attestation that is submitted and approved during the June 1 – Dec. 31, 2026 plan year will stop the surcharge for the individual that it applies to, and any charges that have been incurred for that individual for the 2026 plan year will be refunded.

I have a family member who is a healthcare provider; can I just get a note from them to avoid the surcharge?

No. The Tobacco/Nicotine Surcharge Physician Attestation must be signed by your or your spouse's/partner's personal physician (*i.e.*, your treating physician).

Does my tobacco/nicotine-user status affect any other benefit rates?

Yes, as with prior years, tobacco/nicotine use impacts your payroll contributions for Critical Illness, Supplemental Life, Spouse Life and Universal Life with Living Benefits.

Do all of the plans have the same definition of tobacco/nicotine use?

Yes.

I know my co-worker uses tobacco/nicotine but indicated that he didn't in the benefits enrollment website. How do I report him?

You don't. We expect individuals to be accountable for their own self reporting, and we expect our colleagues to be truthful in their attestations, consistent with the CVS Health Code of Conduct. Accordingly, you are only responsible for your own truthful attestation regarding the tobacco/nicotine use of yourself and your spouse/partner.

If I meet the definition for a tobacco/nicotine user as of annual enrollment but my status changes during the June 1 – Dec. 31, 2026 plan year, what happens to my premiums for Critical Illness, Supplemental Life and/or Universal Life with Living Benefits? Or, what about premiums for Spouse Life if my spouse/partner's tobacco/nicotine user status changes?

Premiums (paycheck contributions) for these plans are based on tobacco/nicotine use as of the time of annual enrollment. Even if the tobacco/nicotine use surcharge under the medical plan is removed during the June 1 – Dec. 31, 2026 plan year (for example, because of a change in status to a non-user, participation in a designated tobacco cessation program, or the submission of a Tobacco/Nicotine Surcharge Physician Attestation), the premiums you pay for these other coverages will not be impacted during the plan year.

At the next annual enrollment (fall 2026), you will again report your tobacco/nicotine use via the benefits enrollment website. At that time, if you can attest that you do not use tobacco/nicotine products based on the applicable definition, your premiums will reflect “non-tobacco” rates for the 2027 plan year.

Where can I see my current reported tobacco/nicotine-user status?

From **Colleague Zone** select My applications > View all > Benefits – Your Benefit Coverage, and then select **My Profile**. You will find your reported status in the Demographic Information box.

How do I change my current reported tobacco/nicotine-user status?

You will be presented with the tobacco/nicotine use confirmation at the beginning of the enrollment process. If you are currently enrolled in CVS Health medical coverage and do nothing, you will default to your and your enrolled spouse's/partner's current statuses for the June 1 – Dec. 31, 2026 plan year.

To change your tobacco/nicotine status after the start of the new plan year (June 1), go to **Colleague Zone** > My applications > View all > Benefits – Your Benefit Coverage. Then under **Life Changes**, select **Tobacco/Nicotine Status Change** and follow the prompts to update your tobacco/nicotine use status. To update your status between April 25 and May 31, call the HR Service Center at **1-888-694-7287** and say Health Care or press 1.

This publication provides a brief overview of company benefits and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Colleagues who are subject to a collective bargaining agreement (CBA) should refer to their CBA for the benefits that it specifically provides.

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