

Tobacco Cessation Coverage

Active employees, retirees and family members enrolled in the U.S. MAP Plus or Catastrophic benefits plans (e.g., AETNA) are eligible for coverage of tobacco cessation expenses. This document provides information to help you take advantage of this benefit.

What are eligible expenses for tobacco cessation?

Eligible expenses for tobacco cessation include:

- Individual or group consultation
- Support Group
- Nicotine Replacement (e.g., gum, patch)
- Class or Workshop
- Approved prescription medications (e.g. Zyban, Chantix and generic equivalents)

Activities focused on quitting smoking cigarettes, cigars and chewing tobacco are all eligible for reimbursement under this program. The reimbursement program does NOT cover:

- Alternative therapies such as acupuncture or hypnosis
- Unproven tobacco cessation programs or products

See page 2 of this document for a review of tobacco cessation options. If you are unsure if the program or medication you want to use for tobacco cessation is covered, please contact AETNA at 800-7-DOW-DOW (800-736-9369) first.

- **For telephonic counseling**, consider using Dow's dedicated Quitline provided by the American Cancer Society... 877-261-7848
- **For local resources**, you can contact The American Cancer Society at (800) 366-1655 or http://www.cancer.org/docroot/PED/PED_10_3x_Find_Support.asp?sitearea=PED

Are there any special requirements to participate?

Any Dow MAP Plus or catastrophic plan member wanting to quit using tobacco can take advantage of the tobacco cessation coverage.

What is the coverage amount?

Effective January 1, 2008, coverage is at 100% with an annual maximum cap of \$1000/person.

How do I take advantage of the tobacco cessation benefit?

1. Purchase products and/or participate in an eligible program and get an itemized, dated receipt.
2. Upon completion of the program/activity, complete the "To be completed by the employee/retiree" section of the [Medical Claim Form](#) and attach your receipt(s). To improve the ease of processing, we also recommend that you include a cover letter (sample on page 3) requesting reimbursement for tobacco cessation expenses.
3. Mail the form to the AETNA claim office: AETNA
PO Box 981106
El Paso, TX 79998-1106

How will I receive my reimbursement?

The tobacco reimbursements are processed the same way as any other health care claim. After your claim is processed and approved, you will receive a check directly from AETNA.

What is the deadline to submit my reimbursement request?

Similar to other health care claims, you must submit your reimbursement request within one year at the end of the month from the date of service/purchase.

What if my site/function also offers a Health & Fitness Reimbursement Program?

For tobacco expenses, any Dow MAP Plus participant who wants to quit using tobacco is eligible for a reimbursement through the Dow Health Care Benefits Plan. Participants meeting this criteria must use the MAP Plus reimbursement allowance. Employees at your site who do not participate in MAP/MAP-Plus can use the site program for any eligible tobacco management expenses.

***If you have questions, please contact Aetna Member Services toll free
Monday - Friday, 8:00 a.m. - 6:00 p.m. EST at 1-800-7-DOWDOW (736-9369)***

Want to Quit Using Tobacco?

There are many different methods advertised to help people quit tobacco. Any of these methods may be effective if a high degree of personal motivation is already present. There is no "magic method" to *make* you quit, but there are methods to help you once you have made the decision. Following is a review of some common tobacco cessation methods, so that you can choose the approach that's right for you. Keep in mind that a combination approach is usually most effective – and if one combination doesn't meet your needs, try another.

Tobacco Cessation

- ❑ **Group Clinics:** Any number of sessions led by a trained facilitator usually lasting several weeks. Subjects covered may include behavior modification, breaking habits, stress management, avoiding weight gain and avoiding relapse. **This approach, especially in combination with the use of nicotine replacement therapy and /or Zyban has the highest reported quit rate.**
- ❑ **Networking/Support Groups:** Many individuals find networking groups in which tobacco users and ex-users provide additional support and encouragement to each other (i.e. buddy system) to be extremely effective in overcoming barriers to quitting.
- ❑ **Self-Help Materials:** Self-help materials range from self-programmed workbooks to computer-based programs to home video and workbook combinations. They usually address the same topics as group clinics. The success rate appears to be lower than group clinics but can be effective for some individuals. Contact the Health Services Expertise Center at (989) 636-6862 to order a copy of a self-directed tobacco cessation resource.
- ❑ **Individual Phone Consultations:** Experienced, confidential professionals help you through the quitting process. This type of program gives you the benefit of a personal counselor while maintaining the flexibility of a busy schedule. Some programs combine behavior modification materials with nicotine replacement and/or Zyban.
- ❑ **Alternative Therapies:** Several therapies such as hypnosis and acupuncture are touted to help people quit by strengthening already high levels of motivation and effort. At this time, the scientific literature does not support these types of therapies for long-term tobacco cessation.
- ❑ **Nicotine Replacement Therapy:** Nicotine replacement therapies may help people quit by allowing an individual to gradually withdraw from nicotine. For maximum effectiveness, this program should be used in combination with behavior modification strategies. Individuals should consult with their health care provider prior to selecting this method.
- ❑ **Cold Turkey versus Gradual Reduction:** Studies indicate nicotine withdrawal symptoms subside much more quickly in people who quit cold turkey. Gradual reduction to prepare for a quit date may be useful. There are also much higher relapse rates with cold turkey (if no other program or therapy is used in conjunction).
- ❑ **Zyban:** Alone or used in combination with nicotine replacement therapy and/or supportive programs, this prescription drug is showing more recent success and has also been approved for smokeless tobacco users. Studies on long-term (12 mo. or longer) success rates are not yet available.
- ❑ **Chantix:** In combination with GetQuit or other support plan has shown greater cessation results than Zyban. Is **not** recommended to be used with nicotine replacement therapy and **has not yet been studied or approved for smokeless users.**

Tobacco Cessation Effectiveness

The most meaningful success measure for any tobacco cessation plan is the 12-month quit rate. A typical one-year abstinence rate is 20-25%. A few multi-component programs report rates close to 50% although substantiation for such high rates is rare.

Tobacco Cessation Plan Cost

Cost is not usually a good indicator of plan quality. Some of the best plans are available through non-profit groups such as the American Lung Association and the Cancer Society. These plans are available in most communities and charge a modest fee. They can take the format of group clinics, self-help plans, and educational materials.

6/20/2008

AETNA Life Insurance Company
PO Box 981106
El Paso, TX 79998-1106

TOBACCO CESSATION REIMBURSEMENT CLAIM

Dear Sir or Madam:

Enclosed is my request for reimbursement for my eligible Tobacco Cessation Expenses, which are covered under Dow's MAP Plus and Catastrophic benefit plans. I have included the receipt(s) and completed claim form.

I look forward to receiving reimbursement at your earliest convenience. If you have any questions or concerns, please contact me at "[Click here and type your contact information]"

Sincerely,

[Click **here** and type your name]
"[Click here and type Member ID Number]"