FAQs for Agency Employers about the Tobacco Quit Initiative

New Annual Enrollment Transfer Forms

1. Will employees need to complete each year an Annual Enrollment Transfer form with Tobacco Use Section?

Yes, at least for the next two years. All active employees with health coverage must complete the new Annual Enrollment Transfer form, which contains a Tobacco Use Section, each Fall. They must self-report their tobacco use (and that of their covered spouse) on the forms, and they must sign and date their forms.

Employees will submit these forms directly to their Agency Benefits Coordinators. The Agency Benefits Coordinators will review these forms for completeness and forward them to Benefits Administration. (Note: Covered retirees will submit their forms directly to Benefits Administration.)

The tobacco surcharge is one of several reasons for this new requirement that all members submit a new form each year. Starting next year, we will need to collect Annual Enrollment Transfer forms to capture member elections for the new benefit plans. We decided to combine the Tobacco Use Form with the Annual Enrollment Transfer form in order to reduce the paperwork that employees had to complete and submit.

Special note for employees of Central State Agencies: Employees will be able to submit their Annual Enrollment Transfer Forms (with Tobacco Use Section) using Edison Self Service (ESS). They will also be able to submit the forms to their Agency Benefits Coordinators, who will forward the forms to Benefits Administration Service Center.

2. Will Benefits Administration redesign the Annual Enrollment Transfer form? Also, will the Annual Enrollment Transfer form be changed to include the tobacco surcharge statement?

Yes and yes. The new Annual Enrollment Transfer form will now include a new Tobacco Use Section. Benefits Administration will mail these new forms to all member households each Fall during the Annual Enrollment Transfer Period; the forms will also be available at the Tennessee Benefits Administration website.

3. During the Annual Enrollment Transfer period, all members will have to submit a form to their Agency Benefits Coordinators. Will Agency Benefits Coordinators have additional time to compile and submit the forms to BA?
Yes. Benefits Administration will provide updated information about the submission timeline in the weeks leading up to the Annual Enrollment Transfer Period. Please note, though, that the schedule is somewhat constrained by our business requirement to complete all data entry by November 30, 2009.

4. **Not all members currently complete an Annual Enrollment Transfer form. How will members get the new form?**

Benefits Administration will mail the new Annual Enrollment Transfer Form (with Tobacco Use Section) to every member's household. We will also provide copies to the Agency Benefits Coordinators, and we will post electronic versions on our website.

5. **After the tobacco surcharge goes into effect, what is the requirement for new employees? Is this a one time or annual process?**

All new employees will be subject to the Tobacco Use Surcharge, and they must complete the new Tobacco Use Section on their enrollment forms. Benefits Administration will begin distributing these new forms later this year.

6. **Does the employee sign the tobacco surcharge form for themselves and spouse?**

Yes.

7. **During the Annual Enrollment Transfer period, will employees complete the entire form or just the tobacco use portion?**

If an employee leaves any part of the Annual Enrollment Transfer form blank, then Benefits Administration will use the default rules. For blank sections on plan changes, Benefits Administration will default the member to the carrier in which they are currently enrolled, which will continue their enrollment with that carrier for the 2010 plan year. If the Tobacco Use Section is left blank, Benefits Administration will default the member to the Tobacco Use Plan – and the member will have to pay the Tobacco Use Surcharge.

8. **What is the “magic date” to return the Annual Enrollment Transfer forms each Fall?**

Benefits Administration are currently planning the Annual Enrollment Transfer Period now, and we will provide you with an update shortly.

9. **Many local education agencies conduct large-scale hiring in August and September. Thus, their plan memberships may change substantially during the time typically devoted to the Annual Enrollment Transfer Period. Will**
Benefits Administration consider this when finalizing the Annual Enrollment Transfer Period schedule?

Thank you for this information. We will take this under advisement.

10. What if someone quits this year and resumes smoking, dipping or chewing next year? Do they have to tell Benefits Administration or do they only report this annually on the new Annual Enrollment Transfer form?

The Tobacco Use Section on the Annual Enrollment Transfer form will clarify that non-users have the responsibility to notify Benefits Administration if their tobacco use status changes.

11. What will happen if a head of contract refuses to sign the new Annual Enrollment Transfer form?

Persons in the health plan who do not complete and return a signed, dated Annual Enrollment Transfer form will remain with their current carrier and be subject to the Tobacco Use Surcharge.

Tobacco Surcharge Applicability

12. Does the Tobacco Use Surcharge apply to covered retirees and spouses?

Yes, the Tobacco Use Surcharge applies to covered retirees and their covered spouses in the health plans. However, the tobacco surcharge will no longer apply after the covered retirees and covered spouses disenroll from the public sector plans and enroll in Medicare (and the Medicare Supplement program).

13. Does the Tobacco Use Surcharge apply to COBRA participants?

No. Also, COBRA participants will not be eligible for the Quitter’s Refund except for the periods during which they were enrolled in the plan as regular members and paid the Tobacco Use Surcharge.

14. Does the Tobacco Use Surcharge apply to retirees and retiree spouses in the Medicare Supplement Plan?

No.

15. Are other covered dependents (such as children) subject to the surcharge?

No. The surcharge applies only to covered employees, covered retirees, and covered spouses in the health plans. We are not including dependent children
because it is unclear whether this policy would lead to changes in their tobacco use. Please also see response to Question 19 below.

16. **Does the surcharge apply to heads of contract who only have dental coverage?**

   No. The Tobacco Use Surcharge applies only to heads of contract and covered spouses in the health plans.

17. **If members use electronic cigarettes (e-cigarettes), then are they “tobacco users” for purposes of the surcharge?**

   Yes.

### New, Expanded Coverage of Quit Aids

18. **Will members be able to get tobacco quit supports for the $5 co-pay after July 1, 2009?**

   Yes.

19. **Are all quit supports available for dependents/children that use tobacco and want to quit?**

   Yes. As with all members, dependents will need to get a prescription in order to use their insurance cards for the patches, gum, lozenges, or prescription medications. Please talk to your pediatrician or doctor to find out whether these treatments are appropriate for your dependents.

20. **Since the surcharge does not apply to COBRA participants will they be entitled to the quit aids at the reduced co-pays?**

   Yes, COBRA participants can access the quit aids for the lower co-pay amounts.

21. **An older version of the FAQs mentions coupons or discounts for prescription drugs and over-the-counter lozenges, patches, and gum. However, the new FAQs do not explain how members get these coupons and discounts. Please advise.**

   The Insurance Committees recently approved the most generous, comprehensive coverage of quit supports by any employer in the country. Starting May 1, 2009, members will be able to use their insurance cards to get these medications, lozenges, patches and gum for a low $5 copay amount ($10 if you get a 90-day supply). The Committees adopted this better coverage in lieu of more limited coupons or discounts.
22. **What limits apply to the new, expanded coverage of tobacco quit supports?**

The plans will provide up to two (2) courses of treatment, each for a maximum of twelve (12) weeks, during each calendar year for each type of treatment. Note, though, that no limits apply to bupropion.

For example, a member could receive up to 24 weeks of nicotine patches and 24 weeks of nicotine gum during a calendar year. These prescriptions could be for simultaneous periods (i.e., combination therapy) or for different time periods.

23. **Does the co-pay for the tobacco quit aids apply to the annual out of pocket pharmacy maximum in the PPO plan?**

No.

24. **Will the plans cover hypnosis or acupuncture to help me stop smoking?**

No. The public sector plans only cover those products that the U.S. Surgeon General and Public Health Service (PHS) recommend in the official PHS clinical guidelines. We therefore cover gum, lozenges, patches, and the prescription medications Chantix, bupropion, and Nicotrol, all of which are recognized and accepted quit aids. To read more about the PHS guidelines, visit [www.surgeongeneral.gov/tobacco/](http://www.surgeongeneral.gov/tobacco/).

25. **Will the plans cover electronic cigarettes (e-cigarettes) as a quit aid?**

No. The public sector plans only cover those products that the U.S. Surgeon General and Public Health Service (PHS) recommend in the official PHS clinical guidelines. We therefore cover gum, lozenges, patches, and the prescription medications Chantix, bupropion, and Nicotrol, all of which are recognized and accepted quit aids. To read more about the PHS guidelines, visit [www.surgeongeneral.gov/tobacco/](http://www.surgeongeneral.gov/tobacco/).

It is unclear whether e-cigarettes and similar products are safe and effective. The U.S. Food and Drug Administration (FDA) has not approved electronic cigarettes (e-cigarettes) for use in the United States. The FDA has reportedly seized imported e-cigarettes, e-cigars, and e-pipes at various ports of entry because the agency considers them to be unapproved medical devices. Also, the World Health Organization (WHO) recently issued a statement in which it contradicted claims by e-cigarette marketers that the products are safe alternatives to smoking and may help people quit. Dr. Ala Alwan, Assistant Director-General of WHO's Noncommunicable Diseases and Mental Health Cluster stated, "The electronic cigarette is not a proven nicotine replacement therapy.... WHO has no scientific evidence to confirm the product's safety and efficacy."
Seminars and Related Quit Supports

26. Where does someone sign up for the Webinars?

Information about Webinars and a link to registration is available at www.tn.gov/finance/ins/tobacco.html.

27. What supports will Benefits Administration provide after July 1, 2009 for individuals who want to quit?

Members will continue to have free access to the quit coaches at 1-800-QUIT-NOW (1-800-784-8669), and we will also continue with seminars and classes throughout the year. Additionally, members will continue to have access to the tobacco quit aids for the low co-payment amounts.

28. Are all tobacco cessation seminars during the day?

No. Benefits Administration is and will continue to offer seminars during early-morning and evening hours. Additionally, members will be able to participate in webinars and to view recorded materials and webinar presentations at any time from our website. If you would like to schedule a seminar for a particular group of employees, then please email us at benefits.administration@tn.gov.

Communications

29. How will employees learn about the new Tobacco Use Surcharge, the Quitter’s Refund, and the new, expanded coverage of tobacco quit aids?

All the carriers (i.e., BlueCross BlueShield, Cigna, and United Healthcare) have mailed letters to each member’s household that explains the tobacco quit initiative. The letter also includes detailed information about the new, expanded coverage of tobacco quit aids, which are effective on May 1, 2009. Benefits Administration has also posted information on our website (www.tn.gov/finance/ins/tobacco.html), and we are distributing additional materials to members via email.

We ask all Agency Benefits Coordinators to forward any emailed material from Benefits Administration on to their employees. This will help us ensure that all employees are aware of the initiative and new quit supports.

30. When employees have questions, should they call Benefits Administration Service Center or will there be a separate line?

Please refer all questions to Benefits Administration website (www.tn.gov/finance/ins/tobacco.html), which has the most comprehensive
information. If a member has a specific question not answered on the website, please ask them to email us at benefits.administration@tn.gov. If they call our toll-free number, the representative will simply take their names, postal addresses and email addresses and we will reply in writing to the question.

31. Who will furnish posters to the agencies?

Benefits Administration will send posters directly to Agency Benefits Coordinators in late May for distribution and posting.

**Processing Annual Enrollment Transfer Forms**

32. How will agencies submit information to Benefits Administration and how does Benefits Administration intend to handle the volume?

We envision that the Agency Benefits Coordinators will be able to submit Annual Enrollment Transfer forms by mail and fax, though we are working to confirm the logistical details. We are also working to augment the number of Service Center staff in order to handle the volume. We will provide updates to you in the weeks leading up to the Annual Enrollment Transfer Period.

*Special note for employees of Central State Agencies:* Employees will be able to submit their Annual Enrollment Transfer Forms (with Tobacco Use Section) using Edison Self Service (ESS). They will also be able to submit the forms to their Agency Benefits Coordinators, who will forward the forms to Benefits Administration Service Center.

33. Will employees send the form directly to Benefits Administration or do the forms have to come through the Agency Benefits Coordinators?

See Questions 1 and 3.

**Timeline and Quit Date**

34. Multiple “quit dates” have been mentioned since we started. What is the official quit date that would make members exempt from the Tobacco Use Surcharge?

Members who quit on or before July 1, 2009 will not pay the surcharge. Heads of contract and covered spouses who use tobacco after July 1, 2009 must pay the surcharge, but they can get a refund if they quit.

35. Please explain each of the important dates for the Tobacco Use Surcharge, the Quitter’s Refund, and the new, expanded coverage of tobacco quit supports.
May 1, 2009: Effective date for new, expanded coverage of tobacco quit supports; this benefit is an ongoing part of the health plans.

July 1, 2009: Quit date for members who want to avoid the Tobacco Use Surcharge in 2010.

Fall 2009: Annual Enrollment Transfer Period, during which heads of contract complete, sign, date, and submit the new Annual Enrollment Transfer form with Tobacco Use Section for 2010; members who do not return a form or who indicate that they or their covered spouse have used tobacco since July 1, 2009 will face the monthly Tobacco Use Surcharge.

December 31, 2009: Date on which Benefits Administration will begin to deduct monthly Tobacco Use Surcharge for Central State employees; UT, TBR, local education agencies, and local government agencies will also begin these deductions on or about this same time.

July 1, 2010: Date on which members who have paid six months of the surcharge and who have been tobacco free for six months (i.e., since January 1, 2010) can claim the mid-year Quitter Refund of $300.

Fall 2010: Annual Enrollment Transfer Period, during which heads of contract complete, sign, date, and submit the new Annual Enrollment Transfer form with Tobacco Use Section for 2011.

January 1, 2011: Date on which members who have paid six months of the surcharge and who have been tobacco free for six months (i.e., since July 1, 2010) can claim the end-year Quitter Refund of $300.

36. If an employee quits using tobacco in September, then how would he or she complete the Tobacco Use Section on the new Annual Enrollment Transfer Form each Fall?

This individual would indicate that he or she has used tobacco since July 1, 2009. Consequently, this individual would be subject to the monthly Tobacco Use Surcharge for the 2010 plan year. However, the member may qualify for the mid-year and end-year Quitter’s Refunds.

37. What incentive do employees have to quit after July 1, 2009?

Covered employees and covered spouses who use tobacco on or after July 1, 2009 would be subject to the monthly Tobacco Use Surcharge for the 2010 plan year. However, these members may qualify for the mid-year and end-year Quitter’s Refunds. They will also be able to access all of the tobacco quit supports...
using their insurance cards throughout the time that they are covered under the plan.

38. **Does a member only have one opportunity to quit for the year?**

   No. More importantly, the plans will cover tobacco quit supports for members who make multiple quit attempts.

### Misrepresentation and Detection

39. **How will both the plans and the agencies know who uses tobacco?**

   All heads of contract (e.g., active employees or retirees with coverage) must complete an enrollment form during the Annual Enrollment Transfer Period each Fall and submit the forms directly to their Agency Benefits Coordinators. The heads of contract must self-report their tobacco use (and that of their covered spouse) on the forms, and they must sign and date their forms.

   The Agency Benefits Coordinators will review these forms for completeness and forward them to Benefits Administration. Benefits Administration will process these forms and, for non-users, change the Tobacco Indicator to “no.” Unless Benefits Administration changes the Tobacco Indicator to no, the system will automatically enroll the head of contract into a new “Tobacco Use Plan.”

   Enrollees in the Tobacco Use Plan will pay a $50 surcharge per-month per contract. This is a post-tax deduction.

   Please note that any head of contract who does not return a complete, signed and dated form will retain the default Tobacco Indicator of “yes.” Consequently, the system will automatically enroll them in the Tobacco Use Plan, and they will be billed for the $50 monthly surcharge.

   From a system perspective, the Tobacco Use Plan will function similarly to the dental plans. However, unlike the dental plans, neither agencies nor heads of contract may opt out of the mandatory Tobacco Use Plan if they use tobacco and desire health coverage. This new plan type applies to all heads of contract in all plans.

   Local Education Agencies, local government entities, the Tennessee Board of Regents system and the University of Tennessee system will receive a list of individuals for whom Benefits Administration is billing premiums for the Tobacco Use Plan as part of the pre-bill and the Premium Collections Applied Report.
40. **What happens if an employee states on their form they do not smoke but they do? How will agencies know whether people are being honest? Will saliva testing be done?**

Several states (including Indiana and North Carolina) use inexpensive, reliable and minimally intrusive tests to check an employee's saliva for cotinine, a substance indicative of recent tobacco use. The example of Indiana is instructive: the state found that only about six percent of employees misrepresented their smoking status when they conducted randomized testing during 2007 and 2008. This is consistent with our experience in the CoverTN programs, in which members self-report their tobacco use status and pay higher premiums if they use tobacco. The rate of self-reported tobacco use in CoverTN approximates the statewide average.

Based on this experience, we do not believe that randomized testing among public sector plan members would be advisable or cost-effective. We have no plans to implement randomized testing in the 2010 plan year. We will monitor the self-reported rates of tobacco use and make appropriate recommendations to the Insurance Committees based on our findings.

41. **If someone lies about their tobacco use status and has a smoking-related hospital claim, will the plans pay the claim?**

Yes. Our goal is to ensure that members feel confident that they have dependable health care coverage. For this reason, we believe it would be inappropriate to deny coverage based on an individual’s potential misrepresentation of his or her tobacco use status. Further, it is entirely possible that a member will stop using tobacco on or before July 1, 2009 and still have a tobacco-related medical claim in future years; we want to assure these and all members that the plans will cover their eligible claims.

However, the individual may face other consequences for misrepresentation. If people misrepresent their tobacco status on their Annual Enrollment Transfer Form, then they may have committed perjury and they may have submitted a false claim in violation of the Tennessee False Claims Act (T.C.A. § 4-18-103). These violations can result in civil and criminal penalties. Additionally, individuals who misrepresent their tobacco status will have breached their contract with the State, which makes them liable for an additional $300 in damages.

42. **How will the $300 be collected on those that misrepresent on their form?**

Benefits Administration will seek to collect these funds directly from the head of contract. The employer agencies (and the Agency Benefits Coordinators) will have no role in or responsibility for these collections.
43. **How will the tobacco surcharge be enforced on the agency side as far as the employer responsibility?**

Agencies have no special enforcement responsibilities related to the Tobacco Use Surcharge. Rather, agencies should follow the established procedure for referring instances of potential misrepresentation and fraud to our Program Integrity Unit. Please send us this information via [www.tn.gov/finance/ins/fraud.html](http://www.tn.gov/finance/ins/fraud.html).

44. **Will municipalities be required to add cotinine or similar tobacco use testing to their drug testing polices?**

Benefits Administration has no such requirement.

**Billing**

45. **When will Benefits Administration begin to draft the agencies’ accounts for the $50 surcharges? Will the surcharge money come out of our December or January bill?**

Benefits Administration will deduct the first surcharges for the Tobacco Use Plan at the time that we bill for January 2010 coverage. Thus, central state employees will see the *post-tax* surcharge in their December 31, 2009 paycheck. Higher education systems, local education agencies, and local government entities will likely deduct the surcharges at approximately the same time. LEAs and local government entities will see the premium due amounts on their January 5, 2010 bill, which the State will collect via ACH on January 15, 2010. More information will be forthcoming.

46. **How will Benefits Administration bill retired employees who are in the public sector plans (and not in the Medicare Supplement Program)?**

Benefits Administration will work with the Tennessee Consolidated Retirement System (TCRS) to deduct the surcharge from retirees currently receiving TCRS benefits and who pay their premiums through TCRS deductions. For other, “direct-bill” (i.e., self-pay) retirees, we will invoice them for the surcharge amounts along with their monthly premiums.

47. **Will the local education agency (LEA) or local government entity have to pay the surcharge or will the employees pay it?**

This is up to the employer. However, in order to qualify for the Quitter’s Refund, then the employee or member must work for an employer that deducts the monthly tobacco surcharge on a post-tax basis. Employees who work for employers that simply pay for 100 percent of the surcharge, or who deduct it on a pre-tax basis, will not be eligible for the Quitter’s Refund.
48. Will Benefits Administration just bill the LEA or local government entity for the surcharge? Will the LEA or local government entity have to collect the money from the employees? Can it just come out of their pay?

Assuming that the employer elects to pass the tobacco surcharge costs on to the covered heads of contract, the answer to these questions is “yes.” Please see related questions above.

49. How should the LEA or local government entity implement the surcharge for employees who are paid on a 10-month basis?

Benefits Administration will bill the participating agency/employer on a monthly basis. We defer to the agencies to adjust for differences in pay frequency for various employees.

50. If state employees can complete the new Annual Enrollment Transfer form via Edison Self Service (ESS), how will Agency Benefits Coordinators know which employees have submitted the forms?

Benefits Administration does not have a complete answer to this question at this juncture. We will provide more information as soon as it is available.

**Specific Operational and Policy Questions**

51. If two employees are married how will the surcharge work?

Benefits Administration does not have a complete answer to this question at this juncture. We will provide more information as soon as it is available. If you have specific suggestions or operational recommendations, please email them to us at benefits.administration@tn.gov.

52. Suppose an employee turns in the Annual Enrollment Transfer form this year and indicates that he or she is not a tobacco user. Suppose further that the employee fails to return the form the next year. Will the employee have to pay the surcharge?

Yes. See Questions 1 and 7 above.

53. If an individual fails to return their Annual Enrollment Transfer Form, then he or she will have to pay the $50 surcharge. Will the member be eligible to obtain a refund or just have to pay the six months surcharge?

Benefits Administration can remove the surcharge on a going-forward basis. However, Benefits Administration will not provide retroactive refunds unless it was
our error. We are therefore stressing to employees that they must complete and return their Annual Enrollment Transfer form on time.

54. **What must an employee submit in order to obtain a Quitter’s Refund?**

Eligible individuals will need to submit a Quitter’s Refund Request Form, which will be available online and from Benefits Administration Service Center. We will accept these forms twice during the year: at mid-year and at the end of the year. The Quitter’s Refund Request Form will be available in early 2010 and will contain instructions as to what additional information that the individual will need to submit with the form.

55. **Will the state employee health clinic dispense Chantix?**

No.

56. **What is going to happen with surcharge funds collected and not refunded?**

Benefits Administration will spend all revenue from the Tobacco Use Surcharge on the costs of the quit initiative (e.g., cost of treatments, Quitter’s Refunds, etc.). In point of fact, we estimate that these new costs to the plan will be more than the surcharge revenue, but we still recommended this action as it seems to be a cost-effective investment in our employees’ health. We are keeping transparent records of all expenditures that are and will remain open for public inspection. We are also planning a formal evaluation to see whether this truly proves cost-effective. If it does, then we will all enjoy lower rates of premium increases in future years.

57. **Can I receive flex spending reimbursement for any copays that I pay for tobacco quit aids?**

Yes. Your copays or other out of pocket costs for the tobacco quit products (such as gum, lozenges, patches, and prescription drugs) that are covered by the plan do qualify for flex spending reimbursement. Your copayments and co-insurance for doctor visits also qualify. Thus, you can use your pre-tax contributions to your flex spending account to pay for these costs.

To find out more about flex spending, visit [http://www.tn.gov/treasury/flex](http://www.tn.gov/treasury/flex) or call (615) 741-3131. Make sure to sign up for flex spending during the Annual Enrollment Transfer Period this fall.

58. **Can I receive flex spending reimbursement for the tobacco surcharges?**

No. The tobacco surcharge is not a benefit for which you can get goods or services. Rather, it is a financial incentive to discontinue use of tobacco.
**Miscellaneous**

59. **Employees are already having deductions taken from their checks in error. If the surcharge is taken in error how quickly will the employee be refunded?**

   Benefits Administration will process refunds due to agency error as quickly as possible. Please email benefits.administration@tn.gov about any such concerns. Also, please let us know if employees have other types of refund concerns; we are happy to help.

60. **This year we are facing the tobacco surcharge. Are we facing an obesity surcharge in the years to come?**

   The tobacco use quit initiative is a first step to encourage good health among plan members. The Insurance Committees will be considering other initiatives for Plan Years 2011 and beyond. We may implement other programs if we find evidence that these incentives may help our members to get and stay healthy.

61. **Would the plans reimburse municipalities that offer a wellness program?**

   No. Wellness programs vary substantially in terms of cost and effectiveness, and Benefits Administration does not have the capability to evaluate each municipal program. Rather, we have focused on incorporating evidence-based practices into our wellness program and are considering including this as a component of the Local Education and Local Government plans in 2011. If you have a particular interest in this issue and would like to discuss it further, please let us know by emailing benefits.administration@tn.gov and the appropriate member(s) of our staff will contact you.

62. **Would the plans consider offering wellness incentives or discounts to member who use facilities like YMCA’s etc.?**

   All state employees and plan participants are already eligible for the fitness center discount program. Participating fitness centers have agreed to offer a discount off their regular member price and/or off their initiation fees. A complete list of fitness centers along with information on how to access the discounts are available at www.tn.gov/finance/ins/sewp_fit.html.

   Benefits Administration is currently exploring all avenues to promote and reward healthier lifestyles for plan participants.

63. **Recent news reports suggest that the State offers discounts for employees to join weight loss groups such as Weight Watchers. Where can I find out how to apply for these discounts?**
The State partners with Weight Watchers to offer the Weight Watchers at Work and other weight management programs. Weight Watchers offers all State employees a 10% discount for these programs. To find out more, go to http://www.tn.gov/finance/ins/sewp.html.