**To: All employees, all office**

**From: Human Resources**

**Subject: Medical insurance question**

**Tobacco Use/Smoking Status Update**: Human Resources periodically must ask employees about whether they use tobacco.

What is a change in tobacco usage? You either stopped using tobacco or started using tobacco in the last year. For purposes of life insurance, a non-smoker/tobacco user is defined as someone who has refrained from using tobacco products or has successfully completed a tobacco cessation program in the last 12 months.

Employees’ smoking/tobacco use status is recorded in Lawson, our payroll/personnel system. If you have supplemental insurance coverage, the use of tobacco increases your rates.

How does my tobacco use status affect my supplemental life insurance rates? Rates are determined based on your tobacco use and age. Your rate will be adjusted to reflect your current tobacco use status. It is vital that your records accurately reflect your appropriate status.

**When would my supplemental rates change?** The update is effective for the year 2009, so the rates will change with the first pay in 2009. The rates are set for the whole year and will not be adjusted again until 2010.

Your tobacco use status will carry over from 2008 to 2009. **If you have the same status as last year, you do not need to do anything!!!!!!!!!!!!!** If you have changed your tobacco use status – you quit tobacco use or restarted using tobacco since last year – you will need to notify Wendy Anthony via email of your change in status. She will update your status in Lawson. **This notification is due by October 9, 2008.**

Also, if you have a **dependent spouse covered on the supplemental life insurance plan**, you need to change his/her status if his/her tobacco use has changed in the last year.

Please email me or Wendy Anthony if you need additional information.

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1. Is this written in the direct order or the indirect order?

2. Do you agree with the direct/indirect order decision?

3. Rewrite the subject line of this email.

4. Rewrite the email body.