

Quit For Life (High Option Plan)



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As costs continue to rise, the majority of Americans are keeping watch at the gas pump and supermarket. Consumers must make tough decisions about how to cut back, especially those who purchase costly products like cigarettes. A major way tobacco users can save money is to quit. If someone told you cigarettes cost \$40 a pack, would you believe them?

\$40 a pack—that’s almost \$15,000 a year!

The truth is, the cost of a pack exceeds the price tag at the store. In the book *The Price of Smoking*, Duke University health economists calculated the \$15,000 annual

cost by analyzing all the costs of smoking—costs to the smoker, the smoker’s family and society at large.

The study found that over a 60-year period, the projected cost for a 24-year-old smoker was \$220,000 for a man and \$106,000 for a woman. The figures include expenses for cigarettes and excise taxes, life and property insurance, the medical care of the smoker and his/her spouse and dependants, and lost earnings due to disability.

While the financial aspects of smoking shouldn’t be the only reason why you consider quitting, you may not be aware of how much smoking is actually costing you. The following describes some of the additional costs associated with smoking beyond that pack you purchase:

Health care—Statistics show that smokers have more medical problems and die at an earlier age than nonsmokers, leading to higher health and life insurance costs. Tobacco users more often visit doctors’ offices and typically use more medications than the average nonsmoker.

This has not gone unnoticed in the workplace; in recent years, employers have started placing higher health care premiums on employees who smoke and offering incentives to those who don’t or are attempting to quit.

Tobacco use plays a role in a multitude of diseases that ultimately lead to disability and/or death. Lung cancer, heart disease, emphysema, leukemia, chronic bronchitis, asthma, cervical cancer, kidney cancer and stomach cancer are just a few.

Beauty/hygiene—Bad breath, yellow teeth, stinky clothes and hair, yellow nails and wrinkles mean that smokers pay more to keep up their image. Whitening toothpaste, dentist visits, perfume, dry cleaning bills and breath fresheners all add up.

Home/auto—The scent of stale smoke tends to linger and smokers pay more to keep their homes and cars clean. And the value decreases when unpleasant odors detract from an otherwise pleasant home or car.

Statistics show that smokers get into more car accidents and cause more house fires than nonsmokers. The result is that smokers pay auto and home insurance rates that are often hundreds of dollars a year higher than nonsmokers’.

There are many reasons to quit smoking; the financial cost is just one. It’s time to weigh the cost of engaging in the number one cause of preventable death.

If you’re ready to quit, the Quit For Life program can help you choose to successfully stay tobacco-free. Coverage includes a voluntary tobacco cessation program offered by the Plan, which includes:

- Five professional 30-minute telephone counseling sessions per quit attempt, limited to two quit attempts per year
- Online tools
- Over-the-counter nicotine replacement therapy
- Toll-free phone access to tobacco coaches for one year

Note: FDA-approved prescription medications and over-the-counter medications (when purchased with a prescription) for tobacco cessation are covered under the prescription drug benefit in the Plan’s official brochure.

The Quit For Life Program is brought to you by the American Cancer Society and Alere Wellbeing. The two organizations have 35 years of combined experience in tobacco cessation coaching and have helped more than 1 million tobacco users.

Call 866-QUIT-4-LIFE (866-784-8454) today, or visit quitnow.net.

Did you know?

- Within 72 hours of your last cigarette, circulation and lung function improve.
- Risk of lung infections drops within two weeks to three months of quitting.
- After 10 years of not smoking, your risk of developing lung cancer is 30 percent to 50 percent lower than it would be had you continued to smoke.

The above is only a summary of some of the features of the NALC Health Benefit Plan. Detailed information on the benefits for the NALC Health Benefit Plan can be found in the official 2014 brochure (RI 71-009). All benefits are subject to the definitions, limitations and exclusions set forth in the official brochure.

