

**Critical Illness and Cancer Insurance  
Tobacco-Use Question  
Sept. 2019**

For Critical Illness and Cancer insurance customers that have tobacco-distinct rates, the following question should be asked of employees who enroll in the coverage. For groups with participant rates where the spouse premium rate is based on the spouse's own age and tobacco-use status, rather than the employee's, the question should be asked of both the employee and spouse.

***Have you smoked cigarettes, pipes or cigars or used tobacco in any form in the past 1 year?***

Please note e-cigarette and marijuana users are considered non-tobacco users. The use of marijuana must be legal in the participant's state of residence and prescribed by a physician, or there is the possibility of a covered condition caused or contributed to by the use of marijuana may not be paid, due to the voluntary drug use exclusion.