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## Staying Educated on Mental Health Benefits

Mental health benefits are valuable resources that many employers offer. These types of resources—flexible work arrangements, employee assistance programs, coverage for talk therapy and wellness programs—can help you manage stress, anxiety and other mental health concerns. Here are some tips for understanding and utilizing your mental health benefits:

- Set aside 30-60 minutes to research your employer's mental wellness offerings and available options. It's also good to check in periodically.
- Review resources like Summary Plan Descriptions and employee handbooks to educate yourself about mental health benefits.
- Speak with your manager to better understand the details of your benefits or point you to available resources.

Understanding and using your employer's mental health resources can make a significant difference in managing various mental health challenges. If you're unsure where to start, your HR or benefits administrator can explain available mental health resources and how to access them.

## Health Insurance Tobacco Surcharges

As employers strive to manage health care costs and promote healthier lifestyles among their workforce, one strategy that has gained traction is the implementation of tobacco surcharges on health insurance premiums. These surcharges are permitted for qualifying health plans when they are part of a compliant wellness program.

A tobacco surcharge, or a tobacco use surcharge or premium, is an additional charge imposed on employees who use tobacco products (e.g., smoke, vape and chew). This surcharge is meant to be a financial incentive to encourage employees to quit smoking or using other tobacco products. Under the Affordable Care Act (ACA), group health plans and self-insured employers can charge tobacco users up to 50% more than nontobacco users for their health insurance premiums. Keep in mind that the ACA and Health Insurance Portability and Accountability Act require that such surcharges be part of a compliant wellness program, providing tobacco users with a clear path to reduced premiums by meeting a reasonable alternative standard (RAS). A tobacco cessation program is a common type of RAS. These programs must meet a qualifying five-factor test.

Some states have limits on tobacco surcharges or even prohibit insurers from applying them, so check with HR if you have questions.

## What Is Coinsurance?

Coinsurance is a crucial aspect of the cost-sharing structure of health insurance. It represents the amount of health care costs you're responsible for paying after meeting your deductible. Unlike a copayment, or copay, which is a fixed dollar amount you pay for a specific service or medication, coinsurance is a percentage of the total cost of a covered service.

You will pay coinsurance for all covered medical services after you've hit your deductible and then until you reach your out-of-pocket maximum. After you reach your out-of-pocket maximum, your insurer will cover all in-network expenses that are approved by the plan. Coinsurance applies to the share of medical expenses you would otherwise pay out of pocket.

For example, if your coinsurance rate is 20%, you will pay 20% of covered medical expenses after reaching your deductible. Your insurance company will pay for the remaining 80%. If you require a \$1,000 medical procedure after reaching your deductible, your insurance company will cover \$800 (80%), and you'll be responsible for paying \$200 (20%) out of pocket.