

Non-combustible tobacco use and non-tobacco credits

Based on research and development and the ability to test for a marker of tobacco combustion, we can improve ratings for clients who use non-combustible tobacco, such as chewing tobacco and snuff, as well as e-cigarettes, vape and other nicotine delivery devices.

To qualify for this mortality credit program, a client must meet the following:

- Non-combustible tobacco use such as chewing tobacco, snuff, oral nicotine pouches and other nicotine delivery devices
- Details of use must be transparent
- No use of cigarettes or cigars in the past 10 years
- Thiocyanate (tobacco combustion marker) is negative

Note: Lab results from another carrier may be required.

The following medical conditions, if rated Table B or higher, will preclude the non-combustible credit:

- Cancer and respiratory disorders
- E-cigarettes/vaping are not eligible for the credit with any of these impairments, regardless of rating

If the client meets all of the criteria above, we will improve from tobacco to non-tobacco rates but assess a rate class reduction:

Rate class (excluding tobacco use) is identified first, then the rate class is reduced as follows:

- Preferred Select to Non-Tobacco Plus
- Preferred to Standard
- Non-Tobacco Plus to Standard
- Standard and below to next rate class

Defining non-combustible tobacco

Category	Definition	Delivery method	Examples
Non-combustible tobacco	Heated without burning or absorption	Users inhale an aerosol or place the product in the mouth to absorb nicotine	Heated tobacco, electronic cigarettes, chewing tobacco or gum, snuff, snus, oral nicotine pouches



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Examples

Male, 48 years old, Tobacco rates due to daily chewing tobacco use, otherwise would qualify for Preferred due to cholesterol level:

- No combustible use in the past 10 years.
- Lab tests confirm positive nicotine marker but negative thiocyanate marker

Rating improvement:

Preferred Tobacco rates change to Standard, Non-Tobacco.

Female, 28 years old, Tobacco rates due to e-cigarette use on weekends, otherwise would qualify for Preferred Select:

- No combustible use in the last 10 years
- Lab tests confirm positive nicotine marker but negative thiocyanate marker

Rating improvement:

Preferred Tobacco rates change to Non-Tobacco Plus.

Male, 54 years old, Tobacco rates due to daily e-cigarette use, otherwise would qualify for Standard due to measured height and weight:

- No combustible use in the past 10 years
- Lab tests confirm positive nicotine marker but negative thiocyanate marker

Rating improvement:

Standard Tobacco rates change to Table B, Non-Tobacco.

These are hypothetical examples for illustrative purposes only.

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