



PROGRAM Q&A

Q What is included in the Silver&Fit® Healthy Aging and Exercise program?

A The Silver&Fit program provides its members with a fitness center membership and options to stay Fit at Home™. Members receive access to a no-cost fitness membership through a robust network of participating fitness centers and select YMCAs. Members can also choose one (1) Stay Fit Kit and up to 2 Home Fitness Kits per benefit year.

In addition, Silver&Fit members can enjoy 1,500+ digital workout videos on the Silver&Fit website and the Silver&Fit ASHConnect™ mobile app, a collection of daily workout classes on Facebook Live and the Silver&Fit YouTube channel, one-on-one Silver&Fit Healthy Aging Coaching by phone, and activity tracking through the Silver&Fit Connected!™ tool. Members may also view Healthy Aging classes and *The Silver Slate*® quarterly newsletter online at www.SilverandFit.com (materials can be mailed to registered members upon request).

Q What are the different types of fitness centers that participate in the Silver&Fit program?

A Members can select from the following:

- **Full Coed Fitness Centers**, which offer Silver&Fit-endorsed exercise classes in addition to their standard membership with cardiovascular and resistance training equipment
- **Basic Coed Fitness Centers**, which offer standard membership access to cardiovascular and resistance training equipment
- **Gender-Specific Fitness Centers**, which offer a standard membership and the opportunity to work out with others of the same gender
- **Exercise Centers**, which may include pools, yoga studios, and/or Pilates studios

Q How do members join the Silver&Fit program?

A Members go to the Silver&Fit website at www.SilverandFit.com to register, select a participating fitness center or select YMCA, and/or choose their home kit(s). Members who choose a fitness center should download or print their Silver&Fit card, and present it to the

fitness center or YMCA location they selected. If members prefer to speak with a Customer Service agent, they may call toll-free 1.877.427.4788 (TTY/TTD: 711).

Q What kinds of home kits are available to members?

A Members can go to the Home Kits page on the Silver&Fit website to explore the selection of available kits. Options include:

Stay Fit Kits: Members can choose one (1) kit per benefit year from the following:

- Fitbit® Wearable Fitness Tracker Kit*
- Garmin® Wearable Fitness Tracker Kit*
- Yoga Kit including a mat and hand towel
- Beginner Strength Kit including 2-pound dumbbells and exercise bands
- Intermediate Strength Kit including 3-pound dumbbells and exercise bands
- Advanced Strength Kit including 5-pound dumbbells and exercise bands

Members will need to follow the instructions on the Silver&Fit website to receive their promo code. Once they've redeemed the code online, their kit will be mailed directly to them. Shipping times for these kits may vary and kits cannot be exchanged once selected. Kits are subject to change.

Home Fitness Kits: Members can choose up to 2 kits per benefit year from 34 unique options, designed for all fitness levels. Members' fitness kit(s) will be mailed within 10 days after selection. If they picked out 2 kits at once, they will be shipped together. Members cannot pick the same Home Fitness Kit twice in the same benefit year. Once selected, kits cannot be exchanged. Kits are subject to change.

Q Can members continue to use their existing fitness center or YMCA?

A If the fitness center or YMCA is part of the Silver&Fit network, then yes. Members can advise the fitness center or YMCA to end their membership. After registering on the website, they can visit their location and present their Silver&Fit card. If the fitness center or YMCA is not a part of the Silver&Fit network and members would like to use their Silver&Fit benefit, they will need to switch to a participating fitness center or YMCA. Members should go online to www.SilverandFit.com for more information.

Q How do members nominate a fitness center or YMCA?

A Members can nominate a fitness center or YMCA by going online to www.SilverandFit.com, using the ASHConnect mobile app, or by calling Silver&Fit Customer Service.

Q Can members change their fitness center or YMCA? If so, how often?

A Yes. Members can visit www.SilverandFit.com to change their fitness center or YMCA once per month.

Q Once members change to a new fitness center or YMCA, when can they begin attending the new location?

A When members switch their fitness center or YMCA, the effective date with their new location will be the 1st of the following month.

Q Do Silver&Fit members get a Silver&Fit card? If so, how is one obtained?

A Yes. The Silver&Fit card is included in the member's Welcome Letter, along with the name and

location of their chosen fitness center or YMCA and the member's fitness ID number. Members who join the program online can download or print their Silver&Fit card immediately.**

Q If members belong to a fitness center or YMCA that leaves the network, what is the process for notifying them?

A Members will receive a letter notifying them that the fitness center is leaving the network, 30 days in advance (when possible). This letter includes a listing of up to 10 fitness centers or YMCAs closest to the member's address and advises the member to go online or call Silver&Fit Customer Service to choose a new participating fitness center or YMCA.

Q What is the investigative process for complaints against a fitness center or YMCA?

A American Specialty Health Fitness, Inc., provider of the Silver&Fit program, will assess complaints and follow up accordingly. Some methods of investigation are an inquiry letter, a site visit, or a secret shopper call.

Q Do members ever have to pay a fitness center or YMCA directly for Silver&Fit benefits?

A No. However, members are responsible for paying any fees associated with upgrading their fitness center or YMCA membership, or for using any non-standard services or amenities that require separate, non-standard fees.

Q What digital fitness tools and resources are available to Silver&Fit members?

A Members have access to 1,500+ digital workout videos on the Silver&Fit website and mobile app. They can also enjoy daily workout classes on Facebook Live and the Silver&Fit YouTube channel. Members who would like to track their activity can utilize the Silver&Fit Connected! tool. Additional digital resources, such as Healthy Aging classes and *The Silver Slate* newsletter, can also be found on the Silver&Fit website.

Q What is Silver&Fit Healthy Aging Coaching and how does it work?

A At no additional cost, members can join the Silver&Fit Healthy Aging Coaching program which includes one-on-one telephonic sessions with a coach. These sessions are tailored towards older adults and cover health and wellness areas like being active, healthy eating, lifestyle choices, aging well, and managing conditions. The initial kick-off session lasts for up to 30 minutes, with subsequent sessions lasting approximately 15 minutes.

Q What is the Silver&Fit Connected! tool?

A The Silver&Fit Connected! tool is available through www.SilverandFit.com. The Connected! tool allows members to track their activity from approved wearable fitness trackers and mobile apps (a full list is available online). After logging their information on their chosen tracker, members need to pair their tracker with the Silver&Fit Connected! program so their exercise and activity can be converted into points to earn rewards (if applicable). Purchase of a wearable fitness tracker or app may be required to use the Connected! tool and is not reimbursable by the Silver&Fit program. Members' use of the Connected! tool serves as their consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about their tracked activity and to use that data to process and administer rewards to them under the program.

Q How do members earn rewards through the Silver&Fit program?

A Rewards, if available, are earned by accumulating points within the reward period. Members must opt in to receive rewards by logging on to the Silver&Fit website and going to the Points page under the Rewards section.

Q What are the types of rewards members can choose from?

A When members reach 300,000 points in a benefit quarter, they can choose to receive a Silver&Fit-branded visor, baseball cap, or floppy hat. After the initial hat reward, members receive a collectible pin each time they reach 300,000 points in a subsequent quarter.

Q How do Silver&Fit members leave the program?

A Members must call Silver&Fit Customer Service at 1.877.427.4788 (TTY/TDD: 711).

*The Garmin or Fitbit promotional code cannot be used in combination with any other promotion on the Garmin or Fitbit website.

**Once materials are approved by their health plan.

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