



Welcome to the Silver&Fit® Program

Feel supported on your healthy aging journey with:

- A membership at thousands of participating fitness centers or select YMCAs
- Access to the Premium Fitness Network, which includes additional locations like fitness centers, studios, and unique fitness experiences for a buy-up price*
- Your choice of one Home Fitness Kit per benefit year from <10> different options**
- Workout Plans to help you start an exercise routine
- A variety of on-demand workout videos on the Silver&Fit website and ASHConnect™ mobile app
- The Well-Being Club where you can connect with others, join live-streaming classes and events, and view exclusive articles and videos
- One-on-one Silver&Fit Healthy Aging Coaching sessions by phone, video, or chat where a coach will give you guidance in fitness, nutrition, brain health, and other lifestyle areas
- The Silver&Fit Connected!™ tool for tracking activity on <250+> wearable fitness trackers and mobile apps to earn rewards like hats and pins***
- Discounts on popular health and wellness products and services with the ChooseHealthy® program

To learn more about the Silver&Fit program, please visit www.SilverandFit.com and explore the FAQ section.

If you prefer to speak with Customer Service, call us toll-free at 1.877.427.4788 (TTY/TDD: 711), Monday through Friday, 8 a.m. to 9 p.m. Eastern time.

Exclusions and Limitations

The following services are not offered:

- Services or supplies provided by any person, company, or provider other than a Silver&Fit participating fitness center or select YMCA
- All education materials other than those produced for the Silver&Fit program by American Specialty Health Incorporated
- Telecommunications devices, telephone handset amplifiers, television recorders, and telephones compatible with hearing aids
- Program services or products for individuals other than the Silver&Fit member
- Prescription drugs, over-the-counter products, dietary supplements, herbal supplements, vitamins, minerals, weight control or tobacco cessation products, meal-replacement beverages or powders, or any other type of food or food product, whether or not it is recommended, prescribed, or supplied by a health care provider, fitness center, or program
- All listening devices including, but not limited to, audiotape and CD players
- Services for members with serious medical conditions for which Silver&Fit services are not appropriate
- Fitness devices and applications that require a fee are not reimbursable by the Silver&Fit program

*Fees vary by Premium location. Please refer to the fitness center search on the Silver&Fit website.

Once selected, **Home Fitness Kits cannot be exchanged.

***Rewards are subject to change. 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.

Your use of the Silver&Fit Connected! tool serves as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program. The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. The persons in this piece are not Silver&Fit members. Silver&Fit, ASHConnect, Silver&Fit Connected!, ChooseHealthy, and the Silver&Fit logo are trademarks of ASH. Limitations, member fees, and restrictions may apply. Other logos may be trademarks of their respective owners. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.