

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 fitness options and healthy aging resources to empower them to get fit. Members can access fitness membership through a robust network of participating fitness centers and select YMCAs. They may also buy up into Premium Fitness Network locations. Members who like the flexibility of working out at home can choose one Home Fitness Kit per benefit year.

Members can answer a few online questions about their fitness level and goals to receive a personalized Workout Plan. They can also connect with others, view exclusive articles and videos, and join live virtual classes and events in the Well-Being Club. Plus, members can enjoy thousands of on-demand workout videos on the Silver&Fit website, one-on-one Healthy Aging Coaching, and activity tracking through the Silver&Fit Connected!™ tool. Members may also view The Silver Slate® quarterly newsletter at SilverandFit.com.

Q What kinds of fitness centers take part in the program?

A Options include:

- **Full Coed Fitness Centers**, which offer Silver&Fit-endorsed exercise classes in addition to their standard membership with 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.
- **Fitness Studios**, which may include pools, yoga studios, and/or Pilates studios.
- **Premium Fitness Network Choices**, a network of additional options, like full-service fitness centers, studios, and unique fitness experiences such as rock climbing and martial arts. Fees vary, depending on the fitness location members choose.

Q How do members join the program and get a Silver&Fit card?

A Members go to SilverandFit.com and click Check Eligibility to register, select participating fitness centers or select YMCAs, and/or choose their Home Fitness Kit. The website is also where they can find workout videos, the Well-Being Club, and many other features. Members who choose a fitness center should print a paper copy of the Silver&Fit card, or download it on their phone, and bring it to the fitness center or YMCA locations they selected. If members prefer to speak with a Customer Service agent, they may call toll-free 1.877.427.4788 (TTY/TDD: 711).

Q How does the Premium Fitness Network buy-up option work?

A Interested members can select from Premium locations offering additional fitness choices at a variety of price points. Fees vary, depending on the location selected, and are charged monthly to the member's credit card. Upon joining, members will be charged for the current month, plus the next month's fee.

Q If members select a Premium fitness center with a monthly member fee, how does this work?

A Upon joining, members will pay the current month, plus the next month's fee. Each following month, members will only be charged the monthly fee for the next month. For example, if a member joins in January, the member will be charged for the current month (January) and the next month (February). In February, the member will only be charged for March.

Q Can members enroll in more than one fitness center or YMCA?

A Yes, members can go to one or more participating fitness centers at a time. If members enroll into more than one Premium location, they must pay fees for each individual location. Members can log in to the website or call for information on how their payments may change.

Q What kinds of Home Fitness Kits can members choose?

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

- Fitbit® Wearable Fitness Tracker Kit
- Garmin® Wearable Fitness Tracker Kit
- Walking/Trekking Kit with 2 walking poles
- Pilates Kit with a Pilates ball and towel
- Beginner Strength Kit with 2-pound dumbbells and exercise bands
- Intermediate Strength Kit with 3-pound dumbbells and exercise bands
- Advanced Strength Kit with 5-pound dumbbells and exercise bands
- Beginner Swim Kit with swimming goggles and a kickboard
- Advanced Swim Kit with aquatic resistance gloves and a pull float
- Beginner Yoga Kit with a mat and hand towel
- Intermediate/Advanced Yoga Kit with a yoga strap and 2 yoga blocks

Members will need to follow the instructions on the Silver&Fit website to receive their promo code. Once they've redeemed the code online through a third-party vendor website, their kit will be mailed directly to them. Shipping times for kits may vary.

Q Can new members keep using their current 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 freeze their membership. After registering on the website, selecting a fitness center, and paying any applicable fee(s), they can print a paper copy of the Silver&Fit card, or download it on their phone, and bring it with them to their first visit. If the fitness center or YMCA is not a part of the 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 to 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 to the fitness center search at SilverandFit.com or by calling Silver&Fit Customer Service.

Q If a member's fitness center or YMCA leaves the network, how does the member find out?

A Members will get a letter letting them know 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 shares information on how to select a new fitness location.

Q What happens if a complaint is filed against a fitness center or YMCA?

A American Specialty Health Fitness, Inc., provider of the Silver&Fit program, will review 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 How do members get personalized Workout Plans?

A By answering a few questions on the Silver&Fit website, members will get a plan that includes a series of on-demand workout videos to help them start or continue an exercise routine.

Q What is the Well-Being Club?

A Through the Silver&Fit website, the Well-Being Club offers a personalized experience based on members' interests in topics such as physical activity, nutrition, mind and mood, self-care, and health care. The Well-Being Club offers live virtual classes and events, articles, and ways for members to connect with the larger Silver&Fit community.

Q What is Silver&Fit Healthy Aging Coaching?

A At no additional cost, members can join the Healthy Aging Coaching program, which includes one-on-one phone, video, or chat sessions with a coach. These sessions are tailored to older adults and cover topics like being active, healthy eating, lifestyle choices, aging well, managing conditions, and brain health. The kick-off session lasts for up to 30 minutes, with follow-up sessions lasting about 15 minutes.

Q What is the Silver&Fit Connected! tool?

A The Silver&Fit Connected! tool is available at SilverandFit.com. The Connected! tool lets members track their activity from approved wearable fitness trackers and mobile apps (a full list is available online). To get started, members need to pair their tracker with the Silver&Fit Connected! tool so their activity can then be turned into points to earn rewards. Purchase of some compatible wearable fitness trackers or apps may be required to use the Connected! tool and are 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 are earned by accumulating points within a reward period. Members must opt in to receive rewards by logging on to the website and going to the Points page under the Rewards section. Note: Activity completed before members opt in to the Rewards program will not count towards the first reward.

Q What kinds of rewards can members choose from?

A When members reach 300,000 points in a reward period, they can choose a Silver&Fit-branded visor, baseball cap, or floppy hat. After the hat reward, members get a collectible pin each time they reach 300,000 points in a future reward period.

Q How do members leave the program?

A Members must call Customer Service at 1.877.427.4788 (TTY/TDD: 711). Fees are nonrefundable.

*Home Fitness Kit promo codes cannot be used in combination with any other promotion on the third-party vendor website. Kits are subject to change. Once selected, **kits cannot be exchanged**.

The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Members should talk with their doctor before starting or changing their exercise routine. Persons shown are not Silver&Fit members. Silver&Fit, Silver&Fit Connected!, The Silver Slate, and the Silver&Fit logo are trademarks of ASH. Other names and logos may be trademarks of their respective owners. Fitness center participation may vary by location and is subject to change.

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