



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 memberships 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 with a Fitbit® tracker per benefit year.

Members can view exclusive articles and videos and join live virtual classes and events in the Well-Being Club. They can enjoy thousands of on-demand workout videos on the Silver&Fit website, personalized Workout Plans, one-on-one Well-Being 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**, 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 pick their Home Fitness Kit. 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 do members join a fitness center with a monthly member fee?

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, in addition to any applicable annual or monthly program fee(s). Once logged in to the Silver&Fit website, members can find any monthly fees listed within the fitness center search.

Upon joining, members will be charged for 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. Monthly fees are nonrefundable.

If recurring monthly fees change, members will be provided with no less than 30 days' notice prior to the effective date of the change. Price changes are only applied to future monthly fees and do not impact payments already made. If members don't wish to accept a price change, they may cancel their subscription. In order to avoid any further credit card charges, cancellations must occur at least 30 days prior to the next scheduled monthly fee payment due date. Memberships that are not canceled within this timeframe will be renewed at the new price.

Memberships with a monthly member fee will automatically terminate at the end of the program benefit year. Members will need to re-subscribe in the new benefit year if they wish to continue using the same fitness center.

Q What happens if a member's credit card payment is declined?

A If the charge to a member's credit card is declined for any reason during the enrollment process, they will not be enrolled into the fitness center through the Silver&Fit program. If any subsequent automatic payments for future months are declined, their fitness center enrollment will be terminated at the end of the last month for which a successful payment was taken, after which they will not have access to the fitness center through the Silver&Fit program.

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 up-to-date payment information.

Q How do members pick their Home Fitness Kit?

A Members can go to the Home Kits page on the website to select their Fitbit® kit. Members will need to follow the instructions on the Silver&Fit website to receive their promo code. Home Fitness Kit promo codes cannot be used in combination with any other promotion on the third-party vendor website. Promo codes will expire at the end of the benefit year. Once members have redeemed the code online through a third-party vendor website, their kit will be mailed

directly to them. Shipping times for kits may vary. Kit is based on availability and subject to change. Once selected, the kit cannot be exchanged.

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 custom exercise plan that focuses on goals like getting stronger, improving heart health, reducing fall risks, staying fit during recovery, and chronic condition management.

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 brain health. The Well-Being Club offers digital resources, live virtual classes and events, and ways for members to connect with the larger Silver&Fit community.

Q What is Silver&Fit Well-Being Coaching?

A At no additional cost, members can join the Well-Being 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 losing weight while taking GLP-1 and anti-obesity medications. The kick-off session lasts for up to 30 minutes, with follow-up sessions lasting 15 - 30 minutes. The Silver&Fit program is not a medical provider or pharmacist, and its coaches do not offer medical or pharmaceutical advice. They cannot and do not diagnose or treat medical, mental health, or other health conditions. Coaches provide general information for educational purposes only. For any medical or health concerns, consult a qualified healthcare professional.

Q What is Well-Being Support Coaching for GLP-1/AOM?

A Members using GLP-1/anti-obesity medications (AOM) for weight loss, metabolic illness management, and insulin function can meet with a specially trained Well-Being coach for additional support. Coaches will guide members in making healthier well-being choices in areas such as nutrition, strength training, and regular fitness.

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. 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.

Q How do members leave the program?

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

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