



PROGRAM Q&A

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

A The Silver&Fit Healthy Aging and Exercise program provides Silver&Fit members with access to no-cost fitness memberships through a robust network of participating fitness centers and select YMCAs. If the member is not interested in joining a fitness center or YMCA, the Silver&Fit program offers a Home Fitness option where members can choose up to two home fitness kits per benefit year from 35 available options.

In addition, enrolled Silver&Fit members receive access to one-on-one Silver&Fit Healthy Aging Coaching by phone, in which trained health coaches give members personalized attention in areas like being active, healthy eating, lifestyle choices, aging well and managing conditions in up to 52 sessions per benefit year. The program also includes Silver&Fit's ASHConnect™ mobile app that includes virtual streaming exercise videos and activity tracking on more than 250 wearable fitness devices and apps, including Apple Watch®. Members may also view 48 Healthy Aging classes and *The Silver Slate*® quarterly newsletter online at www.SilverandFit.com (materials can be mailed to enrolled 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 does a member enroll in the Silver&Fit program?

A Members can simply bring their enrollment flyer to their chosen participating fitness center or YMCA. If members prefer to enroll with a Customer Service agent, they may call toll-free, 877-427-4788 (TTY/TTD: 711).

Q **Can a member continue to use his or her current fitness center or YMCA?**

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

Q **How does a member 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 participate at multiple fitness centers or YMCAs at the same time?**

A Yes, members can be enrolled in one or more participating fitness centers or YMCAs at the same time.

Q **Do Silver&Fit members get a Silver&Fit card? If so, how?**

A Yes. The Silver&Fit card is included in the member's Welcome Letter, along with the name and location of his or her chosen fitness center or YMCA. Members who enroll online can immediately download or print their Silver&Fit card.*

Q **If a member belongs to a fitness center or YMCA that leaves the network, what is the process for notifying the member?**

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 list 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 **If members choose the Silver&Fit Home Fitness program during the enrollment process, how long will it take for their kits to arrive?**

A Members' first fitness kits will be mailed within 10 days of enrolling. If they picked out a second kit at the same time as the first, both kits will be shipped together.

Q **If members choose the Silver&Fit Home Fitness program during the enrollment process and then change their minds, how long must they wait before they can join a fitness center or YMCA?**

A Members may call Silver&Fit Customer Service at any time to enroll with a participating fitness center or YMCA. The effective date for the fitness center or YMCA will be the day following their call. After switching to a fitness center or YMCA, the member will not receive any unsent home fitness kits.

Q If member are participating in the Silver&Fit Home Fitness program and then switch to a fitness center or YMCA, do the members need to return the fitness kit(s)?

A No, the members may keep the kit(s).

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

A At no additional cost, members can enroll in the Silver&Fit Healthy Aging Coaching program, which includes weekly one-on-one telephone-based sessions with a trained health coach (up to 52 sessions per benefit year). These sessions are tailored toward older adults and cover health and wellness areas like being active, healthy eating, lifestyle choices, aging well and managing conditions. The initial kickoff 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 Silver&Fit's ASHConnect mobile app or at www.SilverandFit.com. The Connected! tool allows members to track their exercise and activity from approved wearable fitness devices (including Apple Watch®), apps and exercise equipment (a full list is available online). After logging their information on his or her chosen device, the member needs to pair the device with the Silver&Fit Connected! program so the exercise and activity can be converted into points to earn rewards (if applicable). Purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program.

Q How does a member earn rewards through the Silver&Fit Connected! program?

A Rewards, if available, are outlined by the member's health plan. Members are rewarded based on the number of points they accumulate within the reward period.

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 does a Silver&Fit member disenroll from the program?

A Members must call Silver&Fit Customer Service at **877-427-4788** (TTY/TDD: 711) to disenroll.

*Once materials are approved by their health plan.

Silver&Fit is a healthy aging and exercise program administered by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated, an independent company that offers these services on behalf of BlueCross BlueShield of South Carolina. All programs and services are not available in all areas. The people in this piece are not Silver&Fit members. Silver&Fit, Silver&Fit Connected!, ASHConnect, *The Silver Slate* and the Silver&Fit logo are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Not all YMCAs participate in the network. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

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