

PROGRAM Q&A

PROGRAM DESCRIPTION

- Q: What is the Active&Fit ExerciseRewards[™] program?
- A: The Active&Fit ExerciseRewards program rewards members for being active. Excellus members and their spouses/domestic partners are eligible to participate.
- Q: What is included in the Active&Fit ExerciseRewards program?
- A: Members can earn rewards by working out at a qualifying fitness center, with a robust network of participating fitness centers, or with activity tracking through the Active&Fit Connected![™] tool. Members can also enjoy 8,000+ digital workout videos, as well as view the Active&Fit[®] quarterly newsletter and exclusive videos and articles in the online library of resources on the Active&Fit website.

PROGRAM MEMBERSHIP

- Q: How do members register for the Active&Fit ExerciseRewards program?
- A: Members go to **ExcellusBCBS.com/Rewards** and click on the link to the Active&Fit website to register for a website account. Members can enroll in an Active&Fit participating fitness center and/or enjoy the online features. Members can also use a Visit Submission Form to track their workouts at a qualifying fitness center and submit for points. Members don't need online access to participate in this way.
- Q: How does the program work?
- A: Members need to complete at least 100 points each reward period to earn \$200 in rewards. Members' spouse/domestic partner can also earn \$100 in rewards by completing at least 100 points each reward period.

Note: Members can receive credit for one fitness center visit per calendar day (with at least 8 hours between visits). A maximum of 10,000 steps can be counted per day to earn 1 reward point. If a member has 10,000 steps and a fitness center visit in the same day, 1 reward point will be counted for that day.

- Q: How do members earn points?
- A: There are 4 ways to earn points:
 - Active&Fit fitness center or studio—Enroll in an Active&Fit participating fitness center on the Active&Fit website, and the fitness center will submit member visits automatically. Members must pay any applicable nonrefundable member fee(s) to the Active&Fit ExerciseRewards program with a credit or debit card only (Mastercard, Visa, Discover, or American Express). Members should print a paper copy of their Active&Fit card, or download it on their phone, and bring it to the fitness center they selected.
 - Active&Fit Connected! tool—Sync a wearable fitness tracker or app to the Active&Fit Connected! tool
 to track activity and earn points. The number of points earned depends on the member's device/app
 tracking steps:

10,000 steps = 1 point

Members can search for a participating app or device on the Active&Fit website account, then allow for data to be transferred to their Active&Fit account.

- 3. The ASHConnect[™] app—Track workouts at one of 50,000+ qualifying fitness centers nationwide. For the app to count member visits, each workout should be at least 30 minutes (one fitness center visit per calendar day). Each 30-minute workout will count for 1 point. Members can search for ASHConnect in their phone's app store.
- **4.** Paper log— Submit a completed Visit Submission Form. The form needs to be complete and legible to earn credit for each visit. Each valid visit is worth 1 point toward a member's reward goal.
- Q: What is the Active&Fit Connected! tool?
- A: The Active&Fit Connected! tool is available on the Active&Fit website. The Connected! tool allows members to track their activity from approved wearable fitness trackers and mobile apps (a full list is available online). Once registered on the Active&Fit website, members may select their tracker or app and give permission for data to be sent to the Active&Fit ExerciseRewards program. Purchase of a wearable fitness tracker or app may be required to use the Connected! tool and is not reimbursable by the Active&Fit ExerciseRewards 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: Can members use more than one method to earn points?
- A: Yes. Members can use any or all of the 4 methods and are not limited to just one. Members can log on to the Active&Fit website to track progress toward their reward.
- **Q**: What do members need to send to the Active&Fit ExerciseRewards program if they are manually tracking their activity on the Visit Submission Form?
- A: If members choose to attend a qualifying fitness center that does not submit visits or if members do not use the ASHConnect app, then they'll need to keep track of their workouts on a paper log. Please note, all participating Active&Fit fitness centers will submit visits on the member's behalf.
 - Members will complete the Visit Submission Form, which documents their fitness center visits. A fitness center staff member must sign the form. Members can write in each visit date, or members can submit a computer printout of their workouts from the fitness center. Members must ensure the form is complete and legible to process their reward. Each valid visit will count for 1 point toward their reward goal.
 - Submissions must be received no later than 120 days after the end of the reward period.

The Visit Submission Form is available at **ExcellusBCBS.com/Rewards** or by calling Customer Service at 1.888.797.7925.

- Q: How do members redeem their reward?
- A: Members will be able to see their reward information on the website. Once their points requirement is met and processed, they'll receive a redemption email (if a valid email address is on file) advising them to log in to the Active&Fit website. They'll go to the Rewards page and click "Available to redeem" and select their incentive period. Then they'll confirm their mailing address and click "Redeem." If using the ASHConnect app, members can redeem their rewards within the app as well. If using the Visit Submission Form, members need to follow the instructions on the form to submit for rewards.
- Q: When should members expect to receive their reward?
- A: All rewards are processed within 7 10 days of a member redeeming their reward on the website or ASHConnect app. If the member does not redeem an earned reward on the website, it will be auto-paid 30 days after the end of the reward period.

If members are submitting paper logs, and logs are incomplete or have invalid documentation, the member's reward will not be processed.

FITNESS PROGRAM CHOICES

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

A: Members may select from the following:

- Full Coed Fitness Centers, which may offer 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**, an expanded network of options, like full-service fitness centers and studios, and unique fitness experiences, such as rock climbing and martial arts. Fees vary, depending on the fitness location members choose.
- **Q**: What should members do if they already go to a fitness center but want to enroll in an Active&Fit participating fitness center?
- A: Members can advise their current fitness center to suspend or cancel their membership. After registering on the Active&Fit website, selecting a fitness center, and paying their applicable fee(s), they can print a paper copy of their Active&Fit card, or download it on their phone, and bring it with them to their first visit. If members decide to cancel their Active&Fit ExerciseRewards enrollment, and the original fitness center membership was suspended (and not canceled), their original membership should be reinstated.
- **Q**: If a fitness center is not in the fitness center search on the website or on the ASHConnect app, how will members know if it is a qualifying fitness center to use in this program?
- A: For a fitness center to be qualifying, it must be in the 50 U.S. states or District of Columbia; offer regular cardiovascular, flexibility, and/or resistance training exercise programs or may include instructor-led classes (such as Zumba[®], Pilates, "step" classes, yoga, aquatics, etc.); must have staff oversight; and must offer a membership agreement.

Examples of excluded centers that do not qualify for rewards include, but are not limited to, the following:

• Services and activities such as rehabilitation services, physical therapy services, country clubs, social clubs, or sports teams and leagues.

- Dues or fees for participating in aerobic/fitness activities not in an acceptable fitness center, as well as fees for personal training, lessons (e.g., tennis and swimming), coaching, and exercise equipment or clothing purchases.
- Exercise sessions at fitness centers where there is no staff oversight (e.g., centers in apartment buildings, hotels, and sports clubs).

Because these excluded fitness centers are not eligible for rewards, they will not appear in the ASHConnect app and are not in the Active&Fit network.

- Q: How do members nominate a fitness center to be part of the Active&Fit network?
- A: Members can nominate a fitness center by going to the Active&Fit website or calling Active&Fit ExerciseRewards Customer Service.
- Q: Do Active&Fit ExerciseRewards members get an Active&Fit card?
- A: The Active&Fit ExerciseRewards Welcome Letter includes the Active&Fit card, along with the name and location of the member's chosen fitness center and their fitness ID number. Members who join the program online can print a paper copy of their Active&Fit card, or download it on their phone, and bring it with them to their first visit.
- Q: If members belong to a fitness center 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 closest to the member's address and advises the member to go online or call Active&Fit ExerciseRewards Customer Service to choose a new participating fitness center.
- Q: What is the investigative process for complaints against a fitness center?
- A: American Specialty Health Fitness, Inc., provider of the Active&Fit ExerciseRewards 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 directly for Active&Fit ExerciseRewards benefits?
- A: No. However, members are responsible for paying any fees associated with upgrading their fitness center membership, or for using any non-standard services or amenities that require separate, non-standard fees.

WEBSITE FEATURES

- Q: What digital fitness tools and resources are available to Active&Fit ExerciseRewards members?
- A: The website has several features, including:
 - Device/app center—Members select the wearable fitness device or app they currently use or plan to use to track their activity with the Active&Fit Connected! tool
 - Points calculator—Members view how close they are to obtaining their rewards
 - Fitness center search—members find participating fitness centers that automatically report visits and may offer guest passes through the Active&Fit ExerciseRewards program
 - Access to 8,000+ digital workout videos
 - The Active&Fit quarterly newsletter
 - Exclusive videos and articles in the online library of resources
- Q: How do Active&Fit ExerciseRewards members dis-enroll from a fitness center?
- A: Members must call Active&Fit ExerciseRewards Customer Service at 1.888.797.7925, Monday through Friday, 8 a.m. to 9 p.m. Eastern time. Fees are non-refundable.

The Active&Fit ExerciseRewards program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of ASH. All programs and services are not available in all areas. The people in this piece are not Active&Fit ExerciseRewards members. Active&Fit ExerciseRewards, Active&Fit, Active&Fit Connected!, ASH Connect, and the Active&Fit logo are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Non-standard services at the fitness center that call for an added fee are not part of the Active&Fit ExerciseRewards program. Fitness center participation may vary by location and is subject to change.