



Program Q&A

Benefit begins September 1, 2025

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 a fitness membership through a robust network of participating fitness centers. 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 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, and one-on-one Well-Being Coaching.

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 Starting September 1, 2025, members can visit **UniveraHealthcare.com/Fitness** to access the Silver&Fit program and select a participating fitness center, and/or choose 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 location they selected. If members prefer to speak with a Customer Service agent, they may call toll-free 1.888.797.7925 (TTY/TDD: 711).

Q How does the Premium Fitness Network 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. 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 at more than one Premium Fitness Network location?

A Yes, members can join multiple Premium Fitness Network locations. They will be responsible for paying fees for each location. Premium locations can be added at any time and the change is effective immediately.

Q Can members change their Standard fitness center? If so, how often?

A Yes. Members can change their fitness center once per month through the Silver&Fit program. The change is effective the first of the following month. Members can visit **UniveraHealthcare.com/Fitness** to access their Silver&Fit account.

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. 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 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. Kits are based on availability and subject to change. Once selected, kits cannot be exchanged.

Q Can new members keep using their current fitness center?

A If the fitness center is part of the Silver&Fit network, then yes. Members can advise the fitness center 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 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.

Q How do members nominate a fitness center that is not currently in the network?

A Members can nominate a fitness center by going to the Silver&Fit website or calling Silver&Fit Customer Service.

Q If a member's fitness center 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 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?

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 directly for Silver&Fit 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.

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 seniors and cover topics like being active, healthy eating, lifestyle choices, aging well, and managing conditions. 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 How do members leave the program?

A Members must call Customer Service at 1.888.797.7925 (TTY/TDD: 711). Fees are nonrefundable.

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Silver&Fit is a Healthy Aging and Exercise program administered by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated, and an independent company that offers these services on behalf of Univera Healthcare.

Univera Healthcare is an HMO and PPO plan with a Medicare contract.

Enrollment in Univera Healthcare depends on contract renewal.

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