



# Make your exercise pay off

## Be reimbursed for your fitness membership

Regular exercise can help you manage your weight, relieve stress, and lower your risk for major health problems, such as diabetes and high blood pressure.

It can also earn you cash back. We'll repay up to \$200 of your fitness membership dues.<sup>1</sup> Just work out least 50 times every six months within your benefit plan year.<sup>2</sup>

### Step 1: Choose how you work out

- A** Traditional fitness center<sup>1</sup>
- B** Virtual on-demand or livestream fitness classes or subscriptions<sup>1</sup>
- C** The Active&Fit® ExerciseRewards™ program, which allows you to choose from more than 13,000 participating fitness centers nationwide without long-term contracts

Qualifying fitness centers and programs must be located in the U.S., open to the public, and offer monthly memberships. They must hold regular cardio, flexibility, and/or weight-training programs, and have staff oversight. See the *Frequently asked questions* for more details.

### Step 2: Track your workouts

Exercise 50 times during each six-month period in your benefit plan year and keep a record of your workouts.<sup>2</sup> If you join a fitness center in the Active&Fit network, this step is done for you.

### Step 3: Submit your receipts

See the next page for details. If you join the Active&Fit ExerciseRewards program, this step is done for you.

#### We're here to help.

Visit [activeandfit.com](https://activeandfit.com) for more details about the reimbursement program. You can also download forms, view fitness center options, and learn how to manage your gym reimbursement. For questions, call Member Services at **866-231-0847 (TTY 711)**.



## How to get reimbursed

Follow these steps after each six-month period or when you've completed 50 workouts:

### Traditional brick-and-mortar gyms and fitness centers

1. Download and fill out the *Visit Submission* form.
2. Provide a record of your workouts. Use your fitness center's records of your visits or the fitness log on the back of the *Visit Submission* form. The form must also be signed by a fitness center representative.
3. Attach a receipt or credit card statement that shows payment for the months you're requesting reimbursement.
4. Send the documents via mail or email to the address on the form.

### Livestream and on-demand virtual classes

1. Download and fill out the *Visit Submission* form.
2. Provide a record of your classes. This can be print screens or screen captures showing attendance, a printed workout log from the virtual class studio, or a combination of screen captures and a printed log.
3. Include a copy of your current bill or credit card statement that shows payment for the months you're requesting reimbursement.
4. Send the documents via mail or email to the address on the *Visit Submission* form. Please note: The fitness center information and signature are not required on the form if you are only using online and virtual classes to earn the reimbursement.



### Active&Fit ExerciseRewards program

If you enroll with a fitness center in the Active&Fit network, you don't need to submit anything for reimbursement. They take care of the record keeping and paperwork for you.

Choose your favorite workouts, including:<sup>1</sup>

- Barre
- Boxing
- Cardio
- Dance, Zumba®
- HIIT
- Indoor cycling, Peloton®
- Kickboxing
- Pilates
- Running
- Strength training
- Swimming
- Yoga



#### Download the forms

To download the *Visit Submission* form, visit [activeandfit.com](https://activeandfit.com).

## Frequently asked questions

### Who is eligible?

The program is open to Highmark Blue Cross Blue Shield (Highmark BCBS) members who are age 19 and older. The most you can be reimbursed each year is \$200 (up to \$100 every six months).

### What if I drop or lose my Highmark BCBS benefits?

To participate, you must have Highmark BCBS health coverage through the date on which you can be reimbursed.

### Which type of fitness-related expenses qualify?

Memberships at qualified gyms, health clubs, and fitness centers, as well as subscriptions to qualified online and app-based fitness programs are eligible.<sup>1</sup>

### How many times do I need to work out?

To be reimbursed, each participant needs to work out at a qualifying fitness center 50 times in each six-month period within the benefit plan year.<sup>1</sup>

### Which types of fitness-related expenses don't qualify?

- Rehabilitation, physical therapy, and massages
- Memberships for country clubs, tennis clubs, social clubs, and sports teams or leagues
- Personal training or coaching lessons, such as for tennis and swimming
- Services at weight loss clinics, spas, or similar facilities
- Lifetime memberships
- Exercise sessions before you became eligible for the reimbursement program
- Exercise sessions at fitness centers where a membership or class isn't offered or there's no staff oversight
- Fees or dues for fitness activities in clubs or centers that don't qualify, such as homeowners' association fees or gym access that's included in your rent.



### What is a qualifying fitness center?

Qualifying facilities and programs include fitness centers, gyms, and studios that:

- Offer monthly memberships or collect dues.
- Are open to the public.
- Have staff oversight, meaning fitness center employees oversee operations and attend to members during normal operational hours. Class instructors don't constitute staff oversight.
- Hold regularly scheduled cardio, flexibility, and/or weight training programs.
- Offer virtual on-demand or livestream workout classes.<sup>1</sup>

### What is the Active&Fit ExerciseRewards program

The Active&Fit ExerciseRewards program is a fitness network that includes more than 13,000 participating fitness centers around the country. As a member, you'll enjoy lots of flexibility and deeply discounted rates, and you can change or cancel anytime. For more information, go to [activeandfit.com](https://activeandfit.com).

### Does the program pay for equipment or gear?

No, items such as exercise or sports equipment, clothing, shoes, and vitamins are not eligible, even if they are sold by the gym you attend.

### Can I count more than one workout a day?

No, you can only count one workout session per calendar date and the workouts must be at least eight hours apart.

### How much will Highmark BCBS pay back?

Reimbursements are based on the fees you pay. The most you can be reimbursed each year is \$200 (up to \$100 every six months).

### When will I be paid?

Reimbursement forms must be submitted within 120 days of the end of your benefit plan year. After we receive your completed forms, it takes up to 30 days to process payment.

Requests received later than 120 days after the end of your benefit plan year don't qualify. If you submit requests for future services, reimbursement will be denied. You'll also need to submit a new request once the services have been provided.

### What if I take a medical leave of absence?

Submit a doctor's note to Highmark BCBS and the time period covering your medical leave of absence will be excluded from your eligibility period. Your workout requirements and reimbursement will be based on the number of months you were able to participate.



We'll distribute your reimbursements in the order you submit your receipts, until you reach the maximum amount.

This program may not be safe for everyone. Talk to your doctor or healthcare provider before you start, especially if you are pregnant or have an injury or health condition. Call us at 877-809-2746, Monday through Friday, 5 a.m. to 6 p.m. Pacific time, and we'll explain how you can work with your doctor to find another option that makes sense for you and your health status.

The reimbursement may be considered income and subject to state and federal taxes in the tax year it's paid. We recommend that you talk with a tax advisor if you have questions about your tax obligations.

This is a summary only. It's subject to the terms, conditions, limitations, and exclusions set forth in any additional riders or contracts your group may have bought. Check your benefit contract or Certificate for full details.

1 To be eligible for reimbursement, you must use a qualifying fitness club or center open to the public or attend online/virtual workout classes that serve the primary purpose of improving or maintaining physical health and require a membership fee that is billed monthly, annually, or semiannually.

2 The benefit plan year is determined by your group's effective and renewal dates. Your benefit plan year is based on 12 months; therefore, this reimbursement program is based on two specific six-month periods within your benefit plan year.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 866-231-0847 (TTY 711).

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