

# 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 \$400 of your fitness membership dues.

## 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* (FAQ) for more details.

## Step 2: Track your workouts

Exercise 35 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

If you have questions, live chat with us at [anthem.com](https://www.anthem.com) or call Member Services at the number on your member ID card.



# How to get reimbursed

Follow these steps after each six-month period or when you've completed 35 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/screen captures showing attendance; a printed workout log from the virtual class studio; or a combination of screen captures and printed logs.
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.

## Download the forms

Log in to [anthem.com](https://anthem.com). Go to **My Health Dashboard**. Select **Programs** from the menu options. Go to the **Gym Reimbursement** section and select **Learn More**.

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

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





## Frequently asked questions

### Who is eligible?

The program is open to Anthem members who are age 18 and older. The most you can be reimbursed each year is \$400 for yourself.

If you become eligible after the effective date of your group's benefit plan year, you can still take part in the program. Your workout requirements and reimbursement will be based on the number of months you are eligible.

### What if I drop or lose my Anthem benefits?

To participate, you must have Anthem health coverage with your current employer through the date on which you can be reimbursed.

### Which types 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 35 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 agreement isn't offered or there's no staff oversight
- Fees or dues, such as homeowner's association fees or gym access that's included in your rent, or for fitness activities in clubs or centers that don't qualify



## 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 that fitness center employees oversee operations and attend to members during normal operational hours. Class instructors don't constitute 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 nationwide. As a member, you'll enjoy lots of flexibility and substantially discounted rates, and you can change or cancel anytime. For more information, go to [anthem.com](https://www.anthem.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 Anthem pay back?

Reimbursements are based on the fees you pay, up to \$400 a year for yourself.

## When will I be paid?

Reimbursement forms must be submitted within 90 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 90 days after the end of your benefit plan year don't qualify. If you submit requests for future services, reimbursement will be denied, and you'll 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 Anthem 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.

## How do I renew my participation in the program?

As long as your group stays enrolled in the Gym Reimbursement program and you have an Anthem health plan, you can participate. Simply continue to complete and submit the forms.

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

The Active&Fit ExerciseRewards program is not a covered service under your group's health plan. It is an addition. The program's features are not guaranteed under your health plan Certificate and could be discontinued at any time.

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. Contact us at **877-809-2746**, Monday through Friday, 5 a.m. to 6 p.m. PT, and we'll explain how you can work with your doctor to find an alternative 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 consult 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 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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Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.