

A photograph of an older man and woman embracing. The man is in the foreground, smiling broadly, wearing a light-colored sweater. The woman is behind him, also smiling, with her arms around his shoulders. The background is a bright blue sky with white clouds. A large, semi-transparent geometric logo is overlaid on the right side of the image.

Silver&Fit Plus — Your Personal Health Improvement Program

Silver&Fit® is a fitness and education
program designed specifically for you.



Your First Step in Becoming Silver&Fit

Healthy living is a lifelong choice. Silver&Fit is a program for Medicare beneficiaries who want to improve their quality of life by exercising more and learning how to make better health decisions.

There are no copays, coinsurance, or deductibles when you participate in Silver&Fit.

Silver&Fit is provided by American Specialty Health Networks, Inc., and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated, one of the nation's leading personal health improvement organizations.

Depending on the option you chose at enrollment, your Silver&Fit membership includes the following features:

1. Silver&Fit Basic Program

Your Silver&Fit Basic membership* entitles you to take advantage of all of the services and amenities included with your fitness club or exercise center membership. Fitness club amenities may include access to cardiovascular and resistance training equipment; exercise classes offered by the fitness club; and, where available, saunas, steamrooms, and whirlpools. Amenities offered by exercise centers may vary by facility.

** Any nonstandard fitness facility services that typically require an additional fee are not included in your membership.*

You have already chosen a fitness facility that has the amenities, services, and convenience you need. Simply detach the ID card at the bottom of the welcome letter that you received and bring it to your selected fitness facility.

Before you begin your fitness program at your selected fitness facility, you may be required to sign a separate membership agreement with the facility, regardless of whether you've participated in a health plan-sponsored fitness program before. At the facility, you will be required to show your Silver&Fit ID card and your fitness facility ID card each time you attend. Amenities offered by exercise centers may vary by facility.

Healthy Aging Educational Materials

You will receive informative educational materials (on DVD or Internet) that teach the fundamentals of healthy aging and include topics such as:

- Exercise and fitness
- Diet and nutrition
- Understanding the aging process and your body
- Relaxation and positive life change
- Social support and community involvement
- Meditation and awareness training
- Use of complementary and alternative medicine
- Appropriate use of traditional medical services

Social Activities

Enjoy the built-in support network of fellow Silver&Fit members by attending social activities in the community, such as museum tours, baseball games, and more. (Members may be required to pay a nominal fee for some activities.)

When a social activity is scheduled for your area, you will receive an invitation and information describing the event. You will be asked to RSVP in advance of the event, and any fee required (if applicable, e.g., museum admission, baseball game tickets, etc.) will be payable on the day of the event.

2. Silver&Fit Full Program

Your Silver&Fit Full membership* entitles you to take advantage of all of the services and amenities included with your fitness club. Fitness club amenities may include access to cardiovascular and resistance training equipment; exercise classes offered by the fitness club; and, where available, saunas, steamrooms, and whirlpools.

** Any nonstandard fitness facility services that typically require an additional fee are not included in your membership*

Group Fitness Classes

In addition to all of the features listed under the Silver&Fit Basic program, your Full program membership includes weekly fitness classes that are designed specifically for Silver&Fit members and focus on aerobics, flexibility, and resistance and strength training. Classes are offered in three levels of difficulty:

- **Level 1**—Designed for non-active older adults who did not exercise previously
- **Level 2**—Designed for moderately active older adults who exercise once or twice a week
- **Level 3**—Designed for very active older adults who exercise three or more times a week

Social Activities

As well as social activities in the community, the Silver&Fit Full Program also offers social activities within the club, such as potlucks or coffee and bagels.

3. Silver&Fit Home Fitness Program

Upon enrollment, members had the option of selecting the Silver&Fit Home Fitness Program. This program is a home fitness program for members who are unable to participate at a fitness facility or who just prefer working out in the comfort and privacy of their own homes. Members receive a Walking Kit, which includes a pedometer and instructional brochure; and/or an Exercise Kit, which includes two exercise classes on DVD, an exercise cord, and handheld weights.

Members will receive their first kit approximately one (1) month following enrollment, and the second kit approximately 90 days after the first kit is shipped.

You may also obtain a password to access the healthy aging classes on www.SilverandFit.com. If you do not have access to the Internet, the healthy aging classes may be requested on DVD, a selection of which will be sent quarterly.

Members enrolled in the Silver&Fit Home Fitness program will also be eligible for social activities in the community.

Silver&Fit Rewards

As a Silver&Fit member, you are eligible to receive special rewards for achieving your exercise goals. The rewards cards will allow you to track your exercise sessions at your selected fitness facility or, if you enroll in the Home Fitness Program, to track your sessions at home using the Home Fitness Program tool kits. These rewards are given when you achieve 12, 36, and 72 completed sessions.

Access Silver&Fit Online

You also have access to the Silver&Fit website, www.SilverandFit.com, which can be viewed in 12-, 14-, or 16-point font and allows you to:

- Utilize the fitness facility locator and enrollment change features in the event you wish to change fitness facilities
- Access fitness literature to help you make healthier lifestyle choices
- Obtain discounts on health and other products
- Choose from multiple health trackers to monitor your progress
- Access the Silver&Fit member newsletters

Whether you enrolled by telephone or online, you will be assigned a user name and password to access your information on the Web site.

To log in, simply go to www.SilverandFit.com. Enter your personal user name and password in the Member Log In box. Once you enter the site, you may begin utilizing all of the website features.



The Silver Slate®

Every Silver&Fit member will receive a quarterly newsletter with useful information about health and wellness. Depending on which option you selected upon enrollment, you may have chosen to view the newsletter on the Silver&Fit website or to receive your newsletter by mail or e-mail.

Changing Your Fitness Facility

If for any reason you choose to switch from one participating Silver&Fit facility to another, you can do so by logging on to www.SilverandFit.com or by calling your Silver&Fit representative toll-free at **1-877-427-4788 (TTY/TDD phone 1-877-710-2746)**, Monday – Friday, 8 a.m. – 9 p.m. Eastern time. Once you have chosen a new facility, it will be necessary to sign a membership agreement with the facility by presenting your Silver&Fit ID card.

Customer Service

For questions about your program, contact our customer service department for assistance by calling toll-free **1-877-427-4788 (TTY/TDD phone 1-877-710-2746)**, Monday – Friday, 8 a.m. – 9 p.m. Eastern time. A representative will make every effort to respond to your question or resolve your concern promptly and completely.

Exclusions and Limitations

The following services are not offered:

- Services or supplies provided by any person, company, or provider other than a Silver&Fit participating fitness facility
- All education materials other than those produced for Silver&Fit by American Specialty Health Incorporated
- Telecommunications devices, telephone handset amplifiers, television recorders, and telephones compatible with hearing aids
- Program services or products for individuals other than the Silver&Fit member
- Prescription drugs, over-the-counter products, dietary supplements, herbal supplements, vitamins, minerals, weight control or tobacco cessation products, meal-replacement beverages or powders, or any other type of food or food product, whether or not it is recommended, prescribed, or supplied by a health care provider, fitness facility, or program
- All listening devices including, but not limited to, audiotape and CD players
- Services for members with serious medical conditions for which Silver&Fit services are not appropriate

Reminder: Before enrolling in Silver&Fit, you acknowledged that you were advised to consult with your physician or other qualified health professional.

Monday–Friday
8 a.m.–9 p.m. Eastern
7 a.m.–8 p.m. Central
6 a.m.–7 p.m. Mountain
5 a.m.–6 p.m. Pacific

Silver&Fit
P.O. Box 509117
San Diego, CA 92150-9117
Call toll-free
1-877-427-4788
(TTY/TDD 1-877-710-2746)

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Visit us online at www.SilverandFit.com.

