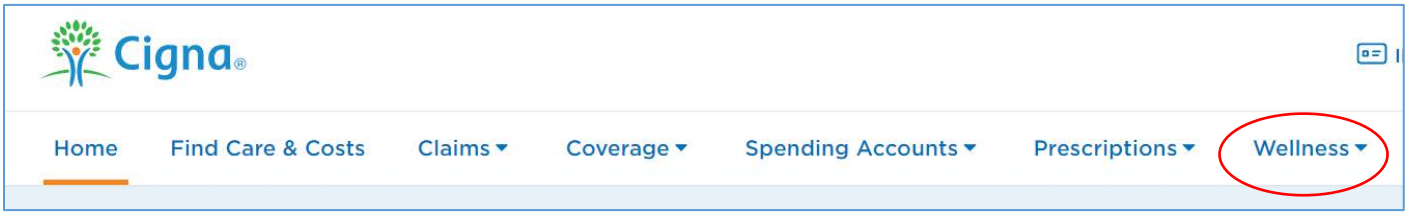
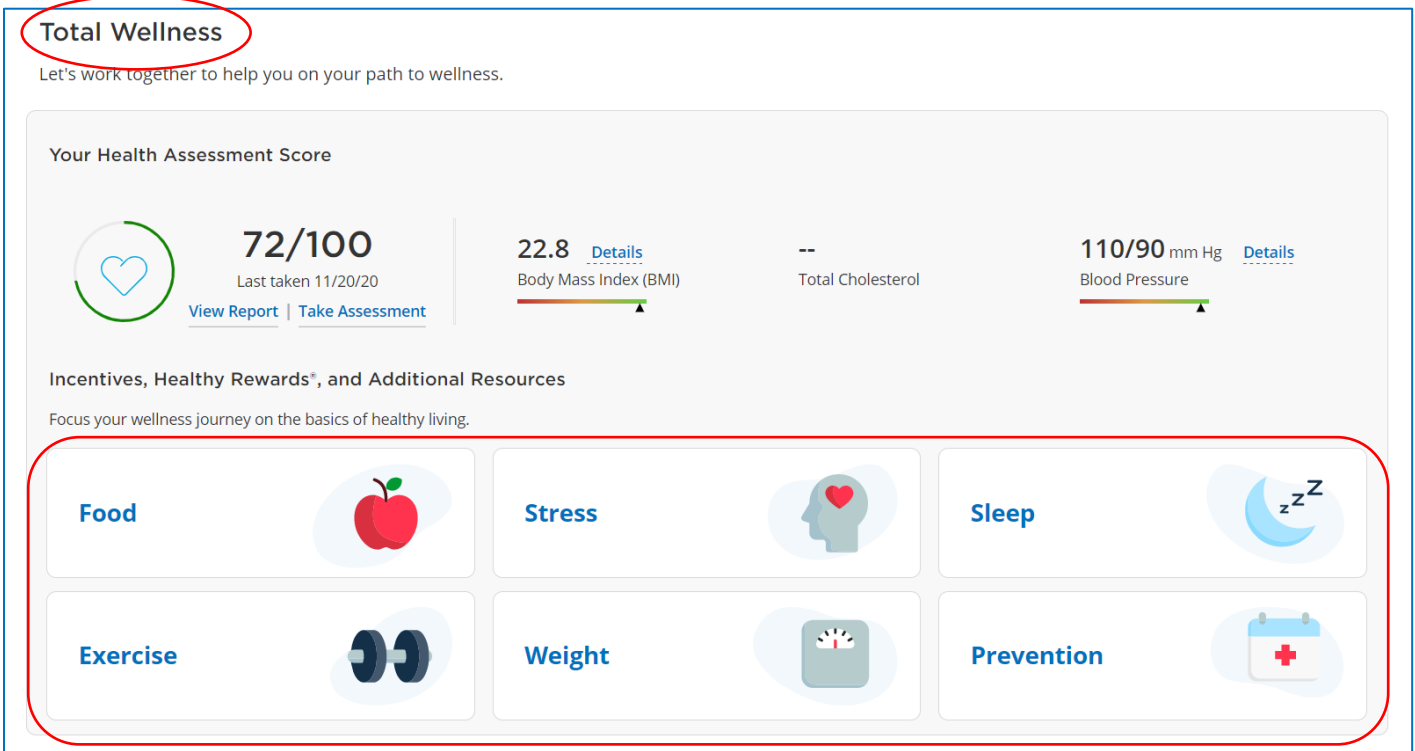


How to Access Healthy Rewards on myCigna.com

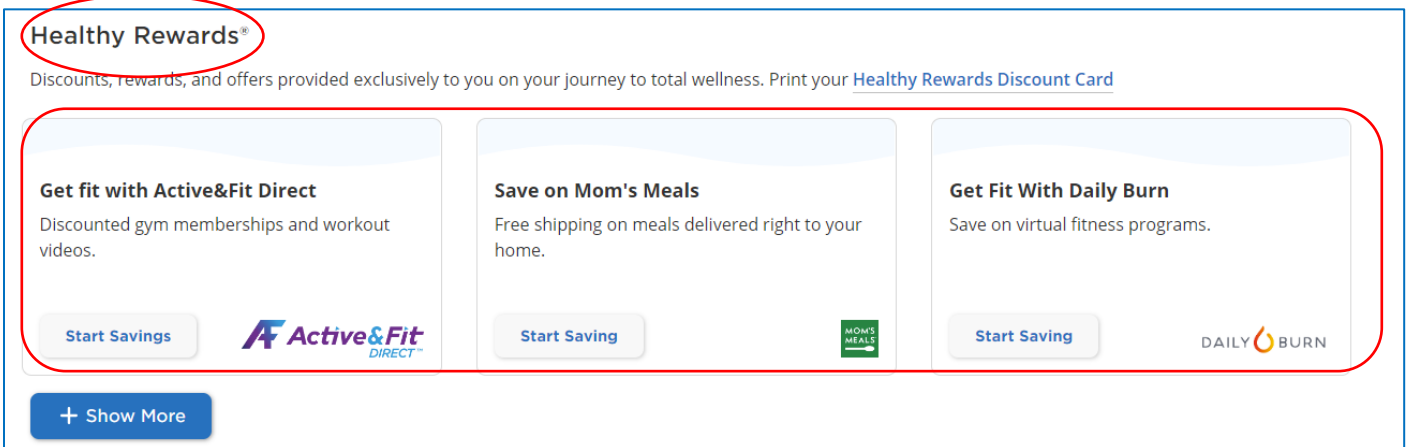
1. Log in to myCigna.com. On the home screen, click **Wellness**.



2. Scroll down to the **Total Wellness** section. There you will see six wellness categories: food, stress, sleep, exercise, weight, and prevention. Click on the applicable category for which you're looking for discounts or resources for.



3. Let's use **Exercise** as an example. Once you click on a category, scroll down to the **Healthy Rewards** section. There you will see all applicable discounts for that category. Click the **show more** button, if applicable.





Member FAQs

ABOUT THE ACTIVE&FIT DIRECT™ PROGRAM

1. **Q: What's included in the Active&Fit Direct program?**

A: Your membership includes:

- A gym membership to your choice of 12,200+ standard gyms and/or 5,700+ premium exercise studios with 20% – 70% discounts on most.
- You can switch gyms or cancel anytime.
- Over 9,300 on-demand workout videos so you can work out at home or on the go.
- Once enrolled, you can enroll your spouse or domestic partner.¹
- A variety of workout classes available anytime on YouTube and Facebook.
- Activity tracking through the Active&Fit Direct Connected!™ tool, which aggregates data from over 250 wearable fitness trackers and apps.
- Digital resources and classes.
- No long-term contracts.

2. **Q: How much does it cost?**

A: The Active&Fit Direct program offers a standard gym membership at \$28/month, and/or a premium membership with 20% – 70% discounts on most exercise studios.² Fees may vary based on fitness center selection. When you enroll, you'll pay the enrollment fee, and the monthly fees for the current and second month of enrollment plus any applicable taxes. Additional fees apply if enrolling your spouse or domestic partner.

3. **Q: Is there a minimum period when I enroll?**

A: Yes, there's a 2-month minimum enrollment period. After 2 months, participation is month-to-month.

4. **Q: What is the Active&Fit Direct program?**

A: The Active&Fit Direct program is a flexible, comprehensive low-cost fitness program offered through American Specialty Health Fitness Inc. It's one of America's fastest growing fitness programs. Our parent company, American Specialty Health Incorporated, was started in 1987 and provides a broad range of fitness and health care programs nationally. The Active&Fit Direct program's mission is to help you become more active without breaking the bank.

ELIGIBILITY

5. **Q: How do I know if I'm eligible to enroll?**

A: Contact your employer, association, or health plan to see if they participate in the Active&Fit Direct program. If they do, they'll direct you to a dedicated link with access to the Active&Fit Direct website. You won't be able to enroll without accessing Active&Fit Direct through your employer, association, or health plan.

6. **Q: Why isn't the Active&Fit Direct program offered to the public?**

A: The Active&Fit Direct program is a membership-type program and, therefore, isn't offered to the public. It's offered through hundreds of organizations including employer groups, associations, insurance companies, health plans, and others. Only eligible members may enroll.

ENROLLMENT

7. **Q: How can I enroll?**

A: Find the Active&Fit Direct section on your employer's, association's, or health plan's website. Look for a link to the Active&Fit Direct website where you can register and enroll into the program.

8. **Q: I'm on the Active&Fit Direct website but I can't seem to enroll. What do I do?**

A: First, make sure that you clicked the dedicated link on your employer's, association's, or health plan's website. This link cannot be copied and pasted, nor can it be typed into a web browser. The Active&Fit Direct program is available only through your employer, association, or health plan. It's not available to the public.

9. **Q: I'm enrolled! When can I start using the gym or studio I selected?**

A: Once enrolled, print your Active&Fit fitness card or save it to your phone and take it with you to the gym or studio. The gym or studio will verify your enrollment and ask you to complete their membership agreement. You'll receive a membership card or key tag. Now you're all set to start working out. Just use the fitness center's membership card or key tag every time you check in for a workout.

10. **Q: Do I get an Active&Fit Direct fitness card?**

A: Yes! Once enrolled, print your Active&Fit fitness card or save it to your phone. Take it with you and present it at the gym or studio. If you lose the fitness card, log in to the Active&Fit Direct website and print another card. Or show the card on your phone.

11. **Q: Do I need to sign a long-term contract?**

A: No, the Active&Fit Direct program doesn't require a contract! After your initial 2-month enrollment period, participation is month-to-month. However, you'll need to agree to the Active&Fit Direct Program and Website Terms and Conditions that applies to members.

12. **Q: How do I cancel my membership?**

A: Log in to ActiveandFitDirect.com, and select *Manage Memberships* to cancel your membership. You can cancel your enrollment anytime on the Active&Fit Direct website. If you cancel your membership during your initial 2-month commitment, your enrollment will be terminated on the last day of the second month. Refer to the Program and Website Terms and Conditions for more information.

13. **Q: Are there any fees or penalties if I terminate my membership?**

A: No, there are no penalties or fees if you terminate your membership. However, you'll need to pay another enrollment fee if you cancel your membership and enroll again later.

14. **Q: Can I pause my membership and resume it later?**

A: There is not a pause option for the Active&Fit Direct Program. If you choose to cancel your membership and decide to re-enroll at a future date, you will have to pay the enrollment fee again.

15. **Q: Do I have to be a certain age to enroll?**

A: Yes, you must be 18 years or older to enroll in the program.

PAYMENT

16. **Q: What will I be charged when I enroll?**

A: When you enroll, you'll pay an enrollment fee, the first month's fee, the second month's fee, and any applicable taxes. Fees may vary based on the gym or studio you choose. Additional fees for some fitness centers may apply but will be clearly communicated before you enroll. If you enroll a spouse or domestic partner, their membership fees will be on your invoice. You can access your invoices in your Active&Fit Direct *Billing & Payments* section within your online account.

17. **Q: When are my monthly payments due?**

A: Your recurring monthly fees and taxes are charged to your credit card on the same date each month as your enrollment date, starting the month after you enroll. Each recurring monthly fee is a prepayment for the next month. If you enroll on the 12th of the month, your payment date each month will be on the 12th of the month. If you enroll on the last day of the month, your payment date will be the last day of each month.

18. **Q: How do I read my invoice?**

A: On the invoice, you may see one or more of the following descriptions. Not all items will appear on each invoice.

Active&Fit Direct Program. This represents features that are included with the Active&Fit Direct program such as on-demand workout videos, activity tracking, etc. There's no additional charge for these features.

Next Month's Fee. Fitness center memberships are billed one month in advance. This line shows the amount you're paying for next month. It includes applicable taxes.

Enrollment Fee. This line shows that you've paid the initial enrollment fee plus applicable taxes.

Current Month's Fee. This line shows the amount you're paying for the current month's membership. It includes applicable taxes.

Here's an example of an initial invoice if you selected a standard membership:

- You join the program Sept. 12. You'll see an invoice for \$84 plus applicable taxes:
 - \$28 enrollment fee.
 - \$28 for THIS month's membership fee (Sept. 1-30).
 - \$28 for NEXT month's membership fee (Oct. 1-31).
- Your enrollment date (12th) is your recurring billing date.
- Since memberships are billed one month in advance, your next payment is due Oct. 12 for your November membership.

19. **Q: Do I ever have to pay a gym or studio directly for anything?**

A: Under your Active&Fit Direct membership, you are eligible for a standard or premium membership at any of the thousands of participating gyms or studios nationwide. You pay your enrollment and membership fees initially and then monthly to the Active&Fit Direct program. Additional services or products may be available for purchase through your chosen gym or studio. If you decide to change fitness locations, additional fees may apply when selecting a premium location. Enrollment and monthly fees will be applied to your Active&Fit Direct account.

20. **Q: I received a promo code. How do I use it?**

A: On the Active&Fit Direct website, select your favorite gym or studio. After you create an account and agree to the terms, you'll be directed to review your selections and all applicable fees before entering your credit card for payment. You must enter your credit card information before you can apply the promo code. Enter your promo code in the designated box and click *Apply*. Please note: Promo codes are case-sensitive and must be entered exactly as provided. Promo codes can only be used for standard gyms.

SPOUSE/DOMESTIC PARTNER

21. **Q: How do I enroll my spouse or domestic partner?**

A: To enroll your spouse/domestic partner, you must first enroll yourself. Once you create your account, select your fitness center, and pay your initial fees, you can add your spouse or domestic partner from a link just above your fitness card, on the dashboard. You'll be directed to fill out your spouse's or domestic partner's information before selecting their fitness center. You will then pay their initial and monthly fees from your account.

Your spouse or domestic partner will receive an email instructing them to create their own account where they can view their Active&Fit fitness card and access the on-demand workout videos, the resource library, and more. Additional fees apply if enrolling your spouse or domestic partner. Spouses/domestic partners must be 18 years or older.

22. **Q: Will my spouse or domestic partner pay their own membership fees?**

A: No, the primary account holder is responsible for their spouse's or domestic partner's membership fees.

23. **Q: What if my spouse or domestic partner wants to switch fitness centers?**

A: No problem! You can change their fitness center from your account under *Manage Memberships*. Your spouse or domestic partner can then log in to their account to access their new fitness card.

24. **Q: What happens if I cancel my membership?**

A: If you cancel your membership, your spouse's or domestic partner's membership will also be canceled.

DAILY WORKOUT CLASSES

25. **Q: Do I need to be enrolled in the Active&Fit Direct program to access the workout classes on YouTube and Facebook?**

A: No. These 30-minute classes, led by certified instructors, are available to anyone. Follow @MyActiveandFit on Facebook to check them out! You can also watch them anytime on YouTube.

26. **Q: Are the workout classes advanced or can beginners also participate?**

A: All fitness levels are welcome. Our instructors demonstrate exercise modifications whenever possible.

FITNESS CENTERS

27. **Q: What types of fitness centers are part of the Active&Fit Direct program?**

A: We contract with thousands of top gyms and studios across the country ranging from conventional health clubs to boutique exercise studios offering yoga, cycling, Pilates, and more. Choose from more than 12,200 standard gyms and over 5,700 premium studios. These include coed and gender-specific fitness centers.

28. **Q: What is the difference between standard and premium gyms and exercise studios?**

A: The main difference between the standard and premium fitness centers is the monthly fees. Standard gyms cost \$28 a month plus a \$28 enrollment fee and applicable taxes. Costs for premium studios are typically higher and vary.

29. **Q: Can I try out a fitness center before I enroll?**

A: Yes, most fitness centers offer a free guest pass through the Active&Fit Direct program to make sure you find the gym or studio that's right for you. If you find a fitness center in our directory and want to try it out, use the fitness center search, select a location, and click *Request a Guest Pass*. Take the letter to your selected location.

30. **Q: Can I continue to use my existing gym or studio?**

A: If your gym or studio is part of the Active&Fit Direct network, then yes, your gym or studio will allow you to cancel or suspend current memberships so that you may enroll in the Active&Fit Direct program with no penalty. If you cancel your Active&Fit Direct membership and the original gym or studio membership was suspended (and not canceled), your original membership should be reinstated.

31. **Q: How can I nominate a fitness center to become part of the Active&Fit Direct network?**

A: If you don't see your favorite fitness center on the Active&Fit Direct website, scroll to the bottom of the search results, look for *Can't find your fitness center in our network?* and click *Nominate a Fitness Center*. Provide the name, address, and phone number of the location. We'll contact them for possible addition to the Active&Fit Direct network.

32. **Q: What if I have a complaint against a fitness center?**

A: Please use *Contact Us* on the Active&Fit Direct website. We'll review your complaint and follow up accordingly and may send inquiry letters or conduct site visits or secret shopper calls. We'll circle back with you on your complaint.

33. **Q: Can I change my fitness center? If so, how often?**

A: Yes, of course. You can change fitness centers at any time. We want to make sure you find the right gym or studio for your schedule, lifestyle, and fitness preferences. Just log in, select your new Active&Fit Direct gym or studio, and reprint your fitness card if needed or save it again to your phone. Go to your new fitness center and present your Active&Fit fitness card. They will use your fitness card to verify your enrollment and then have you complete their membership agreement. Note that additional fees may apply if you switch exercise studios in the premium network.

34. **Q: Can I use a different gym while traveling?**

A: If you're enrolled in the standard network, you may visit a different standard gym at no additional cost. Log in, find a convenient Active&Fit Direct gym, and print your new fitness card or save it again to your phone. Go to the gym and present the new card. They'll verify your enrollment and have you complete their membership agreement. Premium studios offer access to only one chosen location.

WEBSITE FEATURES

35. Q: How do I find the added benefits like on-demand workout videos?

A: Before you enroll, get started with 200 on-demand workouts at no cost! Click *Join Now* on your homepage to register and view them. Or enroll and get access to over 9,300 on-demand workout videos. Select *Workout Videos* to view the videos.

36. Q: What is the Active&Fit Direct Connected!™ tool?

A: Once you enroll, you can use the Active&Fit Direct Connected! tool to aggregate activity data from compatible wearable trackers and apps to sync and track activity online. It can even track your activity from your connected exercise equipment.

37. Q: How do I use my wearable fitness tracker or app to track activity?

A: Once you enroll, follow these steps:

- Click *Connected!* on your dashboard.
- Click *Manage Apps/Devices*.
- Review the list of approved devices and apps (hover over each image to see a full list of supported devices and apps from each manufacturer).
- Click *Connect* for the device or app you wish to connect and follow the instructions to grant permission for data to be transferred to your Active&Fit Direct account.
- Once completed, you will be redirected to your account and see a message that the connection is successful.

Purchase of a wearable tracker or app may be required and isn't reimbursable by the Active&Fit Direct program.

38. Q: What is Active&Fit Now?

A: The Active&Fit Now™ program is a flexible, affordable fitness program offered through American Specialty Health Fitness Inc. For members not eligible for Active&Fit Direct, the Active&Fit Now program is public and still affordable, with 8,300+ gyms available for \$32 per month.

¹ Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

² Plus an enrollment fee and applicable taxes for standard fitness centers. Costs for premium exercise studios exceed \$28/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.