

- 1. Q: What is included in the Active&Fit Direct™ program?
 - **A:** The Active&Fit Direct program provides you with access to a broad network of participating fitness centers and select YMCAs at a cost well under market prices. You also have access to online tools such as a fitness center search, educational resources, and more.
- 2. Q: What are the different types of fitness centers participating with the Active&Fit Direct program?
 - A: The Active&Fit Direct network includes both coed and gender-specific fitness centers, exercise centers, and YMCAs.
- 3. Q: Can I try out a location before enrolling?
 - **A:** Yes. If you are interested in a network fitness center but are not ready to enroll, you may request a guest pass letter and bring it to the fitness center indicated on the letter. To request a guest pass, visit the Active&Fit Direct section of your employer, association, or health plan website. Note that not all fitness centers offer a guest pass, but you can use the online search to find one that does.
- 4. Q: How can I enroll in the Active&Fit Direct program?
 - A: To enroll, visit the Active&Fit Direct section of your employer/health plan/organization website.
- 5. Q: How much does it cost to enroll in the Active&Fit Direct program?
 - A: When you enroll, a \$25 enrollment fee, \$25 for the current month (regardless of the enrollment date within that month) \$25 for the next month, and applicable taxes are due. Each month's fee is \$25 (plus applicable taxes). After a 3-month commitment, participation is month-to-month. Once enrolled, you may view or print your fitness card and take it to any fitness center in the Active&Fit Direct network. Once the fitness center verifies your enrollment in the Active&Fit Direct program, you will sign a standard membership agreement and receive a card or key tag from the fitness center to check in on subsequent visits.
- 6. Q: How can I check my eligibility for the Active&Fit Direct program?
 - **A:** Contact your employer, association, or health plan to see if you have access to the program.
- 7. Q: Why can't I enroll on the Active&Fit Direct website? I typed the exact URL provided to me into my web browser.
 - **A:** You must use the dedicated link found directly on your employer, association, or health plan page—this link cannot be copied and pasted, nor can it be typed into a web browser. Please visit that page and click on the link, which confirms that you're eligible for this Active&Fit Direct benefit.
- 8. Q: Is there a minimum age requirement to enroll in the Active&Fit Direct program?
 - **A:** Yes, you must be 18 years of age or older to enroll in the program.
- 9. Q: Once enrolled, when can I start using the fitness center?
 - **A:** You have access to your fitness card as soon as you enroll on the website and can use it to go to the participating fitness center right away.

10. Q: How do I read my invoice?

A: On your initial invoice, you'll see 2 descriptions:

- Setup fee: Active&Fit Direct Fee: This line item shows that you have paid your enrollment fee and \$25 for the remainder of the current month (e.g., September).
- Active&Fit Direct Fee: This line item shows that you have prepaid your dues for the following month's participation (e.g., October 1 31). Please note that the fees cover from the 1st of the following month to the last day of that month, regardless of the date you enrolled. Although your invoice will indicate you are covered until your next payment date, your coverage is actually extended until the last day of the following month. For example, if your invoice reads that your Active&Fit Direct Fee covers September 15 October 15, your payment will be withdrawn on September 15 and your membership will be prepaid for October 1 31.

Going forward, you will prepay your fees for the following month (e.g., in October, you will prepay for November). Your card on file will continue to be charged on the same date each month, and you will be able to access your future invoices in your Active&Fit Direct online account.

11. Q: When are monthly payments charged?

A: Recurring payment of \$25—plus applicable tax—is charged on the same date each month as your enrollment date, starting the month after you enroll. The fee collected is for the following month's participation. If your payment date does not exist in a month, the payment will be charged on the closest day within the same month (e.g., if you enroll January 30, the recurring payment is February 28, the last day of the month).

12. Q: Can I continue to use my existing fitness center?

A: Active&Fit Direct network fitness centers allow you to cancel or suspend current memberships, so you may enroll in the Active&Fit Direct program at no penalty. If you decide to cancel your Active&Fit Direct enrollment, and the original fitness center membership was suspended (and not canceled), your original membership should be reinstated.

13. Q: How do I nominate a fitness center to be included in the Active&Fit Direct network?

A: If a fitness center is not listed on the Active&Fit Direct website, you may nominate the location by providing the name, address, and phone number. The fitness center will be contacted for possible addition to the Active&Fit Direct network. Check back periodically to see if your nominated fitness center has been added to the network.

14. Q: Do I get an Active&Fit Direct fitness card? If so, how is one obtained?

A: Yes. The fitness card is available in your Active&Fit Direct account. Once enrolled, you can print your fitness card or save it to your phone, and show it to the participating fitness center.

15. Q: What is the process for complaints against a fitness center or YMCA?

A: You can contact customer service via www.ActiveandFitDirect.com to file a complaint. American Specialty Health Fitness, Inc., provider of the Active&Fit Direct program, will assess complaints and follow up accordingly. Methods of follow-up may include inquiry letters, site visits, or secret shopper calls.

16. Q: Do I ever have to pay a fitness center or YMCA directly to participate in the Active&Fit Direct program?

A: You pay your required Active&Fit Direct fees directly to the Active&Fit Direct program; you will not pay anything to the fitness center to enroll. However, you are responsible for paying any fees associated with upgrading your fitness center standard membership directly to the fitness center. Any non-standard fitness center services that typically require an additional fee are not included.

17. Q: What are the online educational resources?

A: When you are enrolled in the Active&Fit Direct program, the website features 150+ videos, articles, and classes, which you can access at no extra cost by clicking on the Resource Library tab on the website.

18. Q: How do I cancel my enrollment?

A: You can cancel your enrollment through the Active&Fit Direct website after the minimum 3-month enrollment period. Your fees paid to the Active&Fit Direct program are refundable only in very limited circumstances. You should refer to the Program and Website Terms and Conditions located on the Active&Fit Direct website for more information on canceling your enrollment and for restrictions on refunds.

