

FREQUENTLY ASKED QUESTIONS ABOUT THE ACTIVE&FIT DIRECT™ PROGRAM

1 **What is the Active&Fit Direct™ Program?**

The Active&Fit Direct Program provides you with direct access to a national network of over 10,000 participating fitness centers and select YMCAs across the US at a cost of \$25 per month (plus a \$25 enrollment fee and applicable taxes).

2 **Who is eligible for the Active&Fit Direct Program?**

If you and your spouse/domestic partner meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Active&Fit Direct Program.

3 **When can I begin participating in the Active&Fit Direct Program?**

If you and your spouse/domestic partner meet the plan's eligibility criteria ([Benefits Handbook](#)), you are eligible to participate in the Active&Fit Direct Program immediately.

4 **How do I access the Active&Fit Direct Program?**

To access the Active&Fit Direct Program, visit the Healthyroads® website at healthyroads.com and click on the **Active and Fit Direct** link under the Wellness Resource Toolkit.

5 **Can I access the Active&Fit Direct Program through any other site other than Healthyroads.com?**

To **enroll**, you **must** access Active&Fit Direct through Healthyroads.com. Once you're enrolled and have created an Active&Fit Direct account with a unique username and password, you may access the Active&Fit Direct site directly at www.activeandfitdirect.com by signing into your account.

6 **Can I try out a fitness center before enrolling?**

Yes, if the fitness center allows guest passes. If you are interested in a fitness center but are not ready to enroll, you may request a guest pass letter from participating fitness centers and bring it to the fitness center indicated in the letter. You must register on the Active&Fit Direct website through Healthyroads.com, to obtain a guest pass.

7 Is the Active&Fit Direct Program subsidized by Marsh & McLennan Companies?

No. You pay 100% of the cost to participate in the Active&Fit Direct Program.

8 How much does the Active&Fit Direct Program membership cost?

You pay \$25 per month (plus applicable taxes) for access to over 10,000 fitness centers and select YMCAs across the US. Upon enrollment, you pay a total of \$75 at registration, plus applicable taxes (\$25 enrollment fee + \$25 membership fee for the current month + \$25 membership fee for next month) plus applicable taxes. You are responsible for paying all fees via credit card or debit card directly to Active&Fit Direct.

You will be charged for the \$25 monthly fee regardless of the enrollment date within that month. Example: You enroll on June 25th. You pay \$25 on June 25th to access the fitness center for that month regardless of only six days left in the month (June 25th – June 30th).

9 Is there a minimum membership commitment?

Yes. There is a **minimum three-month membership commitment**. After a three-month commitment, participation is month-to-month.

Example: You enroll on June 1st, and pay \$75 upfront (plus applicable taxes) which is the \$25 enrollment fee, \$25 membership fee for the month of June and \$25 membership fee for the month of July, plus applicable taxes.

You then pay \$25 on July 1 for the month of August (3rd month of membership). After that, you are able to cancel the membership. There is a total \$100 commitment (plus applicable taxes) before you cancel your membership.

10 When are monthly fees charged for the Active&Fit Direct Program?

Recurring membership fees are charged automatically on the same day 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 fee will be charged on the closest day within the same month (e.g., if you enroll January 30, the recurring fee for February will be charged on February 28, the last day of the month). Each month's membership fee is \$25, plus applicable taxes.

11 How do I enroll in the Active&Fit Direct Program?

You may enroll in the Active&Fit Direct Program by going to the Healthyroads website at healthyroads.com and click on the 'Active and Fit Direct' link under the Wellness Resource Toolkit. The link will direct you to the Active&Fit Direct website to register and enroll. You may also access Active&Fit Direct from the Healthyroads website through Career & Rewards in Colleague Connect.

- To enroll, select the 'Enroll Now' button.
- Select "I understand and I agree with the Membership Terms & Conditions."
- Create an account. Enter your personal information.

- Read and agree to the Program and Website Terms and Conditions.
- Create a username and password.
- Enter payment information and select 'Pay'. You will pay a total of \$75 at registration, plus applicable taxes (\$25 enrollment fee + \$25 membership fee for current month + \$25 membership fee for next month).
- You will then be enrolled in the Active&Fit Direct Program and have access to print a fitness card, search participating fitness centers, and start working out immediately.

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 need to sign a standard membership agreement with that particular fitness center and may receive a card or key tag, as applicable, from the fitness center to check in on subsequent visits.

To obtain the fitness card, access the Active&Fit Direct website through Healthyroads.com. You will need access to a computer or mobile device to enroll and print your fitness card or you can save it to your phone. You may also call Healthyroads Customer Service at + 1 844 641 2746 to have your fitness card printed and sent to you.

12 **Once enrolled, when can I start using the fitness center?**

You have access to your fitness card as soon as you enroll on the Active&Fit Direct website and can go to the participating fitness center right away.

13 **Can I add family members to my fitness center membership through the Active&Fit Direct Program?**

Yes, your eligible spouse/domestic partner who is 18 years of age or older is eligible to enroll in the Active&Fit Direct Program. Your spouse/domestic partner can access the Active&Fit Direct link through the Healthyroads website to sign up for their individual membership in the program.

14 **Do I get an Active&Fit Direct fitness card? If so, how is the card obtained?**

Yes. The fitness card contains your Active&Fit Direct membership number. You need your fitness card to provide to the fitness center you selected. The fitness card is available on the Active&Fit Direct website, which can be accessed by signing into your account using your unique username and password you create during enrollment. Once enrolled, you can print your fitness card or save it to your phone, and show it to the participating fitness center. You may also call Healthyroads at + 1 844 641 2746 to have your fitness card printed and sent to you.

15 **If I am already enrolled in a fitness center, how do I transfer my membership to the Active&Fit Direct Program?**

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 can be reinstated. If your current fitness center is not part of the Active&Fit Direct network, you should sign into your Active&Fit Direct account to find a

participating fitness center.

16 Do I have to pay a fitness center directly to participate in the Active&Fit Direct Program?

No. 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, if you choose to. Any non-standard fitness center services that typically require an additional fee are not included in the Active&Fit Direct Program.

17 What happens if my fitness center is not participating in the Active&Fit Direct Program?

If your fitness center is not listed on the Active&Fit Direct website, you may nominate the fitness center by providing the name, address and phone number on the Active&Fit Direct website. 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 Active&Fit Direct network. Nominating a fitness center does not guarantee that it will be added to the Active&Fit Direct network.

18 How do I cancel my enrollment?

You can cancel your enrollment through the Active&Fit Direct website after the minimum three-month membership commitment period has been completed. To cancel, you will need to sign into your Active&Fit Direct account and click **My Account** from the drop down menu below your name. You will then be able to access the **Cancel Program Enrollment** link under the **Program Enrollment** section once the three-month membership commitment period had been completed.

For example, you enroll on June 1. The three-month membership commitment, based on your enrollment date of June 1, is the months of June, July and August. On June 1, you pay the \$25 enrollment fee, \$25 membership fee for June and \$25 membership fee for July (plus applicable taxes). On July 1, you pay the \$25 membership fee (plus applicable taxes) for the month of August. On July 2*, you cancel your membership. Your cancellation on July 2 means that your last day of participation in the Active&Fit Direct program will be August 31. You will no longer be charged a monthly membership fee starting August 1.

*In this example, you can cancel your membership any day from July 2 through July 31 and not be charged the monthly membership fee on August 1.

19 What are the features available on the Active&Fit Direct website?

You can search for a participating fitness center, view billing information, print a fitness card and you may also view 800+ on-demand workout classes. To access the workout classes click on the Resource Library tab after enrollment.

20 Can I continue my enrollment in the Active&Fit Direct Program if I terminate employment?

Yes. You can continue your enrollment in the Active&Fit Direct Program after you terminate your employment. Access to the Active&Fit Direct Program would be directly through the Active&Fit Direct website at www.activeandfitdirect.com using the username and password you created during

enrollment.

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