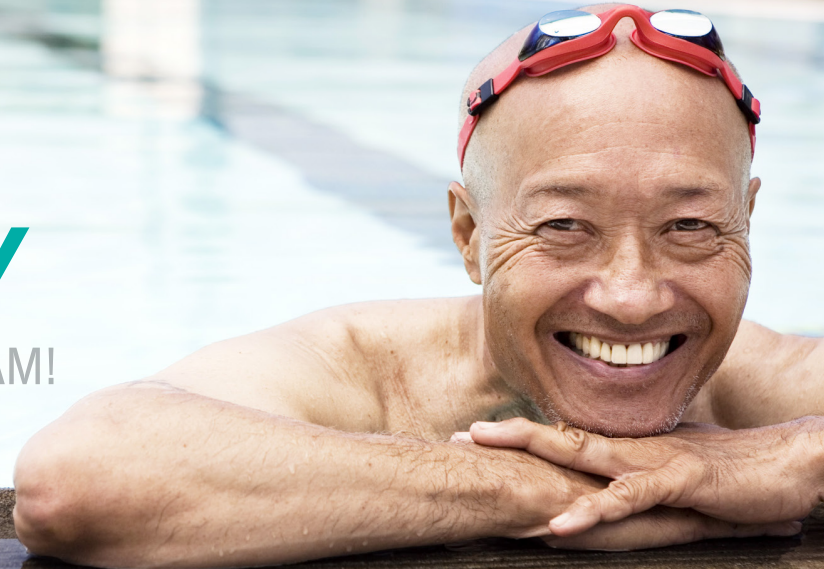


WELCOME TO THE SILVER&FIT®

EXERCISE & HEALTHY AGING >> PROGRAM!



We're glad to have you join our program! We believe healthy living is a choice for life. And by being more active, you can improve the quality of your life for years to come.

You signed up for the no-cost fitness facility program. This means that you can go to the participating fitness clubs and exercise centers of your choice. Some facilities have classes for older adults that you might like. You may use dance or yoga studios and/or swimming pools at some exercise centers. Make sure to bring the enclosed letter when going to a club or center.

Check out www.SilverandFit.com to learn more about the program! You can also get:

- » Healthy Aging classes (online or DVD)
- » *The Silver Slate*® newsletter 4 times a year
- » The Silver&Fit Connected!™ program, a fun and easy way to track your exercise through a wearable fitness device or app*
- » Rewards! Log on to let us know if you are interested in earning rewards**
- » Other web tools like a facility search, health articles, challenges, and more

*Purchase of wearable fitness device or app is not included.

**Rewards subject to change.



Visit www.SilverandFit.com or call
1.877.427.4788 (TTY/TDD 1.877.710.2746),
Monday through Friday, between
5 a.m. to 6 p.m. Pacific Time, to:

- » Ask questions about the program
- » Change to the Home Fitness program
- » Ask that a facility be part of our network

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 the Silver&Fit program 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 (Nicotine Replacement
- » Therapy products provided by Healthyroads, Inc. if Healthyroads Coaching[®] is part of the Silver&Fit member's benefit), 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
- » Fitness devices and applications that require a fee are not reimbursed by the Silver&Fit program

Talk to your doctor before you start or change your exercise routine.

Your use of the Silver&Fit Connected! program serves as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. The people in this piece are not Silver&Fit members. Silver&Fit, Silver&Fit Connected!, Healthyroads Coaching, the Silver&Fit logo, and *The Silver Slate* are trademarks of ASH.

Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. Health Net has a contract with Medicare to offer HMO plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal. ASH has a contract with Health Net.

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