

ABOUT THE ACTIVE&FIT DIRECT™ PROGRAM

- 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.
- 2. Q: What's included in the Active&Fit Direct program?
 - A: Your membership includes:
 - A gym membership to your choice of 12,700+ standard gyms and/or 9,400+ premium exercise studios.
 - 14,000+ free on-demand workout videos available before you enroll. Just create an account.
 - Once enrolled, you can enroll your spouse or domestic partner.¹
 - Activity tracking through the Active&Fit Direct Connected![™] tool, which aggregates data from over 250 wearable fitness trackers and apps.
 - One-on-one well-being coaching on fitness, nutrition, stress, sleep, and more.
 - Online healthy living articles and videos.
 - No long-term contracts.
- 3. 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 When you purchase a membership for more than one gym or studio, you will receive a \$5 discount off the monthly fee for each membership purchased after your first. If you purchase multiple standard memberships, you will pay one \$28 enrollment fee. If you purchase multiple premium memberships, you will pay an enrollment fee for each premium membership. Additional fees apply if enrolling your spouse or domestic partner.
- 4. Q: Is there a minimum commitment period for enrollment?
 - A: Yes, there's a 2-month minimum enrollment period. After 2 months, participation is month-to-month.

ELIGIBILITY

- 5. Q: How do I know if I'm eligible to enroll?
 - **A:** You may be eligible for the Active&Fit Direct program through an employer, health plan, association, or other sponsoring organization. If so, your organization will direct you to a special link with access to the Active&Fit Direct website.
- 6. Q: Why isn't the Active&Fit Direct program offered to the public?
 - **A:** The Active&Fit Direct program is available through select organizations who have contracted directly with the Active&Fit Direct program. 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 participating organization'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 participating organization'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 participating organizations such as employer groups, health plans, or associations. It's not available to the public.

9. Q: When can I start using the gym or studio I select?

A: You have 2 options when you enroll. You can choose to start your membership immediately, or you can delay your enrollment date to the first of the next month. You will be able to make this choice during checkout.

10. Q: What will I pay at enrollment?

A: If you start your membership immediately, you will pay the current and next month's fees, plus an enrollment fee(s) and applicable taxes. If you delay your start date to the first of the next month, you will pay the next month's fees, plus an enrollment fee(s) and applicable taxes. Fees will vary based on gym or studio selection. After the 2-month enrollment period, participation is month-to-month.

11. Q: I'm enrolled! What's next?

A: Once enrolled, find your Active&Fit Direct fitness card on your Dashboard. You can then print your card or save it to your phone and take it with you to your chosen gym or studio. The gym or studio will verify your enrollment and ask you to complete your membership agreement. You may receive a membership card or key tag which can be used each time you go to the gym. Now you're all set to start working out!

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

A: No, 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 and Privacy Statement.

13. Q: How do I cancel my membership?

A: You may cancel your membership with 30 days' notice by logging in to your Active&Fit Direct account and going to the *Manage Memberships* page. Your membership will be terminated on the last day of the last month for which you paid. If you cancel your membership during your initial 2-month enrollment period, your membership will be terminated on the last day of the second month. You do not need to go to your gym or studio to cancel your membership — you must cancel your membership on the Active&Fit Direct website. Refer to the Program and Website Terms and Conditions for more information.

14. Q: Are there any fees or penalties if I cancel my membership?

A: No, there are no penalties or fees if you cancel your membership after the 2-month enrollment period. However, you may need to pay another enrollment fee if you cancel your membership and enroll again later.

15. 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 may need to pay the enrollment fee again.

16. 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

17. Q: When are my monthly payments due?

A: After your first payment, your recurring monthly fees and taxes are charged to your credit card on the same date each month as the date of your first payment, 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 current month, your payment date will be the last day of each month moving forward. For example, if you enroll on the last day of March (March 31) your next payment date will be on April 30, the last day of April. You can access your invoices in your Active&Fit Direct Billing & Payments section within your online account.

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 one-on-one well-being coaching, activity tracking, etc. There's no additional charge for these features.

Next Month's Fee (Gym Name). Gym memberships are billed one month in advance. This line shows the amount you're paying for the next calendar month. It includes applicable taxes.

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

Enrollment Fee (Gym Name). This line shows that you've paid the initial enrollment fee plus 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. 12-30) (Power Gym)
 - \$28 for NEXT month's membership fee (Oct. 1-31) (Power Gym)
- All memberships are monthly and start on the first of the month and end the last day of the month. The dates beside each of the descriptions do not always reflect the paid membership dates.
- 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 (1-30) membership.

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

A: Under your Active&Fit Direct membership, you pay your enrollment and membership fees to the Active&Fit Direct program. Enrollment and monthly fees will be applied to your Active&Fit Direct account. Additional services or products (including membership key cards, tags, or fobs) may be available for purchase through your chosen gym or studio.

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. If the promo code is not already pre-populated, 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.

GYMS AND STUDIOS

21. Q: What types of gyms and studios 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 12,700 standard gyms and over 9,400+ premium studios. These include coed and gender-specific gyms.

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

A: Standard gyms include conventional health clubs while premium exercise studios include boutique studios offering yoga, cycling, Pilates, and more. Standard gyms cost \$28/month, plus an enrollment fee and applicable taxes. Costs for premium studios are typically higher and vary, and also include an enrollment fee(s) and applicable taxes.

23. Q: Can I try out a gym before I enroll?

A: Yes, most gyms 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 gym in our fitness center search and want to try it out, select the location and click *Request a Guest Pass*. Take the letter to your selected location.

24. 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.

25. Q: How many gyms can I go to?

A: You can purchase a membership to as many gyms or exercise studios as you would like. The first gym you select will cost \$28/month (plus an enrollment fee and applicable taxes) for a standard membership. Fees vary for premium exercise studios. Each additional membership will be discounted \$5 off the monthly fee. If you purchase multiple standard memberships, you will pay one \$28 enrollment fee. If you purchase multiple premium memberships, you will pay an enrollment fee for each premium membership.

For example, if you purchase 2 standard gym memberships, you will pay \$28/month for the first and \$23/month for the second. Monthly fees include applicable taxes. You may also purchase multiple gym memberships for your spouse or domestic partner, paying the full monthly fee for your spouse's or domestic partner's first gym and a \$5/month discount on each additional membership. Some gym brands allow members to go to multiple gym locations for no additional fees. Please check with your gym to see if this is available.

26. Q: How can I nominate a gym or studio to become part of the Active&Fit Direct network?

A: If you don't see your favorite gym or studio on the Active&Fit Direct website, scroll to the bottom of the search results, look for *Can't find your fitness center?* 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. It may take up to 4 months for a nominated gym to join the Active&Fit Direct network. You can check the fitness center search page on the website periodically to see if the gym has been added.

27. Q: Can I change my gym?

A: You have flexibility when changing gyms. You can switch gyms within the standard network and go to your new gym on the first of the next month for no additional fees; or you can go to the new gym right away for a one-time fee. Additional fees will apply when changing within the premium network or from a standard gym to a premium studio.

SPOUSE OR DOMESTIC PARTNER

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

A: To enroll your spouse or 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 your Dashboard. You'll be directed to fill out your spouse's or domestic partner's information before selecting their gym or studio.. You will then pay their initial and monthly fees from your account.

Your spouse or domestic partner will receive an email with a link (valid for 24 hours) instructing them to create their own account where they can view their Active&Fit Direct fitness card and access one-on-one well-being coaching, the resource library, and more. Spouses or domestic partners must be 18 years or older.

29. Q: Can I choose the start date for my spouse or domestic partner?

A: If you choose to start your membership immediately or your membership is already active, you can choose to start your spouse's or domestic partner's membership immediately or delay until the first of the next month. If you delay your start date until the first of the next month, your spouse's or domestic partner's start date must also be delayed.

30. Q: Can my spouse or domestic partner go to multiple gyms?

A: Yes, you may purchase multiple gym memberships for your spouse or domestic partner. They will also receive the \$5 discount off monthly fees for each gym membership purchased after the spouse's or domestic partner's first full-price gym membership.

31. 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.

32. Q: What if my spouse or domestic partner wants to switch gyms?

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

33. Q: What happens to my spouse's or domestic partner's membership if I cancel my membership?

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

WELL-BEING COACHING

34. Q: What is well-being coaching?

A: Well-being coaching offers personalized coaching over the phone to help you achieve your health goals. Get matched with a well-being coach who'll provide education and training on topics such as fitness, nutrition, stress, and sleep. The program is customized to support you as an individual and help you set and reach goals at your own pace. Additional terms and conditions for well-being coaching apply.

35. Q: How can I participate in well-being coaching?

A: Once you enroll in the Active&Fit Direct program, you'll find the coaching program details on your dashboard. To schedule your initial 30-minute session, call the phone number on your dashboard.

WEBSITE FEATURES

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

A: You can get instant access to 14,000+ on-demand workout videos before you enroll! Just create a free account by clicking *Join Now* on the homepage.

37. 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.

38. 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.

39. Q: What is Active&Fit Now Program™?

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 8,600+ gyms available for \$32/month (plus an enrollment fee and applicable taxes).

M966-042AF 2/25 © 2025 American Specialty Health Incorporated (ASH). All rights reserved. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of ASH. Active&Fit Direct, Active&Fit Direct Connected!, Active&Fit Now and the Active&Fit Direct logos are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Standard fitness center and premium studio participation varies by location and is subject to change. Other restrictions may apply based on location of your selected fitness center. Some large chains may not offer access to multiple locations with their brand. Some fitness centers do not participate in the Active&Fit Direct network for all Program Sponsors. On-demand workout videos are subject to change. ASH reserves the right to modify any aspect of the Program (including, without limitation, the Enrollment Fee(s), the Monthly Fee(s), any future Annual Maintenance fees, and/or the Introductory Period) at any time per the terms and conditions. If we modify a fee or make a material change to the Program, we will provide you with no less than 30 days' notice prior to the effective date of the change. We may discontinue the Program at any time upon advance written notice.

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 Monthly fees are subject to applicable enrollment fees and taxes. Costs for premium exercise studios exceed \$28/mo. plus applicable enrollment fees and taxes. Fees vary based on premium exercise studios selected. Members may purchase multiple standard and premium gym memberships with a \$5 discount off the monthly fee for each membership purchased after their first.