



## ***HEALTH INSURANCE REIMBURSEMENT FAQ***

- 1. With what insurance providers is Anytime Fitness - Minneapolis associated?**
  - Anytime Fitness – Minneapolis, is currently associated with five (5) insurance providers for the purpose of fitness center frequent visitor reimbursement. These providers are *Medica, Health Partners, Definity, Blue Cross Blue Shield of Minnesota, Blue Cross Blue Shield of North Dakota and Ucare.*
- 2. How do I know if I am eligible for reimbursement?**
  - Even if you are covered by one of these insurance providers, not all of the coverage packages offer fitness center reimbursement or benefit. The only way to be certain your individual coverage offers the benefit is to discuss it with your insurer or the human resources representative at your place of work.
- 3. How much is the reimbursement?**
  - Each insurance provider offers a different benefit, but, usually the benefit amount is \$20/month.
- 4. How many visits per month do I need to make to be eligible for and receive my reimbursement?**
  - Each insurer has its own requirements as to the quantity and separation of visits you must make to Anytime Fitness in a given month to receive the benefit. Medica currently requires (8) visits; Health Partners, BCBS, Definity and Ucare require (12). Only one visit per day is counted towards the monthly requirement.
- 5. How will I receive my reimbursement?**
  - Each insurer offers its own mechanism for reimbursement. BCBS, Definity and Ucare subscribers will receive a \$20 credit applied to a future month's membership fee (i.e. A future month will be billed \$20 less than your normal monthly fee). Medica subscribers will have \$20 deposited into their bank account. Health Partners subscribers will receive a credit applied to a credit or debit card, or can have their account credited.
- 6. When will I receive my reimbursement?**
  - Reimbursement is usually received 4-6 weeks **after** the end of the month to which it is applicable. For example, if you earned reimbursement for the month of June, reimbursement is usually received in early-to-mid August.
- 7. How do I enroll?**
  - To add this benefit to your membership, speak with the Anytime Fitness/Minneapolis staff person during normally staffed hours. You will need your insurance card and photo ID to enroll. If you are covered by Medica, you will need to bring a voided check for the bank account to which you want any reimbursement deposited. If you are covered by Health Partners, you may need to provide a Visa or MasterCard with which we may apply credit.
- 8. What if I've visited other Anytime Fitness locations? Do I still get credit?**
  - If you visited any other Anytime Fitness location in a given month, please communicate the dates and locations of those visits to your home Anytime Fitness staff during normally staffed hours, or via email to the address specified at the top of this FAQ. You must submit this information within 3 days of the end of the applicable month for credit to be applicable. For example, for the month of June you must submit this information no later than July 3<sup>rd</sup>. Retroactive credit after this 3 day limit is not possible.
- 9. Can I receive reimbursement for family members as well?**
  - Each insurance provider offers its own specific rules as to the number of persons that are eligible for a specific member's coverage. BCBS, Health Partners and Definity allow "up to two" persons on a single membership to be eligible for the benefit; Medica allows only one person per membership to be eligible. Check with your insurer or HR representative.
- 10. Why doesn't Anytime Fitness - Minneapolis accept my insurance provider?**
  - Anytime Fitness – Minneapolis wishes to partner with all insurance providers. If we are not currently partnering with your provider, please provide their information to a staff member and we will make contact. We are not currently in negotiations with any other additional service provider to offer this benefit.
- 11. What if I "paid in full" when I enrolled? How do I get my reward/benefit?**
  - Some insurance providers deposit any benefit into a bank account or against a bank card, which you'll then receive regardless of if your membership is paid-in-full or recurring payments. For those programs offering a "monthly discount", the benefit applicable to a "paid in full membership" is accumulated and will be made available at the end of the membership period to be applied to a subsequent membership.
- 12. Who do I contact if there is a problem?**
  - Given that the reimbursement process involves your home Anytime Fitness Location, Anytime Fitness Corporate, the company that performs our electronic funds transfer, your bank, and/or your insurance company, a problem could arise at any of these organizations. Generally speaking, the best first place to present questions or express concerns is to the staff at your home gym. They will either be able to solve the problem, or direct you to the next possible responsible party.