

## Health Club Credit Schedule and FAQ

Qualifying employees can sign up for the fitness discount at any time. Credits follow the schedule below:

<b>Monthly requirement met (12 days per month*)</b>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>Eligibility verified and submitted</b>	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
<b>Credit posted to member's fitness account</b>	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb

**Note:** If there are any changes to your eligibility, please let your health club staff know. Also, contact BCBSND because it may affect your credit eligibility.

If you cancel your health club membership or become ineligible, or if the health club discontinues participation in the program, you will forfeit any unapplied credits.

### 1. How and when will I be credited?

Please note the two-month lag between the month you complete your workouts and the month you see your credit. For example, if you work out 12 days in February, your participation will be validated in March and your account will be credited in April. If you miss a month, your future credits will follow this same schedule.

### 2. What if my club's monthly fees are less than \$20 per month?

If your monthly membership is less than \$20, your credit will reflect the amount you pay per month. For example, if your monthly membership fee is \$15 each month, you will be credited \$15 each month you work out 12 days.

### 3. Why does the health club need my Blue Cross Blue Shield of North Dakota (BCBSND) ID number?

The health club needs a unique number to ensure that your workouts are credited to you, so you can be credited as part of this program.

### 4. I have a family or a dual membership. How will the workout be counted?

Your workouts will be credited toward your unique number and your spouse's workouts will be credited toward their unique number. Individuals must work out 12 days per month to receive their credit (a maximum of two—subscriber and spouse ages 18 or older—can participate with a maximum credit of \$40 per household).

### 5. I belong to a health club with multiple locations. Can I work out at any location and still have it count toward my 12 days per month requirement?

Only workouts that take place in the location where you first enroll will count toward your monthly credit.

### 6. What if I transfer my health club membership or become ineligible?

You need to be a current member of the health club and eligible through the employer's program when the credit is applied which is two months after

the month you complete your workouts. So if you terminate your health club membership or become ineligible before the credit has been applied, you will give up that credit.

### 7. Am I eligible for this program even if I am already a member of a participating health club?

Yes. Just complete an enrollment form at the health club so your health club can ensure that you receive your credit. Be sure to provide your health club with your member "Welcome Letter" that signals your eligibility for program participation.

### 8. What date during the month is the best time to sign up?

It is best to sign up for the program as early in the month as possible so it is easier to accomplish 12 workouts. If you sign up late in the month, you will have fewer days to achieve 12 workouts for the month (a maximum of one workout per day is credited).

### 9. If I miss one or two workouts one month, can I make them up the next month and still get reimbursed for the month I did not meet the requirement?

No, the program only provides credits for months where you work out 12 days during the month.

### 10. How will I receive my reimbursement?

There are different options for this. Depending on your club's existing systems for payment, there are different possibilities. A monthly tracking report will be provided to BCBSND including all eligible club members, and in return, the credit funds will be distributed accordingly.

- If your membership dues are deducted from your bank account, the health club can send the credit to your bank account.
- If you pay your membership dues in advance for the entire year, your credits will accrue and be applied on next year's balance.