

fitness handbook

Important things you need to know about the Fitness Program



Independence Blue Cross offers you the Healthy LifestylesSM Fitness Program, giving you an added incentive to adopt and maintain an active lifestyle.



**Independence
Blue Cross**

The Healthy LifestylesSM Fitness Handbook contains important information regarding the fitness program. Please review this handbook, which contains answers to many of the questions you may have about the program.

Keep your handbook in a convenient place for reference or for recording your workouts in the logbook section.

Congratulations on your efforts to improve your health!

Exercising regularly is good preventive medicine. It's well known that exercise reduces your risk of many major illnesses and can help you manage weight and stress and can reduce your chances of heart attack or stroke.

Independence Blue Cross offers two reliable methods to record your workouts: an automated system available at various network fitness facilities or the logbook enclosed in this handbook. While we allow members to select a fitness facility's computer printout as their primary method of logging workouts, Independence Blue Cross cannot assume any responsibility for the reliability of fitness facility computer systems. Therefore, if you select a fitness facility computer printout as your primary method of logging workouts, you also accept the risk that all your workouts may not be credited toward your reimbursement should your fitness facility have system difficulties.

It's your choice! Use the handbook as your primary tool for recording workouts, or use it to log workouts when exercising at a fitness facility other than your primary facility.



Healthy LifestylesSM Fitness Program — Get up to \$150 back!

- Step 1 Enroll in the Fitness Program.** Enrolling is easy. You may enroll online or call the Health Resource Center at 1-800-ASK-BLUE, Monday through Friday, 8 a.m. to 6 p.m. EST.
- Step 2 Find a conveniently located fitness facility.** You may attend any fitness facility as long as it offers a comprehensive fitness program that includes continuous cardiovascular, flexibility, and resistance training and is supervised by an instructor or trainer. Competitive and recreational sports are not eligible (see a complete list of facility eligibility requirements on the following page). A directory of fitness centers is available at www.ibxpress.com under Fitness Program or by calling the Health Resource Center at 1-800-ASK-BLUE.
- Step 3 Record your workouts.** When you enroll, you choose a primary method of recording your workouts. If you use the Fitness Handbook to record fitness facility workouts, have your fitness facility representative record your attendance by signing and dating the handbook each time you work out.

This handbook also serves as a convenient tool to record your workouts if you visit a fitness facility other than your primary facility or have the opportunity to work out while traveling or vacationing out of town. Have a fitness facility representative sign and date this handbook or obtain a computer printout to document your workout. You may also record your workouts by using the automated logging system.

Instructions for using the automated logging system:

1. Locate the designated telephone at your network fitness facility. A fitness facility employee can direct you.
2. Dial 1-800-971-3182. Note: Some fitness facilities have this number preprogrammed.
3. Speak or enter your health care plan identification number (without the alpha prefix).
4. Speak or enter your four-digit personal identification number.
5. The system will verify the number of workouts you have recorded.
6. After you have completed 120 workouts, it is no longer necessary to document workouts until you are automatically reenrolled on your anniversary date.

If the automated system is not operational, have your fitness instructor/representative date and sign the logbook page in your handbook each time you work out. Or document your workout on a manual log sheet provided to all network facilities in case of system failure.

- Step 4 Request your reimbursement.** To be eligible for your reimbursement, you must complete and record 120 workouts within your 365-day Fitness Program enrollment period.

When you complete 120 workouts within your 365-day Fitness Program enrollment period, submit your reimbursement form (attached to this handbook), your fitness facility receipts and/or fitness facility contract, along with all of your documented workouts, logbook pages, or computer printout no later than 90 days after your 365-day program enrollment period has been reached (anniversary date). *The sooner you send in your receipt, the sooner we can process your reimbursement.*

Fitness program guidelines

Eligible

There is no age limit for subscribers. However, dependents must be 18 or older at the time of enrollment. Members must have active managed care coverage.

Eligible full-service facilities

We have designed the Healthy LifestylesSM Fitness Program to provide an incentive for members to begin a comprehensive exercise program that includes continuous cardiovascular, flexibility, and resistance training.

Eligible facilities are those whose primary business is a full-service fitness facility. These facilities offer a variety of activities in a supervised setting, such as:

- aerobic class
- stationary bicycle
- rowing machine
- pool for swimming laps
- treadmill
- track for running/walking
- stair climber
- resistance training
- jazzercise class
- cardio kickboxing class

Ineligible programs/facilities

Membership for athletic clubs that focus primarily on a single competitive or recreational sports activity are not eligible for reimbursement—even if the activity includes elements of a comprehensive exercise program. While we recognize that activities such as martial arts, rowing, tennis, and basketball are excellent ways to stay fit, they often do not require consistent, year-round attendance or proper supervision. Nor do these activities incorporate all the elements of a comprehensive exercise program. Therefore, participation in these programs does not qualify for reimbursement.

Examples of ineligible programs/facilities:

- tennis
- racquetball
- sculling/rowing clubs
- basketball
- martial arts/karate clubs
- squash
- chiropractic services
- Pilates
- sports leagues
- swim clubs
- yoga
- golf
- dance schools
- outdoor “boot camp” style programs

Reimbursement requirements

- You must complete 120 workouts during your 365-day Fitness Program enrollment period. Workouts must include continuous cardiovascular, flexibility, and resistance training and last approximately 30 minutes.
- Only one workout may be recorded per day with a minimum of eight hours between logged workouts.
- You must maintain managed care coverage between the time of program enrollment and completion of the program requirements. If your health plan coverage changes during your program, you may become ineligible for reimbursement. Traditional indemnity plans are not eligible for the Healthy LifestylesSM Fitness Program.
- Fitness facility membership receipts must be submitted on fitness facility letterhead, or a copy of the fitness facility contract must accompany the receipt. You must submit all of your documented workouts along with the reimbursement form (attached to this handbook) no later than 90 days after your 365-day Fitness Program enrollment period has been reached (anniversary date).

Mail to:

Independence Blue Cross
Attn: Healthy LifestylesSM Fitness Program
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

We'll send you your reimbursement of up to \$150!*

Reenrollment is automatic.

At the end of your 365-day program enrollment period (anniversary date), you will be automatically reenrolled. If you do not wish to have this done automatically, please call 1-800-ASK-BLUE. You need to have active managed care coverage to be automatically reenrolled.

When do you receive your reimbursement?

You will receive your reimbursement check after you have completed 120 visits and submitted the proper documentation. Only one reimbursement will be issued per member per 365-day program enrollment period. There are no partial reimbursements. "Backdating" of Fitness Program enrollment, workout dates, and/or logging in for another member is prohibited.

Lifetime fitness facility memberships

If you purchase a "lifetime membership" for a fitness facility, you are eligible to receive a reimbursement up to \$150 of the membership fees paid during your 365-day Fitness Program enrollment period.

***Only one reimbursement will be issued per member per 365-day program enrollment period.**

Family fitness facility memberships

If you purchase a family fitness facility membership, you will be eligible to receive your portion of the total annual membership fees paid during your 365-day Fitness Program enrollment period, based on the number of family members 18 and older included on the fitness facility contract.

Example:

- Family fitness facility annual contract fee is \$700.
- Four family members are listed on the family fitness facility contract.
- Two family members are 18 or older and, therefore, are eligible for reimbursement.
- $\$700 \div 2 = \350 (each eligible family member's portion of the total contract fee).

In this example, if the two eligible family members enroll and complete all Fitness Program requirements, each will receive \$150 (his/her portion of the family fitness facility annual contract fee up to \$150). If only one eligible member enrolls and completes all fitness program requirements, the family member will receive \$150 (his/her portion of the family fitness facility annual contract fee up to \$150).

Important

- Independence Blue Cross does not guarantee the solvency of any fitness facility and therefore has no liability should a fitness facility close.
- Independent vendors who neither are affiliated with Independence Blue Cross nor participate in its networks provide many of the Healthy LifestylesSM programs. Please call us if you want more information on these independent vendors.
- For members not enrolled in Keystone 65 or Personal Choice 65SM, Healthy LifestylesSM programs are value-added. They are not part of the health care benefits you have purchased and are, therefore, subject to change without notice.
- At Independence Blue Cross, we encourage all of our members to adopt and maintain a routine fitness program. However, if you are 40 or older, overweight, have a history of high blood pressure or heart disease, or have any other health concerns related to exercise, you are encouraged to consult your doctor before beginning any exercise program.
- Dependents must be at least 18 to be eligible for this reimbursement program.
- "Backdating" of Fitness Program enrollment, workout dates, and/or logging in for another member is prohibited.
- Falsification of information in order to receive your reimbursement is strictly prohibited.

Questions?

- Visit our website www.ibxpress.com
- Call the Health Resource Center at 1-800-ASK-BLUE or 215-241-3367, TDD 888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST

Member Name _____ ID # _____

Instructor/fitness facility representative must acknowledge each workout with date and signature.

Date	Fitness Facility representative signature	Specified activity(ies)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____
16. _____	_____	_____
17. _____	_____	_____
18. _____	_____	_____
19. _____	_____	_____
20. _____	_____	_____
21. _____	_____	_____
22. _____	_____	_____
23. _____	_____	_____
24. _____	_____	_____
25. _____	_____	_____
26. _____	_____	_____
27. _____	_____	_____
28. _____	_____	_____
29. _____	_____	_____
30. _____	_____	_____

Independence Blue Cross may verify your workouts with your fitness facility.

Member Name _____ ID # _____

Date	Fitness Facility representative signature	Specified activity(ies)
31. _____	_____	_____
32. _____	_____	_____
33. _____	_____	_____
34. _____	_____	_____
35. _____	_____	_____
36. _____	_____	_____
37. _____	_____	_____
38. _____	_____	_____
39. _____	_____	_____
40. _____	_____	_____
41. _____	_____	_____
42. _____	_____	_____
43. _____	_____	_____
44. _____	_____	_____
45. _____	_____	_____
46. _____	_____	_____
47. _____	_____	_____
48. _____	_____	_____
49. _____	_____	_____
50. _____	_____	_____
51. _____	_____	_____
52. _____	_____	_____
53. _____	_____	_____
54. _____	_____	_____
55. _____	_____	_____
56. _____	_____	_____
57. _____	_____	_____
58. _____	_____	_____
59. _____	_____	_____
60. _____	_____	_____

Only one workout session will be credited per day with a minimum of eight hours between logged workouts.

Member Name _____ ID # _____

Instructor/fitness facility representative must acknowledge each workout with date and signature.

Date	Fitness Facility representative signature	Specified activity(ies)
61. _____	_____	_____
62. _____	_____	_____
63. _____	_____	_____
64. _____	_____	_____
65. _____	_____	_____
66. _____	_____	_____
67. _____	_____	_____
68. _____	_____	_____
69. _____	_____	_____
70. _____	_____	_____
71. _____	_____	_____
72. _____	_____	_____
73. _____	_____	_____
74. _____	_____	_____
75. _____	_____	_____
76. _____	_____	_____
77. _____	_____	_____
78. _____	_____	_____
79. _____	_____	_____
80. _____	_____	_____
81. _____	_____	_____
82. _____	_____	_____
83. _____	_____	_____
84. _____	_____	_____
85. _____	_____	_____
86. _____	_____	_____
87. _____	_____	_____
88. _____	_____	_____
89. _____	_____	_____
90. _____	_____	_____

Independence Blue Cross may verify your workouts with your fitness facility.

Member Name _____ ID # _____

Date	Fitness Facility representative signature	Specified activity(ies)
91. _____	_____	_____
92. _____	_____	_____
93. _____	_____	_____
94. _____	_____	_____
95. _____	_____	_____
96. _____	_____	_____
97. _____	_____	_____
98. _____	_____	_____
99. _____	_____	_____
100. _____	_____	_____
101. _____	_____	_____
102. _____	_____	_____
103. _____	_____	_____
104. _____	_____	_____
105. _____	_____	_____
106. _____	_____	_____
107. _____	_____	_____
108. _____	_____	_____
109. _____	_____	_____
110. _____	_____	_____
111. _____	_____	_____
112. _____	_____	_____
113. _____	_____	_____
114. _____	_____	_____
115. _____	_____	_____
116. _____	_____	_____
117. _____	_____	_____
118. _____	_____	_____
119. _____	_____	_____
120. _____	_____	_____

Only one workout session will be credited per day with a minimum of eight hours between logged workouts.

COMPLETE

Health Plan
Identification Number: _____

Healthy LifestylesSM Fitness Program reimbursement form

YES! My receipts and handbook (if applicable) are enclosed. Please send my fitness facility fees reimbursement (up to \$150).

Please complete this form and return it to us by mail (with proper postage). Reimbursement requests must be received within 90 days after your 365-day program enrollment period has been completed.

Independence Blue Cross • Attn: Healthy LifestylesSM fitness reimbursement
1901 Market Street • P.O. Box 41880 • Philadelphia, PA 19101-9131

Mail my reimbursement to:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone (day): _____ Telephone (evening): _____

I verify that this information is true and accurate. I acknowledge that if the information is not true and accurate, a reimbursement will not be made, and Independence Blue Cross may disenroll me from the Fitness Program.

Member's Signature

Date

Questions?

Visit www.ibxpress.com, or call the Health Resource Center at 1-800-ASK-BLUE or 215-241-3367, TDD 888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST



Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield – independent licensees of the Blue Cross and Blue Shield Association.

The Healthy LifestylesSM Programs

Resources for your well-being

As a member of Independence Blue Cross, you have access to a wide variety of resources to help keep you and your family in the best of health.

We hope you take advantage of the many services available to you through our Healthy LifestylesSM programs. Whether it's helping you live healthy or being there when you need care, we are there for you every step of the way.



1901 Market Street • Philadelphia, Pennsylvania 19103-1480

www.ibxpress.com

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