

Fitness reimbursement benefit



In 2024, the fitness reimbursement benefit provides Aetna Medicare members in certain plans the ability to get reimbursed for fitness and activity fees and select supplies. This exciting benefit is in addition to the SilverSneakers® fitness benefit available with all Aetna Medicare plans.

How it works

With the fitness reimbursement benefit, members get an annual or quarterly allowance to be used for certain fitness-related expenses. The allowance amount and frequency varies by plan. The annual allowance ranges from \$360-\$1200 and the quarterly allowance ranges from \$90-\$300. See the plan's Evidence of Coverage for the specific allowance amount and frequency. This is a direct member reimbursement (DMR) benefit, which means members will pay up front for qualified services, activities and equipment, and then will need to submit for reimbursement.

What's the value of this benefit?

Examples:

Members are empowered to make their own decisions and use the allowance on activities that are most relevant for them.

This benefit is administered by Aetna and is in addition to the SilverSneakers fitness benefit included with all Aetna Medicare plans.



Member **Jane Smith** is an avid hiker. She could use this benefit allowance to get reimbursed for new hiking shoes, hiking poles and membership for state parks. And she can also continue to use the amenities offered at her local SilverSneakers gym.



Member **John Clark** is getting into pickleball. He could use this benefit allowance to get reimbursed for new paddles, balls, club or court fees, new athletic shoes, etc. He also likes to participate in SilverSneakers LIVE and on-demand classes, and he can continue to do so.



What can members get reimbursed for?

Members can use this benefit to be reimbursed for a range of eligible fitness-related services, activities and equipment. See examples below. See next page for a list of exclusions.



Fees for activities, like:

- Membership fees for gyms or pools outside of the SilverSneakers® network
- Amenity fees associated with extra services at SilverSneakers locations, like a volleyball league
- National and state park fees
- Ski/lift passes, equipment rental and lessons
- Golf green and golf driving range fees
- Walking and running clubs
- Tennis and pickle ball
- Kayaking
- Bowling
- Pilates and yoga
- Dance classes
- Parkinson's fitness classes



Fitness supplies such as:

- Weights
- Medicine balls
- Kettle bells
- Exercise peddlers
- Jump ropes
- Yoga mats
- Foam rollers
- Exercise and resistance bands
- Swimming goggles
- Athletic shoes, such as hiking boots or running shoes
- Exercise bikes
- Rowers



Activity supplies such as:

- Camping tents
- Hiking poles
- Fishing rods
- Golf clubs
- Bowling balls
- Select smart fitness technology devices (like Fitbit, Apple and Google watches, and OTbeat Burn) and fees
- Skis and ski poles
- Snow shoes
- Mountain bikes
- Walking sticks
- Kayaks
- Helmets
- Knee pads



How to request reimbursement

To request reimbursement, members should:



1. **Go to [AetnaMedicare.com/reimburse](https://www.aetnamedicare.com/reimburse).**



2. **Complete** the reimbursement form and include as much detail as possible.



3. **Submit** the form and itemized receipts/proof of payment online.

Members can also download the reimbursement form if they want to submit it by mail. They should complete the form with as much detail as possible and then follow the instructions to submit the form and receipts/proof of payment by mail.

It can take up to 45 days to process requests. Once approved, members will receive a check in the mail for reimbursement of covered items and services up to the plan's allowance amount.

Does this fitness reimbursement benefit replace the SilverSneakers® fitness benefit?

No. The fitness reimbursement benefit is in addition to the SilverSneakers fitness benefit. This means members can continue to take advantage of everything their SilverSneakers benefit has to offer, including membership at local gyms, online classes and more. And then in addition, this fitness reimbursement benefit gives them an allowance to use on eligible fitness-related activities and supplies of their choice.

Who should members call if they have questions about reimbursement?

Members should call Aetna Member Services by dialing the number on their member ID card. This benefit is administered by Aetna, so members should not call Tivity/SilverSneakers.

Do unused allowance amounts rollover?

No, unused allowance amounts do not roll over to the next calendar quarter or plan year.

Is there a limit on the number of times a member can request reimbursement?

No. Members can request reimbursement as many times as needed.

Can members request reimbursement for multiple qualified fitness services/activities on a single reimbursement form?

Yes.

Can members request reimbursement for eligible expenses from a prior quarter or year?

The member can request reimbursement at any time during the plan year as long as the purchase date on the receipt is within the applicable benefit period. For plans with a quarterly allowance, if the member has unused funds from a prior quarter and a qualifying expense from that quarter, they can request reimbursement during a later quarter; the purchase date must align to the benefit period.

What happens if a member requests reimbursement for a service/activity that exceeds their plan's allowance amount?

The member will only be reimbursed up to the plan's allowance amount. For example, if a member's plan has a \$150 quarterly allowance, and they request reimbursement for a \$175 purchase, they'll only get reimbursed up to the plan's \$150 quarterly allowance amount. The remaining \$25 would have to be paid out-of-pocket by the member. The member cannot submit the same receipt for reimbursement of the remaining \$25 in the following quarter. The date of the purchase must align with the quarter for which the member is seeking reimbursement.

What types of purchases or services do not qualify for reimbursement?

This benefit cannot be used for reimbursement for items including:

- Social and country club membership fees or dues
- Gun/shooting ranges
- Athletic clothing (other than shoes)
- Edible items and services
- Bicycle maintenance and repair
- Orthopedic shoes and/or inserts, knee/ankle braces
- Electronic music devices or subscriptions to digital music services
- Online and in-person weight management programs
- Items, services, and supplies covered by Original Medicare, including but not limited to, physical therapy, chiropractic and acupuncture or massage therapy services
- Purchases made with resellers (e.g., Facebook Marketplace, eBay, Poshmark, garage, yard and estate sales.)
- Hunting supplies
- Licenses/certifications for hunting, fishing, firearms etc.

Questions?

If you have any questions, please contact your local Aetna Medicare Broker Manager.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance and its affiliates (Aetna). Prior to engaging in the sale of Aetna Medicare products, producers must be ready to sell, which means certified, contracted, licensed in the applicable states, and appointed by Aetna in accordance with state law. As permitted in certain states, Aetna will order appointments after the first sale. This communication is intended for use by brokers only and is not intended for distribution to Medicare beneficiaries. Any publication or distribution of this communication to unauthorized recipients without Aetna's approval is prohibited.