

Fitness Direct Member Reimbursement Benefit: Clarification on Coverage Terms

We have received several questions from the broker community regarding the 2024 Aetna Medicare fitness direct member reimbursement (DMR) benefit for individual Medicare Advantage plans. To answer your questions, we have developed a guide to ensure you and your clients have a clear understanding of how this benefit works. The information below is consistent with previous documents you have received and provides the additional clarity you have requested.

Our fitness DMR benefit was intended to reimburse members for activities that are demonstrated to improve fitness and therefore improve health outcomes.

Who can use the fitness DMR benefit?

As with all other Medicare Advantage benefits, the benefit is for the sole use of the member. This means:

- Fees will only be covered for the individual member and not for a group of people (e.g., an individual versus a family membership)
- A member can only be reimbursed for what is reasonable for one individual (e.g., one yoga mat within a year)

How does the fitness DMR benefit work with the SilverSneakers benefit?

All individual Aetna Medicare Advantage plans include a SilverSneakers membership. Members are covered for a basic membership to any SilverSneakers® participating fitness facility. If a member does not reside near a participating facility, or prefers to exercise at home, online classes and at-home fitness kits are available. Members may order one fitness kit per year through SilverSneakers. Members also have access to online enrichment classes to support health and wellness, as well as mental fitness. Health and wellness classes include, but are not limited to cooking, food and nutrition, and mindfulness. Mental fitness classes include, but are not limited to new skills, organization, self-help, and staying connected. These classes can be accessed online by visiting SilverSneakers.com.

The fitness DMR benefit can also be used to cover fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, use volleyball or racquetball courts).

What activity and fitness fees will be reimbursed?

The fitness DMR benefit will reimburse members for fitness activity fees including fees at fitness clubs and locations not included in the SilverSneakers network.

What activity and fitness supplies will be reimbursed?

For supplies that are less than \$100, as part of our reimbursement policy, the member must complete and submit the fitness DMR form and a receipt. For supplies that are \$100 or greater, the member must submit the fitness DMR form and a receipt. In addition, the member must demonstrate that the member is personally using the supplies purchased for a fitness activity. Instructions on the type of documentation or evidence required will be described on the fitness DMR form.

Members could rent or purchase supplies, but where renting is an option, rental should be encouraged.

Also, supplies must be capable of being used wholly and exclusively for the approved activity rather than dual use. For example, coolers will not be eligible for reimbursement even though they can be used for camping because they also can be used for non-fitness purposes.

What wearable items will be reimbursed?

Athletic shoes (for each particular type of activity) are covered but limited to one pair of each type of athletic shoes per member per year.

Tracking devices are covered, and as with all fitness fees and supplies, are limited to the sole use of the individual member.

What additional reimbursement requirements apply?

For the reimbursement to be approved, the activity fees, activity supplies, fitness supplies and wearable items must be purchased and used within the current benefit year.

The member must complete and submit the fitness DMR form within 60 days of the date of purchase along with any required receipts either online or via mail. Once all required information is received, it may take up to 45 days for the member to receive payment.

Questions

If members have questions, please instruct them to call at the number on the back of their ID card 8AM–8PM, 7 days a week.

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