

# 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 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 fitness services, activities and supplies, and then will need to submit for reimbursement. If members have questions about whether a fitness activity fee or fitness supply is covered by the plan, they can call the customer service number on their Aetna ID card prior to purchase.

## What's the value of this benefit?

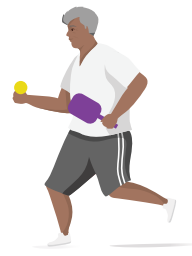
### Examples:

Members are empowered to make their own decisions and use the allowance on fitness-related 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 fees 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, pickleball fees and new athletic shoes. He also likes to participate in SilverSneakers LIVE and on-demand classes, and he can continue to do so.

\*Excluding I-SNPs  
For agent use only  
2584953-01-03 (11/23)

 **aetna**<sup>™</sup>  
medicare solutions



## 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 details, requirements and a list of exclusions.



### Activity and fitness fees such as:

- Fees for fitness clubs and locations not included in the SilverSneakers® network
- Fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, volleyball or racquetball courts)
- National and state park fees
- Ski/lift passes and lessons
- Golf green fees
- Bowling lane fees
- Dance class fees
- Pickleball fees
- Stretching class fees
- Yoga class fees



### Activity and fitness supplies such as:

- Camping tent
- Fishing rod
- Exercise/resistance bands
- Yoga mat
- Fitness equipment purchase/rental
- Hiking poles
- Weights
- Exercise peddler



### Wearable items such as:

- Athletic shoes (limited to one pair of each type of athletic shoes per member per year)
- Wearable tracking device

For all fitness purchases over \$100, the member must provide documentation that they personally used the item for a fitness activity when they submit for reimbursement. For example, if a member purchases a camping tent, the member could submit an itemized receipt for a camp site reservation or camping pass. Similarly, if the member purchases a wearable fitness tracking device such as a smart watch, the member should submit proof of registration in the member's name along with the itemized receipt for the smart watch.



## How to request reimbursement

To request reimbursement, members must complete and submit the fitness DMR form within 60 days of the date of purchase, along with any required itemized receipts. Members should:



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



**2. Complete the fitness DMR form.** Fill out a separate form for each category of expense or date of activity. Include as much detail as possible.



**3. Make copies of all itemized receipts.** Members should be sure to write their Aetna member ID number on each itemized receipt. All itemized receipts submitted will be retained by us and cannot be returned. The itemized receipt must clearly state what was purchased, when it was purchased, and how much it cost.



**4. Mail the completed form** and the original itemized receipts to the address on their Aetna member ID card.

Once approved, members will receive a check in the mail for repayment of the covered services up to the benefit amount. It can take up to 45 days for members to receive payment after all required information is received.

**Who can use the fitness reimbursement 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). In addition, a member can only be reimbursed for what is reasonable for one individual (e.g., one yoga mat within a year).

**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 coverage or 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?**

Members must fill out a separate fitness DMR form for each category of expense or date of activity.

- **Example of when separate forms are needed for different expense categories:** If a member signs up for a 3-month health club membership (i.e., activity fee) and then goes to a sporting goods store to buy a pair of hiking poles (i.e., activity supply), the member will need to submit one form with an itemized receipt for the health club membership and one form with an itemized receipt for the hiking poles.
- **Example of when separate forms are needed for date of activity:** A member goes bowling the first and third Saturday of the month. For each activity date, the member should submit one form and itemized

receipts for eligible expenses like the lane fee and shoe rental. Even though those items are in different categories, since they're part of the same activity and occurred on the same date, the member should submit them with one form.

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

This benefit cannot be used for reimbursement for items including:

- Fees or dues for social clubs, country clubs, gun clubs, and shooting ranges
- Athletic clothing (except shoes)
- Edible items such as protein shakes, bars and supplements
- 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 (e.g., Noom, Weight Watchers, etc.)
- 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 and firearms

**What is the deadline for submitting a reimbursement request?**

The member must complete and submit the fitness DMR form within 60 days of the date of purchase, along with any required itemized receipts.

**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 member cannot submit the same receipt for reimbursement of the remaining \$25 in the following quarter.

## **How does the fitness reimbursement 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 reimbursement benefit can be used to cover fees associated with extra features at SilverSneakers facilities (e.g., fees associated with Pilates, water aerobics, volleyball or racquetball courts).

## **What is required to request reimbursement?**

For all purchases, members must complete and submit the fitness DMR form and required itemized receipts.

For all fitness purchases over \$100, the member must provide documentation that they personally used the item for a fitness activity when they submit for reimbursement. For example, if a member purchases a camping tent, the member could submit an itemized receipt for a camp site reservation or camping pass. Similarly, if the member purchases a wearable fitness tracking device such as a smart watch, the member should submit proof of registration in the member's name along with the itemized receipt for the smart watch.

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

Also, supplies must be intended for use wholly and exclusively for the approved fitness activity. 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.
- Wearable tracking devices, like smart watches, 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 and fitness fees, supplies and wearable items must be purchased and used within the same benefit year.

If members have questions, please instruct them to call Member Services at the number on their member ID card, 8 AM - 8 PM, 7 days a week.

**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.

For agent use only

[AetnaMedicare.com](https://www.aetnamedicare.com)

©2023 Aetna Inc.

2584953-01-03 (11/23)

 **aetna**<sup>™</sup>  
medicare solutions