



2021 TakeCare Supplemental Wellness Package FAQ

1. Can I enroll in the Package now?

Yes, the package is available for enrollment during Open Season which ends December 14, 2020.

2. Can I enroll in the Package outside of Open Season?

No, it's only available for enrollment during Open Season.

3. Has TakeCare offered this Package before?

Yes, TakeCare first successfully launched its Supplemental Wellness Package in 2015.

4. What's new in the Package this year?

Enrollment in any of TakeCare's Options (High, Standard, or HDHP) now qualify for a waiver of the package fee! Conditions apply - see next question. We also have several new fitness partners and there are new discounts added-value services.

5. Is there a cost associated with the Package?

Yes, the Package cost is \$50/month/member if paying monthly.

This cost is waived if you complete an application during 2020 Open Season and you are enrolled in the **High, Standard, or HDHP Option** offered by Takecare beginning January 1, 2021.

This cost waiver is terminated if you complete less than 10 fitness stamps for 2 consecutive months. If this occurs, the month following, you will have the following choices:

- 1) Begin paying the \$50 monthly fee for the balance of the benefit period to continue accessing your chosen gym (Part V) and remain eligible for the fitness incentive (Part IV), or



- 2) Not pay the monthly fee, understanding that a) you will not be eligible for Parts IV and V of this Package for the remainder of the year and, b) you may also be responsible for a membership termination fee at your chosen gym. See the gym for more details concerning this fee.

Once terminated, there is no reinstatement of the cost waiver for the remainder of the benefit year.

6. How do I get credit for my gym visits/fitness activities?

TakeCare offers 2 ways for you to track and receive credit for your gym visits/fitness activities.

Mobile App

The first, and preferred, way is through TakeCare's Mobile App. Download the TakeCare App onto your mobile device using the App Store (Apple), or Google Play (Android). When you've completed your workout, present the virtual fitness card displayed on the TakeCare App to the gym attendant who will validate your visit.

Using the App to track and receive credit for your gym visit has 2 advantages. First, you get immediate credit for each visit without having to worry about losing/submitting a paper stamp card. Second, the fitness incentive is calculated and paid based on completed cards each quarter.

Paper Stamp Cards

The second way is using paper stamp cards available from your chosen gym.

When using paper stamp cards, you must submit a completed card within 5 days after each month end to receive credit toward your 2 consecutive month requirement. Failure to submit the cards in a timely manner may cause you to lose the Program cost waiver (see No. 5 above).

When using paper stamp cards, incentives will be calculated thirty (30) business days after the end of the calendar year. Incentive payments will be made within sixty (60) days after the end of the calendar year.



One (1) fitness stamp (mobile or paper) can be earned for each group fitness class or free-weight/cardio workout per visit or workout. Each class/workout must be at least 30 minutes in length. No more than two (2) fitness stamps can be earned per day, regardless of facility.

7. How do I earn Fitness Stamps? Are there limitations?

One (1) fitness stamp (mobile or paper) can be earned for each group fitness class or free-weight/cardio workout per visit or workout. Each class/workout must be at least 30 minutes in length.

No more than two (2) fitness stamps can be earned per day, regardless of facility.

8. Can I earn fitness stamps from other activities like walking, running, swimming, etc?

Yes! You now can now earn Fitness Stamps for approved activities (walking, jogging, running, swimming, and ocean rowing) of at least 30 min/session. Simply track your activity using an approved mobile app (Strava, Nike+, Garmin, Pelaton, Endomondo), complete the online form, and upload a screenshot of your tracked activity.

To earn credits from these activities, you still must sign up with one of our fitness partners. Your fitness activities will function as 'wild cards', the same as the TakeCare Wellness Center and the on-base fitness facilities.

Visit: <http://tiny.cc/TCActivityReport> to learn more and submit your fitness activities.

When using the mobile app, if your submission is approved, your Fitness Stamp will be credited remotely within 48 hours of submission.

When using the paper stamp card, if your submission is approved, you will be contacted by a TakeCare Representative to schedule a date and time to receive your fitness stamp at the TakeCare Customer Service Office.

9. Other than the required number of monthly visits to gym or fitness activities, is there anything else I need to do to earn the fitness incentives shown in Part IV?

Yes, to earn the Part IV incentives, you must also complete an online Health Risk Assessment ("HRA") questionnaire in the same year you are earning your fitness incentive.

Go to <https://www.takecareasia.com/mytakecare-web-portal> to learn more and access the HRA questionnaire.

10. Why do I have to complete the online Health Risk Assessment (HRA) questionnaire to receive the incentive pay outs?

The HRA provides you with data about your health status and recommendations on areas to improve. It will help you start and measure the progress of your fitness journey.

11. What if I enrolled in the Package but had no interest in the Fitness Incentive (Part IV) or access to gyms (Part V)?

You need to complete and submit the package application, writing "waived" in the gym choice field. This lets TakeCare know that you were enrolling for participation in Parts I-III only.

12. When do the Package benefits go into effect?

January 1, 2021.

13. What was the deadline to apply for the Package?

Eligible members must enroll on or before December 14, 2020, the last day of the 2020 Open Season. The Package is not available outside of open season.

14. Do I have to be a TakeCare member to enroll in TakeCare's Wellness Package?

Yes, you must be enrolled in one of TakeCare's 3 medical plan options effective January 1, 2021.



15. I want to enroll in the Package, but I'm not sure about which gym I want to choose. Can I pick a gym at a later date?

No. When you enroll and you want to avail of the fitness incentive (Part IV) and gym access (Part V), you are required to choose a fitness partner on the application form which needs to be submitted on or before December 9. Otherwise, you won't have access to the benefits offered in Parts IV and V.

16. Once I selected a gym, will I be able to switch to a different gym during the benefit year?

No. You must remain with the gym you choose during enrollment.

17. Can I enroll my children in the Wellness Package?

Yes, but there are some limitations. The ECU Benefit and some Incentives (Parts I - IV), are only available to TakeCare members, 18 years and older.

Secondly, most gyms have a minimum age requirement. For example, Hilton Fitness Center's minimum age is 16 years old. Urban Fitness, Skip, Guam Muay Thai, and Custom Fitness have special programs for younger children. You should check with the gym of your choice about their age requirements before selecting a gym for your children.

18. If the Package was purchased, what happened to the member's existing gym membership contract?

It is advisable for members to terminate their existing gym membership contract, if you are able, and avail of the no-cost or discounted gym fees through our supplemental coverage.

If the contract can't be terminated mid-term, then you should still enroll in the Package and take advantage of the Fitness Incentive. When your contract does terminate, TakeCare will pick up your membership under the terms of the Wellness Package so long as you remain enrolled in the program.



19. Can a member purchase more than one Package for themselves? For example, someone who wants to use 2 different gyms, get 2 ECUs?

No.

20. How do I activate my gym membership?

On or after January 1st, simply visit your Preferred Fitness Partner and provide a photo ID and your TakeCare Membership ID number. Your TakeCare Membership ID number is available on the TakeCare Mobile App, TakeCare Membership Card, or you may call customer service at (671) 647-3526 to request your ID number.

21. How will the gyms identify members participating in this program?

Members who've enrolled in the Package and have chosen a fitness partner will be listed in an online portal the fitness partner will refer to when completing your initial check in at the gym. There is no longer a need for a gym code as in years past.

22. Can my spouse and children select different gyms?

Yes. Each person enrolling can select their own gym, based on the services the gym provides and the gym's minimum age requirements and rules.

23. What does my Preferred Fitness Partner offer? Are there any additional costs?

Below are the membership details for TakeCare's Fitness Partners.

TakeCare covers a basic membership with all our fitness Partners. Some Fitness Partners offer upgraded options, however, TakeCare does not cover additional fees for these services. Also, TakeCare does not cover registration/enrollment fees, cancellation fee, uniform fees, etc. For more information on upgrade services, please contact your Preferred Fitness Partner

*** - Membership upgrade options available. Additional fees are not covered by TakeCare.**



- TakeCare Wellness Center
 - Unlimited access to group fitness class schedule
 - Age restrictions: Under 16 must be accompanied by an adult
- CrossFit Hita
 - Unlimited access
 - Age restrictions: 16 years and older
- CrossFit LatteStone*
 - Access to 10 visits per month
- Custom Fitness*
 - Access to basics, yoga, mobility, child & teen, and open gym
- Fitness Factory*
 - Access to CrossFit and MonkFit classes
- Guam Muay Thai
 - Unlimited Access
 - Age restrictions: 6 years and older
- Guam Taekwondo Center*
 - Unlimited Access
 - Enrollment Fee: \$50 (single) or \$100 (Family) - not covered by TakeCare
 - Age restrictions: 6 years and older
- Hilton Wellness Center
 - Unlimited access to fitness center and group fitness schedule
 - Age restrictions: 16 years and older
- International Sports Center
 - Unlimited Access
 - Age restrictions: 13 years and older
- Paradise Fitness Center
 - Dual Club Access: Hagatna and Dededo Locations ONLY
 - Age Restrictions: Below 18 years old must provide parental consent. 13 years and younger, must provide physician recommendation



- SKIP Entertainment Company*
 - Access to one (1) session per week
 - Age restrictions: 7 - 18 years old
- Synergy Studios
 - Unlimited access to Synergy I, Synergy II, and Dusit Thani
- The Pound Academy
 - Choice of one [1] membership option:
 - Brazilian Jiu-Jitsu,
 - Muay Thai,
 - Group Fitness Classes at Hyatt Resort & Spa, or
 - Open gym
 - Age restrictions: 13 years and older
- Tribe
 - Unlimited Access
- Triton Fitness Center
 - Unlimited Access
- Unified*
 - Choice of Unlimited Access to One (1) Program:
 - General Physical Preparedness (GPP)
 - GPP Basic
 - Burner
 - Unified Anywhere (At-home program)
 - Age restrictions: 13 years and older
- Urban Fitness Center
 - Unlimited Access
 - Age restrictions: Below 18 years old must have parental consent. 12 years old and below must be accompanied by an adult

Saipan

- Gold's Gym - Saipan
 - Unlimited Access
- Latte Built - Saipan
 - Unlimited Access
 - Age restrictions: 15 and older to sign up for own membership. Minors must have the parents/legal guardians consent. Minors can also be added to a legal guardian/parent's membership, but may only enter the gym with their parent/legal guardian.

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24. I understand the TakeCare Wellness Center, Charles King Fitness Center (NBG), and Coral Reef Fitness Center (AAFB) can act as "wild cards". How does that work?

Regardless of the gym you've selected, your workouts at these fitness centers can be counted toward meeting your 10x/month incentive requirement. For example, you've worked out at your chosen gym 8x and the TakeCare Fitness Center 2x. Between the two, you've met your monthly incentive requirement. No more than two (2) fitness stamps can be earned per day, regardless of facility.

25. Is there a minimum time required to earn the fitness incentive?

Yes. To be counted for your fitness incentive, your gym workout should be at least 30 minutes in length.

26. Is there a maximum number of stamps that can be earned in a single day?

Yes. The maximum is 2 stamps per day, regardless of facility.

27. If I have a Primary Insurance under a different carrier, will I still be able to earn the fitness incentive and also avail of the ECU benefit?

Yes. However, regarding the ECU benefit, if you have primary coverage through Medicare, any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

28. What if I have Medicare Primary, will I be able to enroll under the Supplement Plan and avail of the ECU?

Yes, you can avail of the ECU benefit. However, please keep in mind that any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

29. Can the \$500 Medical Travel Benefit be applied when I avail of the Executive Check Up?

No. The Medical Travel Benefit is not available for either Executive Check Ups or Annual Physical Exams in the Philippines.

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