



Active&Fit® Enterprise™ Program Rider

Monthly Premium	\$4.75 per employee / up to \$14.25 per family
Eligible Groups	Employers that have HMAA's medical coverage may elect this rider. All eligible participants covered by the medical plan must be included in the rider benefit. Employees who are not covered by the medical plan are not eligible for the rider benefit.
Eligible Participants	Employer-sponsored plan. Employer may choose to offer this rider to Employees only, or Employees and Dependents. Fitness membership minimum age is 13.

Benefit	Description
Fitness Center Membership	
Fitness Center Membership	Eligible participant pays a non-refundable fee per month for access to thousands of participating fitness centers nationwide. Members may access multiple fitness centers such as 24 Hour Fitness and YMCA at a low monthly cost of \$10, or select a single gym membership from the expanded network in Hawaii (e.g., UFC Gym or CrossFit) at a higher monthly cost. Monthly cost varies by fitness center. ¹
Home Fitness Program	
Home Fitness Kit	Eligible participant receives one kit (includes equipment) per benefit year at no extra cost. Once selected, kits cannot be exchanged.
Features	
Online Tools	Track your activity with the Active&Fit Connected!™ tool ² , a fun and easy way to track your exercise at a fitness center or through a wearable fitness device or app.
Newsletters	Quarterly online newsletters with health and fitness information.
Active&Fit® Website	Access to Active&Fit's online classes, fitness center search, and more.

¹Non-standard services at the fitness center which require an added fee are not part of the Active&Fit® Program.

²Purchase of a wearable fitness device or app is not included in the Active&Fit® Program and will not be reimbursed.

Monthly premium rider is paid by the Employer for each employee with medical coverage regardless of whether they or their dependents enroll in fitness membership. If the Employer elects Employee+Dependent coverage, rider rates are charged on **each** employee based on their medical coverage type (two-party, family, etc.), regardless of whether the employee's dependents are eligible for the program (i.e., under age 13) and whether they enroll in fitness membership.

Active&Fit member fee of \$10 is paid only by Eligible Participants who opt in. The Employer may choose to supplement or reimburse the member fee. Fee is due monthly and membership may be canceled at any time after the initial 2-month commitment. Member's benefit year is based on the effective date of the **group's rider coverage** (e.g., Jan. 1 to Dec. 31 if the group's Active&Fit rider coverage is effective Jan. 1). Your medical plan renewal date may differ.

In the event of termination of the group's Active&Fit Program rider or termination of the Eligible Participant's HMAA medical plan eligibility, Eligible Participant will no longer receive the Rider Benefits after such termination date. Reinstating an Active&Fit membership thereafter requires re-enrolling in autopay.

The Employer shall be responsible for all coverage notifications to Eligible Participants.

Active&Fit Direct™

HMAA also offers the **Active&Fit Direct** Program at \$28 per month plus an enrollment fee and taxes. This program is not employer-sponsored and does not require an enrollee to be covered by an HMAA medical plan. Please note the list of participating facilities differs from that of the Active&Fit Program Rider.

If you are interested in learning more, contact your HMAA Account Manager at (808) 791-7654, toll-free at (800) 621-6998 x301, or AccountManager@hmaa.com.

These programs are a product of and underwritten by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Exclusions and limitations apply. This document is intended to provide a condensed explanation of benefits effective January 1, 2026. Please refer to the Active&Fit documents for details. In the case of a discrepancy between this document and the language contained within the Active&Fit documents, the latter will take precedence.

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