

LifeSpeak + Active&Fit Direct FAQ

Q: Do you have to be enrolled in a medical coverage plan with Humane World?

A: LifeSpeak is for employees that are eligible to enroll in a health plan with Humane World.

Q: If we nominate a gym not listed, is there a way to know if they accept/decline? How long could we reasonably wait to see if a new gym is added?

A: If you don't see your favorite fitness center on the Active&Fit Direct website, scroll to the bottom of the search results, look for "Can't find your fitness center in our network?" and click Nominate a Fitness Center. Provide the name, address, and phone number of the location. They'll contact them for possible addition to the Active&Fit Direct network. New gyms can be added in as little as 3 weeks, although timing varies depending on negotiations. Members are not notified if the gym is added, so they'll need to periodically check the search tool.

Q: What is the visibility into the premium standard gym fees vs. the discounted fees through this program?

A: Premium studio memberships are available at 20-70% off the standard membership rates. These vary based on fitness center location. Please check with a specific location for accurate pricing.

Q: Can I pay one membership fee through your platform and have access to multiple gyms of my choice, or do I have to pay an individual membership fee to each of the gyms I choose?

A: The optional Active&Fit Direct program offers a standard gym membership at \$28/month and/or a premium membership with 20%–70% discounts on most exercise studios. Fees may vary based on fitness center selection.

Q: Do you have live/scheduled personal training on LifeSpeak?

A: There is no live personal training. However, our structured long-form programs are built around a specific goal and mirror the personal training experience while offering added flexibility and convenience.

Q: Is the membership to the particular gym I choose only for that particular location? Or, say if I chose Planet Fitness, is it essentially their Black Card that allows you access to any of their locations?

A: Most of the Active&Fit Direct large chains offer access to multiple locations within their brand for no additional fee. You should check with your gym to confirm if they offer this perk.

Q: Is there a LifeSpeak app for your phone to make it easier to use at the gym?

A: Yes, LifeSpeak is available via web and mobile app.

Q: What is the cost to sign up for LifeSpeak?

A: There is no cost to the employee to sign up for LifeSpeak.

Q: What is the enrollment fee?

A: When you enroll, if you choose to use your gym immediately, you'll pay an enrollment fee (if applicable), the first month's fee, the second month's fee, and any applicable taxes. If you choose to delay access to the first of next month, you'll pay an enrollment fee (if applicable) and the next month's fee, plus any applicable taxes. Fees may vary based on the gym or studio you choose. Additional fees for some fitness centers may apply but will be clearly communicated before you enroll. If you enroll a spouse or domestic partner, their membership fees (plus applicable taxes) will be on your invoice. You can access your invoices in your Active&Fit Direct Billing & Payments section within your online account.

Q: I understand that I can access anything in a single gym chain (so sign up for LA Fitness, get access to all LA Fitness locations) and that I can sign up for multiple chains—but I can't switch chains (i.e., pay \$28 for Crunch, then switch to LA Fitness, then switch back to Crunch)?

A: Correct. Most of the Active&Fit Direct large chains offer access to multiple locations within their brand for no additional fee. You may switch standard gyms once per month at no additional cost. Fees may apply depending on when you choose to make the switch effective. For access to the new standard gym on the first of the following month, no additional fees will be charged. For immediate access, you will need to pay an additional fee for the current month. Members may purchase an additional gym membership for a discounted rate (\$5 discount on the second membership). Switching premium studios may involve additional fees.

Q: Can you please talk about the access level people will get at their gym?

A: Typically, members will receive the standard gym membership. In most cases, this allows for access to all club locations, not just the location where the member enrolled. However, access levels may vary by gym chain, so members should check with their selected fitness center to confirm specific membership benefits.