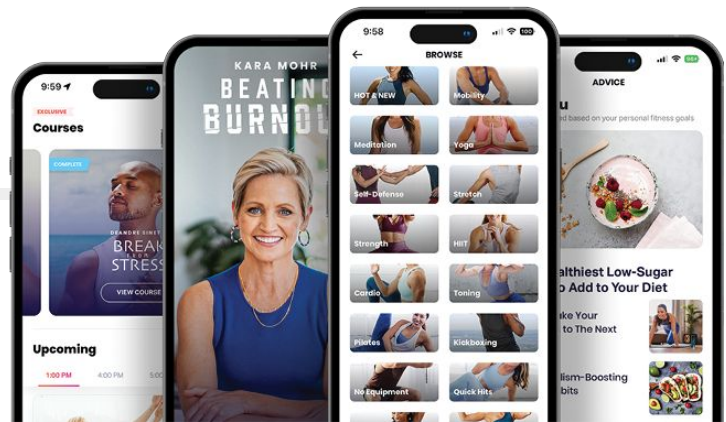


Credits User Guide



What are Credits?

Credits can be used for gym memberships, fitness classes or other fitness services offered by FitOn Health, a fitness offering included in your benefits package.



Plus so much more...



Who pays for credits?

Either your health plan or your employer are paying for your credits. However, you have the opportunity to purchase additional credits.



Where can they be used?

Use your credits to reserve a fitness experience for any location or activity in the network.



Each month we deposit a set number of credits into your account which you'll use to pay for any fitness experience on our network.

For example:

- A class at your local yoga studio might cost 8 credits
- A monthly membership at your local gym with unlimited visits might cost 24 credits
- A monthly membership for digital fitness costs 3 credits



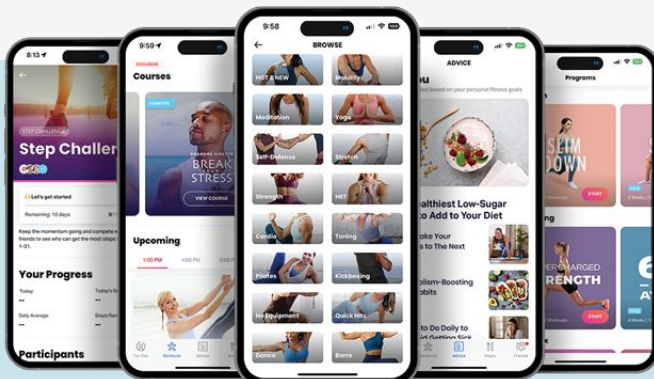
When they refill:

They don't roll over, but you get a new set of credits on the 1st of every month.



How to get more:

If you use all your sponsored credits, you can easily purchase more as needed.



Have Questions?

fitonhealth.com/help

support@fitonhealth.com

fitonhealth.com/members