

Silver Sneakers 101

Once you turn 65, the world of Medicare opens to you, and you also gain access to its offshoot supplemental programs. You likely know about Part A, Part B, Medicare Advantage, and other sections, but you may not know about the senior fitness offering “SilverSneakers.”

SilverSneakers is a versatile and free fitness plan for Medicare recipients. Not every insurance company that has Medicare Advantage or other Medicare Supplement Insurance plans has SilverSneakers as a choice. But it’s definitely worth asking about whenever you add or change your coverage.

SilverSneakers grants free access to thousands of fitness locations across America. Call ahead to find out if your local gym participates. You might also inquire if their location offers special SilverSneakers classes. These fitness sessions are designed for Medicare-aged students.

Not all SilverSneakers’ benefits are centered around the gym, however. For those who prefer different types of exercise, FLEX, a feature within SilverSneakers, holds meetups at community centers, public parks, and places of worship. They provide fitness opportunities that might not be available at your gym, such as hiking groups, yoga, and swimming.

SilverSneakers also offers health seminars, wellness events, and other community-building options for their members. The emphasis is on getting engaged and getting moving.

Remember, though, that not all plans offer SilverSneakers. Communicate carefully when doing your research and make a selection that covers your needed treatments and prescriptions first. Any extras should be secondary. It’s also important to remember that SilverSneakers’ availability may vary from year to year and even be canceled to make room for other features. Make your decisions with that knowledge and your overall health needs in mind.

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