



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YMCA of Western North Carolina Medicare Advantage and Supplement Plan Partners

Updated October 2025

Does the Y participate with Medicare Advantage plans?

The YMCA of Western North Carolina partners to provide wellness benefits for Medicare Advantage plans through plans that include Renew Active, FitOn Health, OnePass, Silver&Fit, and Ambetter Health.

Each of these options provides a YMCA membership. Some plans require fees and annual enrollment. Contact your insurance broker for details.

What are the benefits of YMCA membership through a Medicare Advantage plan?

Membership through partner Medicare Advantage plans provides full access to all seven YMCA of WNC locations in Buncombe, Henderson, and McDowell counties. Our programs help older adults stay active, improve health, and maintain community connections.

We offer unlimited group exercise and water fitness classes, as well as programs for chronic condition support, falls prevention, cancer survivorship, diabetes prevention and management, and arthritis management. Clubs, group outings, and volunteer opportunities are also available.

How do I know if my plan works with the YMCA of WNC?

Contact your insurer about the wellness benefit for your Medicare Advantage or Supplement plan. We work with plans that include Renew Active, FitOn Health, OnePass, Silver&Fit, and Ambetter Health.

How do I contact these plans to learn more?

- Renew Active: myrenewactive.com
- FitOn Health: fitonhealth.com
- OnePass: youronepass.com
- Silver&Fit: silverandfit.com
- Ambetter: ambetterhealth.com

How do I get set up?

When you sign on to one of these plans, your insurer will advise you on next steps and issue proof of eligibility. Next, bring your proof of eligibility to the membership desk at any YMCA of WNC location. Some plans require fees and annual enrollment. We'll enter your information and issue your YMCA membership card, and you can begin enjoying the Y right away. All new members have access to free wellness coaching sessions, which are a great way to get started.

Is there a catch?

No, just visit one of our facilities and scan your YMCA membership card each time you visit. You also have access to Virtual Y so you can "visit" us from anywhere, at any time, from any device. Your insurance coverage includes unlimited use of our facilities and Virtual Y, access to helpful programs, and support from wellness

coaches. You'll get the most out of your membership if you visit often. Be sure to scan in each time you visit to maintain your membership through your insurer.

Will I be able to use another Y when I travel?

Medicare Advantage plan members are members of the YMCA of WNC and have access to our seven facilities in Buncombe, Henderson, and McDowell counties. These memberships are not transferrable to or reciprocal with other YMCAs across the country. If your plan does not offer this benefit and you are interested in having the flexibility of using any Y in the nation, we suggest you consider our Senior or Senior Household membership options.

What if my spouse or partner can't participate through a Medicare Advantage plan yet? Can they be my guest?

Y members are encouraged to bring guests with them. After three visits, we ask guests to establish their own membership.

I would like a Y membership, but I'm on a fixed income. What can the Y do for me?

With a 12-month commitment, our senior membership for adults age 65 and up is reduced to \$57/month, or \$79/month for two individuals age 65 and up in a household. As a nonprofit organization, we benefit from generous donations that allow us to offer income-based rates for membership and programs. Learn more and apply at ymcawnc.org.

Why don't you offer Silver Sneakers or work with other plans?

Silver Sneakers doesn't offer the same benefits as a YMCA membership or a membership through our partners. Members of the YMCA of WNC have full access to several indoor pools, hundreds of group exercise classes, a host of health education and wellness offerings, and much more. In addition, the Silver Sneakers rate structure could jeopardize the YMCA of WNC's tax-exempt status. The YMCA of WNC is committed to increasing access to our facilities for those in need in our community and will continue to work with Medicare partners to expand these benefits when possible.