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SilverSneakers & Fitness Apps

Medicare fitness benefits, workout apps, step counting and safe exercise at home — explained in plain English, one step at a time

A plain-English guide for staying active at any age

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For SilverSneakers, Renew Active, Apple Fitness+ & phone step counters · facts current November 2026

What's Inside

This is your guide to the fitness benefit that may already come with your Medicare plan, and to the apps and videos that bring an exercise class into your living room. Read it in any order and at your own pace — there is no test, and you can't fall behind. Every feature comes with what it actually does *for you*, and every job comes with slow, numbered steps. One promise up front: none of these apps or programs can diagnose anything or replace your doctor. Talk with your doctor before you start a new kind of exercise, and call 911 in an emergency.

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PART 1

Getting Started

What SilverSneakers is, who gets it, how to find out whether your plan includes it, and how to get your member ID in hand.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe a postcard from your Medicare plan mentioned something called **SilverSneakers** and you set it aside. Maybe your doctor suggested more walking and you'd like a way to count your steps. Or maybe a son or daughter said "there's an app for that" and you'd like to know which app, and what it costs. Whichever it is, this guide is for **you**.

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. Exercise has become a technology topic too: sign-ups happen on websites, classes stream to phones and TVs, and your phone quietly counts your steps in your pocket. I wrote this guide the way I'd explain it sitting at your kitchen table: patiently, in plain English, and without trying to sell you anything.

What this guide will do for you

- Explain what SilverSneakers is, which kinds of Medicare plans include it, and how to check yours.
- Walk you through getting your member ID and finding a gym or class near home.
- Show you the SilverSneakers GO app and the online classes you can join from your couch.
- Cover the other plan fitness programs, such as Renew Active and Silver&Fit.
- Introduce Apple Fitness+, free workouts on YouTube, and putting a class on your big TV.
- Help you count steps on an iPhone or an Android phone, and make sense of the numbers.
- Point out the scams that use "free gym" offers and your Medicare number as bait.

The big promise: you can't break it

Tapping around in a fitness app can't hurt your phone, and checking whether you have a benefit can't cost you anything. If a screen confuses you, press the back arrow or close the app and start over. The things that truly matter — your body, your Medicare number and your money — I'll mark clearly.

STAY SAFE

Your doctor comes first

Fitness apps, step counters and online classes don't diagnose anything, and they aren't medical advice. Before you start a new kind of exercise, especially if you have heart trouble, balance problems, a recent surgery or a joint replacement, talk with your doctor. If you ever feel chest pain, severe shortness of breath or faintness while exercising, stop and call **911**.

WHAT THIS DOES FOR YOU

Why this matters

Many people already have a fitness benefit through their plan and never use it. A few minutes of setup can open the door to gym access, group classes and home workouts, with friendly instructors who teach for older adults.

And I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially about a website that keeps asking for your plan number.

Let's start by sorting out what SilverSneakers actually is.

— Bill

CHAPTER 2

What SilverSneakers Is (and Isn't)

SilverSneakers is a fitness program for older adults. It isn't a gym chain and it isn't part of Medicare itself. It's a benefit that health plans buy for their members from **Tivity Health**, the company that runs SilverSneakers.

What members can use

- **Participating gyms** — a standard membership at gyms and fitness centers in the SilverSneakers network, across the country.
- **Group classes** — classes designed for older adults, at participating gyms and sometimes at community spots such as churches, senior centers and parks.
- **SilverSneakers LIVE** — live online classes you join from a phone, tablet or computer.
- **On-demand videos** — recorded workouts you can play whenever you like.
- **The SilverSneakers GO app** — your digital member ID, workout programs, a class and location finder, and a way to log your workouts.

Who gets it

This is the part that confuses people most. SilverSneakers comes with **your health plan**, not with Medicare in general:

Kind of coverage	SilverSneakers?
Original Medicare alone (Part A and Part B)	Not included
Medicare Advantage plan (Part C)	Included in many plans — check yours
Medicare Supplement (Medigap) plan	Included in some plans — check yours
Some employer retiree plans	Sometimes — check with the plan

"At no extra cost" — what that really means

Plans that include SilverSneakers usually describe it as included **at no extra cost**. That means you don't pay a separate gym fee on top of what you already pay for the plan. It doesn't mean the plan itself is free; you still pay any plan premium and your Part B premium. And extras at a gym, such as personal training or some specialty classes, may cost money.

GOOD TO KNOW

Benefits can change every year

Plans decide each fall what they'll include the next year. Some plans have dropped SilverSneakers or switched to a different fitness program. If you change plans, or your plan changes, check again (Chapter 3 and Chapter 12).

WHAT THIS DOES FOR YOU

What this does for you

Knowing that the benefit comes from your plan tells you exactly who to ask: the number on your plan's member card, not Medicare and not a stranger who calls you.

CHAPTER 3

Do I Have It? Checking Your Eligibility

There are three honest ways to find out, and none of them involve giving information to a caller. Use whichever is easiest.

Way 1: Check on the SilverSneakers website

1. On a computer, tablet or phone, open your web browser and type **silversneakers.com** into the address bar at the top. Type it yourself rather than tapping a link in a text or email.
2. Look for **Check Eligibility** on the home page and choose it.
3. Fill in what it asks: usually your name, date of birth, address and the name of your health plan. Have your plan member card in front of you.
4. Submit the form. The site tells you whether your plan includes SilverSneakers.
5. If you're eligible, it offers to create your account and show your member ID (Chapter 4).

Way 2: Call your plan

Turn your health plan member card over and call the member services number printed on it. Ask: "Does my plan include a fitness benefit, and is it SilverSneakers or something else?" Because you dialed the number from your own card, you know who you're talking to.

Way 3: Look at your plan paperwork

Every plan sends a **Summary of Benefits** and an **Evidence of Coverage**. Look under a heading such as "Fitness," "Wellness" or "Extra benefits." Many plans also list it on their member website or app.

> **TIP**
>
> **Re-check every fall**
>
> Medicare's Open Enrollment runs **October 15 to December 7** each year. That's when plans announce next year's benefits. Put a note on your calendar to check that your fitness benefit is still there.

SCAM ALERT

Nobody needs to call you about this

SilverSneakers eligibility is something **you** look up. If someone calls, texts or knocks to say you "qualify for a free gym membership" and asks for your Medicare number, hang up or close the door. Chapter 23 explains this scam.

WHAT THIS DOES FOR YOU

What this does for you

Five minutes with your card and a website gives you a straight answer — and you never had to trust a stranger with your Medicare number to get it.

CHAPTER 4

Your SilverSneakers Account & Member ID

Your **SilverSneakers member ID** is the number gyms use to check you in. It isn't your Medicare number and it isn't your health plan number; it's a separate SilverSneakers number. Here's how to get it.

Create your account and see your ID

1. Go to **silversneakers.com** and choose **Check Eligibility** (Chapter 3).
2. When you're confirmed, follow the steps to create an account. You'll choose an email address and a password. Write the password down somewhere safe at home.
3. Your member ID appears on screen. Most people can see it right away.
4. If you'd like a paper copy, look for the option to download or print your member ID card.
5. Write the number on the Cheat-Sheet in Chapter 26, too.

Keep it on your phone

The free **SilverSneakers GO** app keeps a digital copy of your member ID, so you can show it at the front desk without carrying a card. Chapter 7 walks through installing it.

GOOD TO KNOW

Had SilverSneakers before?

If you used SilverSneakers with an earlier plan, your member ID usually stays the same. Sign in with your old account instead of making a new one, if you remember it. If not, use the website's "forgot password" link.

TIP

Most gyms just need the number

Gym staff usually ask for your SilverSneakers ID number. You don't need a plastic card. Showing the number on your phone or on a slip of paper is usually fine.

Forgot your password or locked out?

1. On the SilverSneakers sign-in page, choose the link for a forgotten password.
2. Enter the email address you used when you signed up.
3. Check that email inbox (and the spam or junk folder) for a reset message, and follow its link.
4. Choose a new password and write it down.
5. If you no longer have that email address, call the SilverSneakers help number shown on silversneakers.com, or your plan's member services number.

HEADS UP

Keep the three numbers straight

Your **Medicare number** (red, white and blue card), your **health plan member ID** (plan card) and your **SilverSneakers ID** are all different. A gym needs only the SilverSneakers ID. Nobody at a gym needs your Medicare card.

WHAT THIS DOES FOR YOU

What this does for you

With the ID saved in your phone and written on paper at home, checking in at a new gym or class takes seconds instead of a phone call.

PART 2

SilverSneakers at the Gym & at Home

Finding a gym or class near you, what to expect on your first visit, and the app, live classes and videos you can use from home.

CHAPTER 5

Finding a Gym or Class Near You

SilverSneakers works with thousands of gyms and fitness centers around the country, plus community classes held in places like churches, senior centers and parks. The network changes over time, so the official location finder is the place to look.

Search on the website

1. Go to **silversneakers.com**.
2. Look for **Fitness Locations** or a location finder.
3. Type your ZIP code and choose search.
4. Browse the list or the map. Choose a location to see its address and the kinds of classes it offers.
5. Write down two or three that are close to home or on the way to places you already go.

Search in the GO app

The SilverSneakers GO app has a location and class finder too. Once you've signed in (Chapter 7), look for the option to find locations or classes, and allow the app to use your location if you'd like it to find places near you automatically.

HEADS UP

Call before your first visit

Gyms sometimes join or leave the network, and in 2026 some YMCA locations in other parts of the country left the program. Before you drive over, call the gym and ask, "Do you still take SilverSneakers?" and "When are the SilverSneakers classes?"

Community classes

SilverSneakers also has **Community** classes that meet outside a gym, in neighborhood locations. They show up in the same location finder. They can be a gentler first step for someone who feels uneasy about walking into a big gym.

WHAT THIS DOES FOR YOU

What this does for you

A class five minutes from home is one you'll actually go to. The finder puts every option near you on one map.

CHAPTER 6

Your First Visit to a Participating Gym

Walking into a gym for the first time can feel like the first day at a new school. Here's what usually happens, so there are no surprises.

What to bring

- Your **SilverSneakers member ID** — on your phone in the GO app, or written down.
- A photo ID, such as a driver's license.
- Comfortable clothes, supportive shoes with good grip, and a water bottle.
- Any glasses or hearing aids you'll want for following the instructor.
- A list of any health limits your doctor has given you.

At the front desk

1. Tell the staff you're a SilverSneakers member and you'd like to sign up.
2. Give them your SilverSneakers ID number when they ask.
3. Fill in any gym forms. Many gyms ask you to sign a waiver and give an emergency contact.
4. Ask for a quick tour: where the restrooms, water fountain and locker room are, and where classes meet.
5. Ask for the class schedule, and which classes are marked for SilverSneakers.

HEADS UP

Read before you sign

Your standard membership comes through your plan, but gyms may offer paid extras: personal training, towel service, tanning, specialty classes. If a form asks for a credit card or a monthly fee, stop and ask exactly what it's for. You can say no.

Picking a first class

Most SilverSneakers class schedules include a mix of strength, balance, flexibility and gentle cardio classes, often with a chair for support. Tell the instructor it's your first time and mention any limits, such as a bad knee. A good instructor will show you an easier version of each move.

STAY SAFE

Go at your own pace

It's fine to sit down, skip a move or leave early. Stop and tell the instructor if you feel dizzy, short of breath or have chest pain; if it's severe, call 911.

WHAT THIS DOES FOR YOU

What this does for you

A group class gives you a teacher who watches your form, a set time each week, and other people who'll notice if you don't show up — three things that make it easier to keep going.

CHAPTER 7

The SilverSneakers GO App

SilverSneakers GO is the program's free phone and tablet app. It brings your member ID, workouts and class finder together in one place.

What's in the app

- Your **digital member ID**, ready to show at the gym.
- **Workout programs** for different fitness levels, with step-by-step guidance.
- **On-demand videos** — Apple's App Store listing describes more than 200 of them.
- **SilverSneakers LIVE** classes you can sign up for and join (Chapter 8).
- Guided walks and meditations.
- A **location and class finder**, and a way to log your workouts.

Install it on an iPhone or iPad

1. Open the **App Store** (the blue icon with a white "A").
2. Tap **Search** and type **SilverSneakers GO**.
3. Look at the name under the app and make sure it's the official SilverSneakers app, not a look-alike with a similar name.
4. Tap **Get**, then confirm with Face ID, Touch ID or your Apple Account password.
5. When it finishes, tap **Open**.

Install it on an Android phone or tablet

1. Open the **Play Store** (the colorful triangle).
2. Tap the search bar and type **SilverSneakers GO**.
3. Check the maker's name, the same as above.
4. Tap **Install**, then **Open**.

Sign in

1. Choose **Sign in** and enter the email and password from your SilverSneakers account (Chapter 4).
2. If you don't have an account yet, choose the option to create one; the app checks your eligibility the same way the website does.

3. When the app asks to send notifications, choose **Allow** if you'd like class reminders.
4. When it asks about your location, allowing it helps the finder show nearby gyms. You can say no and type a ZIP code instead.

TIP

Make the text bigger

If the app's words are small, turn up your phone's text size. On an iPhone: **Settings** > **Display & Brightness** > **Text Size**. On most Android phones: **Settings** > **Display** > **Font size**. Most apps follow that setting.

WHAT THIS DOES FOR YOU

What this does for you

One app on your phone replaces the card in your wallet, the class schedule on the fridge and the exercise video on the shelf.

CHAPTER 8

SilverSneakers LIVE: Classes from Your Living Room

SilverSneakers LIVE classes are real classes with a real instructor, happening at a set time, that you join from home on a phone, tablet or computer. They're taught by instructors trained to teach older adults, at several levels.

Find a class and save your spot

1. Open the SilverSneakers GO app and sign in.
2. Find the **LIVE** classes section and browse the schedule.
3. Choose a class that fits your level and a time that suits you. Class lengths vary.
4. Tap to **RSVP** (save your spot). The app can remind you before the class starts.
5. Write the day and time on your calendar too.

Joining when it's time

1. About ten minutes early, set up your space (Chapter 21): a sturdy chair, water, and room to move.
2. Prop your phone or tablet up where you can see it from the chair.
3. Open the app, go to your saved class and tap to join.
4. If you're asked to allow the camera or microphone, you can decide. Many people keep their camera off and just watch.
5. Turn the volume up and follow along. If you fall behind, slow down; there's no grade.

TIP

Watch it on the TV

A phone screen is small for following an instructor. Chapter 20 shows ways to put the class on your television.

GOOD TO KNOW

Live or recorded — which is better?

Live classes give you a schedule and an instructor's encouragement. Recorded videos (Chapter 9) let you go any time and pause. Many people use both.

WHAT THIS DOES FOR YOU

What this does for you

Bad weather, no car, or a day you'd rather stay in: a live class still happens, and you're still part of it.

CHAPTER 9

On-Demand Videos & Workout Programs

On-demand means recorded: you choose a video and press play whenever you like. SilverSneakers has a library of them in the GO app and on the website.

Pick a video

1. Open the SilverSneakers GO app and look for **On-Demand** videos or workouts.
2. Browse by type, such as strength, balance, flexibility, cardio, yoga or a seated workout.
3. Check the length and level before you start. A short beginner video is a fine place to begin.
4. Tap to play. Tap the screen to pause whenever you need to.

Follow a program

The app's **workout programs** string several sessions together over days or weeks, so you don't have to decide what to do each time. Choose one at your level, then come back to the next session on your next exercise day.

Log what you did

The app can keep a log of your workouts. Seeing a week of check marks is encouraging, and it's useful to show your doctor if they've asked you to exercise more.

TIP

Seated versions are real exercise

If standing moves feel shaky, choose seated or chair-supported videos. Harvard Health notes chair workouts can suit people who have trouble balancing or feel pain during standing exercise.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes before breakfast, a stretch during the news, a balance routine before bed — recorded videos fit around your day instead of the other way round.

PART 3

Other Plans' Fitness Programs

Not every plan uses SilverSneakers. Here are the other big Medicare fitness programs, and how to compare them when you choose a plan.

CHAPTER 10

Renew Active from UnitedHealthcare

If your Medicare Advantage plan is from **UnitedHealthcare** (including the AARP-branded plans), your fitness benefit may be **Renew Active** instead of SilverSneakers. It works on the same idea: a gym membership plus online options, included with select plans at no extra cost.

What Renew Active includes

- A standard membership at participating gyms and fitness locations in your plan's network.
- Online workouts and classes, including access to an online exercise platform.
- Online activities aimed at keeping your brain active, as well as your body.

Your confirmation code

Renew Active uses a personal **confirmation code**. You show it at each participating gym you'd like to use. To get yours:

1. Sign in to your UnitedHealthcare member website or the UnitedHealthcare app, and look for Renew Active under your benefits or health programs.
2. Or call the member services number on the back of your UnitedHealthcare member ID card and ask for your Renew Active confirmation code.
3. Write the code on the Cheat-Sheet in Chapter 26.
4. At the gym's front desk, say you're a Renew Active member and give them the code.

HEADS UP

Extras cost extra

UnitedHealthcare says services some gyms charge extra for, such as personal training, aren't part of Renew Active. The gym network also varies by plan and area, and can change. Ask the gym before you sign anything with a fee.

WHAT THIS DOES FOR YOU

What this does for you

If you've been looking for SilverSneakers and can't find it on your UnitedHealthcare plan, this is probably why — your gym benefit may be there under a different name.

CHAPTER 11

Silver&Fit & Other Programs

Some plans use other fitness programs. The names differ, but the questions to ask are the same.

Silver&Fit

Silver&Fit is run by **American Specialty Health**. It's offered with certain Medicare Advantage and Medicare Supplement plans. Depending on your plan, it can include fitness center access, local classes, home fitness kits and online workout videos. You register at **silverandfit.com** with your plan member ID.

Rules vary by plan. For example, one plan's Silver&Fit page says members use one fitness facility per month and can switch online up to once a month. Your plan's own description is the one that counts.

Plan-specific programs

Some insurers run their own wellness or fitness programs, or offer a fitness allowance instead of a gym network. If your plan papers mention a fitness benefit by a name you don't recognize, call member services and ask the four questions below.

Four questions for any fitness benefit

1. Which gyms or classes near my ZIP code are included?
2. Are online or at-home workouts included, and how do I sign in?
3. What number or code do I show at the gym?
4. Is there anything I'd have to pay for, and is the benefit staying the same next year?

GOOD TO KNOW

You get the program your plan picked

You can't choose SilverSneakers if your plan uses Renew Active or Silver&Fit. The program is part of the plan. If a particular gym matters a lot to you, check which program it accepts before you choose a plan in the fall.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the program's name and your code means the gym's front desk can look you up in a minute, whichever program you have.

CHAPTER 12

Comparing Fitness Benefits at Open Enrollment

Each fall, Medicare's **Open Enrollment** runs from **October 15 to December 7**. Plans can change their extra benefits every year, and fitness benefits are one of the extras some plans have trimmed. Here's how to keep yours in view.

Read your Annual Notice of Change

In early fall, your plan mails an **Annual Notice of Change** listing what's different next year. Look for "fitness," "gym," "SilverSneakers," "Renew Active" or "Silver&Fit."

If you're comparing plans

1. Write down the gym or class you use now, and ask the gym which fitness programs it accepts.
2. On each plan you're considering, look in the Summary of Benefits for its fitness program.
3. Compare the whole plan first: doctors, drugs, costs. A gym benefit is a nice extra, but it's rarely worth choosing a plan that doesn't fit your health care.
4. If you'd like unbiased help, Ohio's free Medicare counseling program, **OSHIIP** (Ohio Senior Health Insurance Information Program, 1-800-686-1578), and Medicare itself (1-800-MEDICARE) can walk you through it. Chapter 23 covers how to tell them apart from salespeople.

SCAM ALERT

"Your gym benefit is ending — switch plans now"

A caller who pressures you to switch plans quickly, or says your benefits will be lost unless you act today, is a warning sign. Real changes come in writing from your plan. Hang up and call the number on your card.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes each fall makes sure you don't find out in January — at the gym's front desk — that your benefit has changed.

PART 4

Workout Apps & Videos

Free workouts on YouTube, Apple Fitness+ on an iPhone, and how to try other fitness apps without getting stuck paying for them.

CHAPTER 13

Free Workouts on YouTube

YouTube is a free video website and app, and it has thousands of exercise videos made for older adults: chair workouts, balance routines, gentle yoga, walking workouts you do in your living room. YouTube is free to watch with ads; a paid YouTube Premium plan removes them, but you don't need it.

Find a good video

1. Open the **YouTube** app on your phone, tablet or TV, or go to **youtube.com** on a computer.
2. Tap the magnifying glass and type what you want, for example **chair exercises for seniors**, **balance exercises for older adults** or **10 minute gentle stretch**.
3. Look at the length (shown on the picture) and pick a short one to start.
4. Prefer videos from hospitals, universities, physical therapists, or well-known health organizations.
5. Tap the video to play. Tap once to pause.

Save the ones you like

1. Sign in to YouTube with your Google account (the same one you use for Gmail, if you have it).
2. Under a video you like, tap **Save**.
3. Choose **Watch later**, or make a new playlist called something like "My workouts."
4. To find them again, tap **You** (or your picture) and open the playlist.

> TIP
>
> **Turn on captions**
>
> If the instructor is hard to hear, tap the screen and look for **CC** to turn captions on. Not every video has them, and automatic captions can have mistakes.

HEADS UP

Not every instructor is qualified

Anyone can post an exercise video. Skip videos that promise miracle results, sell supplements, or push you to work through pain. If a move hurts, stop. Ask your doctor or a physical therapist which kinds of exercise are right for you.

WHAT THIS DOES FOR YOU

What this does for you

Free, any time of day, and endless variety — YouTube is an easy way to try different kinds of exercise before you decide what you enjoy.

CHAPTER 14

Apple Fitness+: What It Is & What It Costs

Apple Fitness+ is Apple's paid workout video service. It has trainer-led workouts and guided meditations in many styles and lengths, including gentler and shorter options. It lives in the **Fitness** app on an iPhone, iPad or Apple TV.

Do I need an Apple Watch?

No. Apple Fitness+ works with just an iPhone. With an Apple Watch you also see your heart rate and other live measurements on the screen during a workout; without one, you simply follow the videos.

What it costs

Apple has long listed Fitness+ at **$9.99 a month or $79.99 a year** in the U.S. It's also included in **Apple One Premier**, Apple's bundle of services. Prices can change, so check the price the Fitness app shows you before you subscribe (as of November 2026). Apple often offers a free trial, and you can share a subscription with your Family Sharing group.

What you need

- An iPhone with a recent version of iOS. Apple says the latest Fitness+ features need iOS 26 on iPhone, iPadOS 26 on iPad, or tvOS 26 on Apple TV 4K.
- An Apple Account to subscribe.
- Optional: an Apple Watch for live measurements, and an Apple TV or AirPlay-compatible TV for a big screen (Chapter 20).

GOOD TO KNOW

Fitness+ vs. SilverSneakers videos

If your plan includes SilverSneakers, its on-demand videos and LIVE classes come at no extra cost with your plan, and are designed for older adults. Fitness+ is a separate subscription. Try the one you already have before paying for another.

WHAT THIS DOES FOR YOU

What this does for you

Polished, encouraging workouts that start with one tap — and if you have an Apple Watch, your rings and heart rate right there on the screen.

CHAPTER 15

Starting, Pausing & Canceling Apple Fitness+

Here's the whole routine, from your first workout to canceling if it isn't for you.

Start a workout

1. Open the **Fitness** app on your iPhone (colored rings on a black background).
2. Tap **Fitness+**. If you haven't subscribed, you'll see an offer; read the price and trial terms before tapping to subscribe.
3. Browse by type of workout, trainer or length. Filters help you find short and beginner workouts.
4. Tap a workout to see what it involves, then tap **Let's Go** (or the play button).

During the workout

- **Tap the screen** to show the controls: pause, skip back, and the button to stream the workout to a TV.
- Tap **Pause** any time. Have a drink, sit down, carry on when you're ready.
- Change what's shown on screen from the same controls, such as turning measurements off.

Cancel the subscription

1. Open **Settings** on your iPhone.
2. Tap **your name** at the top, then **Subscriptions**.
3. Tap **Apple Fitness+** (or Apple One if you have the bundle).
4. Scroll down and tap **Cancel Subscription**, then confirm.
5. You can keep using it until the end of the period you've paid for. If you're on a free trial, cancel at least a day before it ends.

TIP

Not seeing a Cancel button?

If there's no Cancel button and you see red text with an end date, it's already canceled. If Fitness+ isn't listed at all, it may be billed to a different Apple Account, or be part of a family member's Apple One.

WHAT THIS DOES FOR YOU

What this does for you

Knowing exactly how to stop a subscription takes the worry out of trying one.

CHAPTER 16

Trying Other Fitness Apps Without Getting Stuck

The app stores are full of fitness apps: walking coaches, yoga, tai chi, strength programs. Many are free to download but ask for a subscription after a short free trial. Here's how to try them safely.

Before you tap Start Free Trial

- Read the fine print on the trial screen: how long the trial lasts and what it costs afterward.
- Watch for **yearly** plans shown as a small "per week" price. Check the total you'd pay.
- Check the maker's name and the reviews. A brand-new app with only a few glowing reviews is a warning sign.
- Put a reminder in your calendar for a day or two before the trial ends.

Cancel a subscription on Android

1. Open the **Play Store**.
2. Tap your profile picture at the top right.
3. Tap **Payments & subscriptions**, then **Subscriptions**.
4. Choose the app and tap **Cancel subscription**, then follow the prompts.

HEADS UP

Deleting the app doesn't cancel it

Removing an app from your phone does **not** stop the subscription. Always cancel through the subscriptions screen (Chapter 15 for iPhone, above for Android), or on the company's website if you signed up there.

TIP

Start with what you already have

Before paying for an app, check your plan's fitness benefit (Chapter 3), the free videos on YouTube (Chapter 13), and your library — many public libraries offer free classes and streaming services.

WHAT THIS DOES FOR YOU

What this does for you

You get to try new things without the surprise charge three months later.

PART 5

Counting Your Steps

Your phone is probably counting your steps already. Here's where to see them on an iPhone or an Android phone, and how to make sense of the numbers.

CHAPTER 17

Counting Steps on an iPhone

An iPhone has motion sensors inside that notice when you walk. As long as the phone is in your pocket, purse or hand, it counts your steps and the distance you've walked, with no watch and nothing to buy. The numbers show up in the **Health** app (a white icon with a red heart) and the **Fitness** app.

See today's steps

1. Open the **Health** app.
2. On the **Summary** screen, look for **Steps**. If it isn't there, tap **Search** (the magnifying glass) and type **Steps**.
3. Tap **Steps** to see a chart, with tabs across the top for a day, week, month or year.
4. To keep Steps at the top of Summary, scroll down on the Steps screen and tap **Pin to Summary**, or tap **Edit** next to **Pinned** on the Summary screen.

Steps showing zero? Turn on Fitness Tracking

1. Open **Settings**.
2. Tap **Privacy & Security**, then **Motion & Fitness**.
3. Make sure **Fitness Tracking** is on (green).
4. Make sure **Health** is on in the list below it, along with any fitness app you want to share steps with.
5. Walk around for a few minutes with the phone in your pocket, then check the Health app again.

> **GOOD TO KNOW**
>
> **The phone only counts what it carries**
>
> If the phone sits on the kitchen counter while you vacuum, those steps aren't counted. A watch on your wrist catches more. Neither is perfect.

The Fitness app without a watch

Since iOS 16, the **Fitness** app works on an iPhone without an Apple Watch. It shows a daily **Move** goal based on the activity your phone counts, which some people find more encouraging than a bare number.

TIP

Walking Steadiness

If you carry your iPhone in a pocket near your waist, the Health app can also estimate your **Walking Steadiness** and suggest balance exercises. It's an estimate, not a diagnosis. The companion guide on the Apple Health app covers it in detail.

WHAT THIS DOES FOR YOU

What this does for you

A free, automatic record of how much you move — useful for setting a goal, and handy to show your doctor.

CHAPTER 18

Counting Steps on an Android Phone

Most Android phones can count steps with built-in sensors too. Which app shows them depends on your phone.

Samsung Galaxy phones: Samsung Health

Samsung phones come with **Samsung Health**. It counts steps using the phone's own sensor, or a Galaxy Watch if you have one.

1. Open **Samsung Health** (if it isn't on your phone, it's free in the Galaxy Store or Play Store).
2. Sign in with your Samsung account if asked, and allow the permissions it requests for physical activity.
3. On the home screen, look for the **Steps** card. Tap it to see your day, week and month.
4. To set a daily target, open the Steps card and look for the target or goal setting.

> GOOD TO KNOW
> **Where you carry it matters**
> Samsung says its step count is an estimate, and keeping the phone in a bag or purse can affect how accurately steps are detected. A front pocket usually works better.

Pixel and other Android phones: Google Health

Google's fitness app is now **Google Health**. It replaced the Fitbit app in 2026, and it is also replacing **Google Fit**, Google's older step-counting app, which is being retired. Google Health is free for Android and iPhone, and it can count steps from your phone alone, without a Fitbit or Pixel Watch.

1. Install **Google Health** from the Play Store if it isn't on your phone, and open it.
2. Sign in with your Google account. Google says the app won't track steps unless you're signed in.
3. Go to **Devices** and tap **Phone**, then agree so the phone starts tracking.
4. Allow the physical activity permission when asked.
5. Walk around for a while and check the app's home screen for your steps.

TIP

Still using Google Fit?

If you have old step history in Google Fit, Google has said it plans a way to move it into Google Health. Until then, don't uninstall Google Fit in a hurry; install Google Health alongside it.

GOOD TO KNOW

Health Connect is the behind-the-scenes hub

On Android, **Health Connect** is a built-in setting that lets your health and fitness apps share data, such as steps, with your permission. If an app asks to connect to Health Connect, it's asking to read or write that shared data. You can say yes or no for each type.

WHAT THIS DOES FOR YOU

What this does for you

The phone you already carry becomes a step counter, with no gadget to charge and nothing to buy.

CHAPTER 19

Making Sense of the Numbers

Step counts, Move rings, calories: it's easy to drown in numbers. Here's how to use them without letting them boss you around.

Every number is an estimate

- Phones and watches estimate steps from motion. A walker, a shopping cart or a slow shuffle may count fewer steps than you really took.
- Calories burned are rough guesses based on your age, height and weight.
- Two devices will rarely agree exactly. Compare yourself with yourself, week to week.

STAY SAFE

Numbers don't diagnose anything

A step counter or fitness app can't tell you whether you're healthy or sick. A sudden drop in steps or a strange heart-rate reading is worth mentioning to your doctor, but it isn't a diagnosis. For chest pain, trouble breathing, or signs of a stroke, call 911.

What the CDC recommends for older adults

The Centers for Disease Control and Prevention (CDC) suggests that adults 65 and older aim for:

- **150 minutes a week** of moderate activity, such as brisk walking — for example, 30 minutes on five days. Or 75 minutes of vigorous activity.
- **Muscle-strengthening** activity on at least **2 days** a week.
- **Balance** activities, such as walking heel-to-toe or standing up from a chair.

These are goals, not a test. If you're starting from very little, any increase helps. Your doctor can tell you what's right for you.

Set a goal that fits you

1. Look at your average daily steps for the past week or two (the week or month view).
2. Set a goal a little above that average, not a big round number you saw online.
3. When you hit it most days for a couple of weeks, raise it a little.
4. On bad days, rest. A goal is a nudge, not a rule.

WHAT THIS DOES FOR YOU

What this does for you

Used gently, the numbers show you progress you might not notice, and give you something real to talk about at your next checkup.

PART 6

A Bigger Screen & a Safer Space

Putting workouts on your TV, setting up a safe spot to exercise at home, and making the instructor easier to see and hear.

CHAPTER 20

Putting a Workout on Your TV

Following an instructor on a phone screen from across the room is hard. Your TV is much easier. Which way works depends on the app and the TV.

What you're watching	Easiest way onto the TV
YouTube	The YouTube app on your smart TV or streaming stick, or the Cast button from your phone
Apple Fitness+	AirPlay from your iPhone, or the Fitness app on an Apple TV 4K
SilverSneakers videos and LIVE classes	Mirror your phone or tablet screen, or use a laptop connected to the TV with an HDMI cable

YouTube: use the TV's own app

1. On your TV remote, open the **YouTube** app (most smart TVs and streaming sticks have it).
2. On the TV, go to **Settings** and choose **Link with TV code**. A code appears.
3. On your phone, open YouTube, tap the **Cast** button (a little screen with waves) and choose **Link with TV code**, then type the code.
4. Now when you tap Cast on your phone, you can send any video, including your saved workouts, to the TV.

TIP

Same Wi-Fi usually helps

Casting is simplest when your phone and TV are on the same Wi-Fi network. If the Cast button doesn't show, check that both are on the same network, then restart the YouTube app.

Apple Fitness+: AirPlay

1. Make sure your iPhone and your Apple TV or AirPlay-compatible smart TV are on the same Wi-Fi.
2. Start a workout in the Fitness app.
3. **Tap the screen** to show the controls, then tap the button to stream to another device (the AirPlay button).
4. Choose your TV. If a four-digit code appears on the TV, type it on your phone.

If you have an Apple Watch, some TVs and Apple TV can show your live measurements on screen. Apple notes that only some AirPlay-compatible TVs show them.

SilverSneakers and anything else: mirror your screen

Screen mirroring shows exactly what's on your phone or tablet on the TV. It works for almost any app.

- **iPhone or iPad** with an Apple TV or AirPlay TV: swipe down from the top-right corner to open Control Center, tap **Screen Mirroring**, and choose your TV. Turn the phone sideways for a bigger picture.
- **Android** with a Google TV, Chromecast or TV with Google Cast: swipe down twice from the top of the screen and look for **Cast** or **Screen cast**, then choose your TV.
- **Laptop**: an HDMI cable from the laptop to the TV, then choose that HDMI input on the TV remote.

GOOD TO KNOW

More help with casting

Bill's guide on AirPlay, casting and screen mirroring goes much deeper, including Roku, Fire TV and TVs from each brand.

WHAT THIS DOES FOR YOU

What this does for you

A big, clear instructor you can follow from your chair, with your hands free and your phone out of the way.

CHAPTER 21

Setting Up a Safe Space to Exercise at Home

Exercising at home is convenient, and a few minutes of setup makes it much safer. Do this once and leave it ready.

Choose your spot

- Clear floor space about the size of a yoga mat, plus room to stretch your arms out.
- Move throw rugs, cords, footstools and pet toys well out of the way.
- Good lighting, so you can see your feet and the floor.
- Close to something sturdy to hold: a kitchen counter or the back of a heavy chair.
- A clear view of the TV or tablet.

The right chair

- A sturdy chair **without wheels and without arms** is what most chair workouts expect.
- Push the back of the chair against a wall so it can't slide.
- Sit so your feet are flat on the floor and your knees are about level with your hips.
- Never stand on the chair, and don't use a folding chair that could collapse.

Before every workout

1. Put on supportive shoes with a good grip. Socks alone can slip.
2. Have water within reach.
3. Keep your phone nearby, in case you need to call for help.
4. Start with an easy warm-up, and choose a beginner or seated version if you're unsure.
5. Push only until you feel your muscles working, not until it hurts.

Balance work, safely

Balance exercises are one of the CDC's three recommendations for older adults (Chapter 19). Do them next to a counter or with a chair in front of you, so you can grab it any time. Work up from holding on with both hands, to one hand, to fingertips.

STAY SAFE

Stop and get help if something's wrong

Stop exercising if you feel chest pain or pressure, severe shortness of breath, dizziness, or pain in a joint. If it's serious, or doesn't ease quickly with rest, call **911**. Ask your doctor before starting, especially after a fall, surgery or a heart problem.

TIP

A fall alert can back you up

If you live alone, a fall detection feature on a smartwatch, or a medical alert button, can add a safety net. Apple Watch, for example, turns Fall Detection on automatically for people 55 and older, but no device catches every fall.

WHAT THIS DOES FOR YOU

What this does for you

A safe, ready spot means no hunting for a chair or moving the coffee table every time — so starting a workout takes seconds.

CHAPTER 22

Seeing & Hearing the Instructor Better

If you can't see a move or hear a count, you can't follow along. A few settings fix most of it.

Make it louder and clearer

- Use the TV's speakers instead of a phone speaker (Chapter 20).
- Bluetooth headphones or hearing aids that stream from your phone put the instructor's voice right in your ears, and nobody else in the house has to hear the music.
- If the music drowns out the voice, look for a music volume or audio setting in the workout's controls; Apple Fitness+ and some other apps let you lower the music.

Turn on captions

- **YouTube**: tap the screen and tap **CC**. Not every video has captions.
- **Apple Fitness+**: tap the screen during a workout and look for the captions or subtitles option among the controls.
- **Live classes**: captions depend on the class platform. If you need them, ask the program's help line what's available.

Make it bigger

- Turn your phone or tablet sideways to fill the screen with the video.
- Increase your phone's text size (Chapter 7) so the app's menus are easier to read.
- Sit closer to the TV than you would for a movie. You need to see the instructor's feet.

TIP

Wear your glasses for the right distance

Reading glasses often blur a TV across the room. If you follow workouts on the TV, wear the glasses you use for distance or the computer.

WHAT THIS DOES FOR YOU

What this does for you

When you can clearly see and hear the instructor, you move more safely and get more out of every class.

PART 7

Staying Safe & Getting Help

The scams that use fitness benefits as bait, helping a parent get started, when a hand is worth it, and a one-page summary to keep.

CHAPTER 23

Medicare Fitness Scams & How to Spot Them

Medicare numbers are valuable to criminals, who use them to bill Medicare for things you never received. A "free gym membership" or a "new fitness benefit" is an easy, friendly-sounding bait. Here's the pattern to watch for.

What the scam sounds like

- "You qualify for a free SilverSneakers membership. I just need to verify your Medicare number."
- "Your fitness benefit is ending unless you switch plans today."
- "Medicare is sending free fitness trackers, back braces or grocery cards to seniors — what's your Medicare number?"
- A text or email with a link to "activate your gym benefit" or "claim your fitness reward."

SCAM ALERT

Never give your Medicare number to a caller

Scammers can make their calls look like they come from Medicare or your plan. Medicare generally doesn't call you out of the blue to ask for your number. Hang up, then call **1-800-MEDICARE** (1-800-633-4227) or the number on your own plan card to check.

Real help vs. a sales pitch

Who	What they are
Medicare (1-800-MEDICARE, medicare.gov)	The government program. Doesn't sell plans.
OSHIIP (1-800-686-1578)	Ohio's free, unbiased Medicare counseling. Doesn't sell plans.
Your plan's member services (number on your card)	Answers questions about your own benefits.
Licensed agents and brokers	Sell plans and may be paid by insurers. Fine to use, but they make money when you enroll.
Unknown callers, texts and door-knockers	Treat as suspicious. Hang up or say no thanks.

If you already gave your Medicare number to a caller

1. Don't panic. Write down what you remember: the date, the number that called, what they said.
2. Call **1-800-MEDICARE** (1-800-633-4227; TTY 1-877-486-2048) and tell them. You can also report at **medicare.gov/fraud**.
3. Call the Senior Medicare Patrol at **1-877-808-2468**. They help people spot and report Medicare fraud.
4. Watch your **Medicare Summary Notices** and plan statements for services you didn't get.
5. If you also gave a bank or card number, call your bank right away using the number on your card.

SCAM ALERT

Fake fitness apps and look-alike sites

Search ads can lead to sites that look official but aren't. Type **silversneakers.com** yourself, install apps only from the App Store or Play Store, and be suspicious of any "SilverSneakers" site or app that asks for a credit card to activate a benefit that comes with your plan.

WHAT THIS DOES FOR YOU

What this does for you

One rule — **you** make the call, using a number you looked up — protects your Medicare number, your plan and your bank account.

CHAPTER 24

Helping a Parent Get Moving

If you're a son, daughter or friend helping someone get started, here's a gentle plan that respects their pace and their privacy.

A good first visit

1. Sit down together with their plan card and check eligibility at silversneakers.com, or call the plan (Chapter 3). Let them do the typing if they'd like to.
2. Create the account with an email they actually check, and write the password on paper for them.
3. Install the SilverSneakers GO app (or their plan's program app) and show them where the member ID is.
4. Pick one short, beginner video together and do it side by side.
5. Set up the TV or a tablet stand so the next time is easy (Chapter 20).
6. Write the key details on the Cheat-Sheet in Chapter 26 and leave it by the phone.

Keep it encouraging

- Suggest, don't push. Let them choose the kind of class they'd enjoy.
- A friend or neighbor going to the same class can matter more than any app.
- If they'd like, a weekly video call where you do a short workout together is fun on both ends.
- Respect their privacy. Step counts and workout logs are theirs to share or not.

STAY SAFE

Check with the doctor together

If your parent has had falls, heart problems, recent surgery or memory changes, encourage them to ask their doctor which kinds of exercise are right, and whether a physical therapist could help them start.

WHAT THIS DOES FOR YOU

What this does for you

An hour of setup together can give your parent something to look forward to every week — and give you peace of mind.

CHAPTER 25

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time and worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting signed up** — checking eligibility, creating the account, and finding your member ID when the website keeps saying "we couldn't find you."
- **Setting up the apps** — SilverSneakers GO, Renew Active or Fitness+ on your phone or tablet, with bigger text and reminders that work.
- **Getting classes onto the TV** — AirPlay, casting, the YouTube app, or a laptop cable, set up so it's one or two presses every time.
- **Step counting that shows zero**, or moving from Google Fit to Google Health.
- **A call, text or website you're not sure about** — anything asking for your Medicare number.
- **Helping a parent** from a distance, with a setup they can manage on their own.

What I don't do

I'm a technology helper, not a doctor, a personal trainer or an insurance agent. For which exercises are safe for you, ask your doctor or a physical therapist. For choosing a plan, Medicare and OSHIIP give unbiased help (Chapter 23).

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. I'll tell you honestly when something isn't worth your money. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person — me — does the actual help.

Thank you for taking the time to learn this. Start small, be kind to yourself, and enjoy feeling a little stronger each week.

— Bill

CHAPTER 26

Your Fitness Benefit Cheat-Sheet

Keep just this page by the phone. The whole guide, boiled down.

The essentials

Topic	Remember
Who gets SilverSneakers	Many Medicare Advantage and some Medigap plans. Not Original Medicare alone.
Check eligibility	Type silversneakers.com yourself, or call the number on your plan card.
Member ID	On silversneakers.com and in the SilverSneakers GO app. Not your Medicare number.
UnitedHealthcare plan?	Your benefit may be Renew Active; get your confirmation code.
Other programs	Silver&Fit (silverandfit.com) and plan-specific programs.
Re-check every fall	Open Enrollment: October 15 to December 7.
Free videos	SilverSneakers On-Demand (with your plan) and YouTube.
Apple Fitness+	Paid; iPhone is enough. Cancel: Settings > your name > Subscriptions.
Steps: iPhone	Health app > Steps. Zero? Settings > Privacy & Security > Motion & Fitness.
Steps: Android	Samsung Health, or Google Health > Devices > Phone.
On the TV	YouTube TV app, AirPlay, Cast, or Screen Mirroring.
Weekly goal (CDC, 65+)	150 minutes moderate activity, strength 2 days, plus balance.
Medicare number	Never to a caller. Hang up, call 1-800-MEDICARE.

Write it down once

Keep handy	
My health plan & member services phone	_____
My fitness program (SilverSneakers, Renew Active, other)	_____
SilverSneakers ID or Renew Active code	_____
Account email for the fitness website	_____
My gym or class location & phone	_____
My class days & times	_____
My daily step goal	_____
Doctor's exercise advice for me	_____

When something's wrong, in order

1. Feeling unwell while exercising? Stop and sit down. Chest pain, trouble breathing or signs of a stroke: call 911.
2. Gym says you're not covered? Call the member services number on your plan card.
3. Can't sign in? Use the website's forgot-password link, then check your email's spam folder.
4. Steps showing zero? Check Motion & Fitness (iPhone) or the activity permission (Android).
5. Video won't go to the TV? Same Wi-Fi, restart the app, then try Screen Mirroring.
6. A caller wants your Medicare number? Hang up and call 1-800-MEDICARE yourself.
7. Still stuck? Call Bill at (330) 200-8042.