THE POINTE AT BALLWIN COMMONS

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BALLWIN
Bringing People Together

POINTE FITNESS

The monthly health and fitness newsletter of the City of Ballwin, MO

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Will my insurance pay for my Pointe membership?

The Pointe at Ballwin Commons participates in several health insurance subsidized programs that either reduce your membership fees or cover them altogether. There are different types of programs and not all insurance companies offer this type of benefit. The following summarizes common types of programs. It is up to policy holders to check with their insurance to find out if a program is available to them.

The most basic types of programs available are direct reimbursement programs. Some insurance programs will simply ask for proof of membership purchase and reimburse the policy holder a percentage of the cost and may cover the entire cost. This type of program is exclusively between the insurance company and the policy holder. It is up to the policy holder to find out what documentation is necessary to complete the process. The Pointe will provide the proof of purchase information necessary for the policy holder to complete the process.

Another type of reimbursement program is an indirect reimbursement. In these programs the insurance contracts with a third party. This third party issues reimbursement to members. The fitness facility must become a provider for the particular program. If the facility chooses to participate, an agreement between the facility and a third party (not the insurance company) is completed. The third party will then reimburse the member a portion of the membership fee, usually on a monthly basis. This type of program has a built in incentive for members to use the facility. This is probably the most realistic and beneficial program in that members are only reimbursed if a visit/workout quota is met. The fitness facility will submit the members' visits to the third party each month. If the quota is met, the member will receive a payment from the third party.

A third program also involves a third party. In this case the member pays nothing or a greatly reduced amount out of pocket. The fitness facility is paid directly from the third party either a set monthly payment or is paid a set amount per visit. Both ways a member's visits are submitted and the fitness facility, not the member, is reimbursed an amount.

Health insurance subsidized membership benefits are becoming more available as workplaces and insurance companies realize the benefits of preventative health lifestyles. Of course a huge part of the lifestyle is physical activity. There is still some question from this author as to whether insurance companies do a good job of letting policy holders know about those programs, however. If you would like to know if your insurance policy has a fitness facility membership benefit, it is up to you to ask the insurance customer service or your insurance representative.

The Pointe at Ballwin Commons participates in several different programs. Currently three programs are for those that are Medicare eligible through their supplement or advantage plans. Open enrollment for Medicare programs is right around the corner! Two others are offered through certain workplace insurance programs. Check with your supplement or your human resource department for information. If you have more questions about the specific programs for which The Pointe is a provider, contact Matt Struemph, Fitness Manager at The Pointe at matt.struemph@ballwin.mo.us.

Ballwin Race Series

Ballwin Kids' Triathlon

Day : Sunday
Date: September 18
Time: 8:00am
Fee: $25 per participant
$30 after September 4
Location: The Pointe at Ballwin Commons

Zombie Chase Trail Run

Day : Saturday
Date: October 8
Time: 9:00am
Fee: $30
Location: Castlewood State Park

Tai Chi

Students will learn Yang Style Tai Chi. Classes are led by Master Arthur Du.

Dates: **Thursdays**
September 29-November 17
1-2pm
OR
Sundays
October 2-November 20
1:30-2:30pm

Fee: VIP-$109 Reg-$129

Pointe Open House

Everything is free on Saturday, September 24! Free general admission, free fitness classes, membership specials, and local health and wellness vendors highlight The Pointe's Open House. Come check out what The Pointe has to offer!

If you are interested in having a booth for your health and wellness product or services, contact Matt Struemph at matt.struemph@ballwin.mo.us.

Upcoming Pointe programs!

Basic Training

This 24-class program is sure to get your workout routine kickstarted!
Days: Mondays-Thursdays
Dates: September 19-October 27
Time: 5:45-6:45am
Fee: VIP-$129 Reg-$149

Tumbling Tykes

Days: Mondays
Dates: September 19-October 24
Time: 6:30-7:15pm
Fee: VIP-$34 Reg-$44
Age: 4-6

Taekwondo

Taekwondo classes are offered for beginner and intermediate students.
Days: Wednesdays
Dates: September 28-November 2
Time: Beg-6:30-7:30pm
Int-7:30-8:30pm
Fee: VIP-$54 Reg-$78
Age: 6 and up, including adults

Spicy Basil Chicken

- 2 tblsp chili oil
- 2 cloves garlic
- 3 hot chile peppers
- 1 lb skinless, boneless chicken, cut to bite size
- 1 1/2 tsp sugar
- 1 tsp garlic salt
- 1 tsp black pepper
- 5 tblsp oyster sauce
- 1 cup fresh mushrooms
- 1 cup chopped onions
- 1 bunch fresh basil leaves

1. Heat the oil in a skillet over medium-high heat, and cook the garlic and chile peppers until golden brown. Mix in chicken and sugar, and season with garlic salt and pepper. Cook until chicken is no longer pink, but not done.
2. Stir oyster sauce into the skillet. Mix in mushrooms and onions, and continue cooking until onions are tender and chicken juices run clear. Remove from heat, and mix in basil. Let sit 2 minutes before serving.
3. Serve over rice if desired (not included in nutrition information below)

4 Servings: 244 Calories, 9.5g Fat, 12g Carbs, 28g Protein