



Weight Watchers Program Frequently Asked Questions (FAQs)

While this document addresses the most commonly asked questions, it does not address every question. In the event that your question is not answered, please contact Weight Watchers at 866.237.9879 or the Employee Services Unit (ESU) at 4-ESU@travelers.com or 800.441.4378.

Q1: I am very interested in joining the Weight Watchers program that the Company is launching. Who is eligible for this program?

A1: All U.S.-based, active full-time and part-time employees are eligible to join this new program. TRAVTemps are not eligible for the Travelers subsidy or reimbursement but may attend Weight Watchers At Work meetings based on regular Weight Watcher program prices.

Q2: What are the benefits of joining Weight Watchers through the Company?

A2: The Company will pay one-third of the membership cost for Travelers employees. In addition, if you achieve your goal weight or lose 10 percent of your body weight through the Weight Watchers At Work meetings, Weight Watchers local meetings or Weight Watchers online, you will receive a 100 percent reimbursement of your membership program fees.

Your family members can also join a Weight Watchers program but will not be eligible for the one-third amount that Travelers pays of the membership cost or the reimbursement unless they are employees of the Company. ***Please note that both the one-third amount that Travelers pays up front and the reimbursement are considered taxable income and will be included in your W-2 reported pay.***

Q3: If I receive a reimbursement for losing 10 percent of my weight and then re-enroll and lose another 10 percent, can I receive another reimbursement?

A3: Yes, as long as you still meet the criteria for receiving a reimbursement through Travelers.

Q4: If I do not lose 10 percent or reach my goal in the program and then sign up for another program in which I do lose 10 percent, will I be reimbursed for both programs?

A4: Yes, incremental reimbursements apply for At Work and local meetings. For example, if you achieve a 10 percent weight loss after attending two At Work programs, you will be reimbursed for both programs.

Q5: I enrolled in Weight Watchers and reached my 10 percent weight loss prior to January 1, 2009. It is now 2009 and I am about three pounds away from reaching my goal weight. Can I join Weight Watchers through the Company and request reimbursement for my 2009 program fees if I only have the three remaining pounds to lose?

A5: Yes, you would be reimbursed if you lose 10 percent of your body weight or reach your goal based on your starting weight when you enrolled in Weight Watchers through the Company on January 1, 2009 or later.

Q6: Can my Weight Watchers fees be deducted from my paycheck?

A6: No, not at this time. Participants will be required to pay the applicable program fees at the beginning of each program. We will continue to review the feasibility of offering payroll deduction as an option in the future.



Q7: What payment options will be made available to me when I join Weight Watchers At Work?

A7: Payment options are typically up to the meeting leader for your particular meeting location. Generally, the following three options are made available:

1. By credit card
2. One personal check for full payment
3. A split payment option in which the participant writes three checks on the first day of the program; Weight Watchers then deposits each check at intervals during the series

Q8: What types of Weight Watchers programs will be eligible for reimbursement?

A8: Programs that will be eligible for the discounted fee and reimbursement will be the Weight Watchers At Work meetings, Weight Watchers local meetings and Weight Watchers online.

Q9: Are there other weight loss programs that will be eligible for reimbursement (e.g., Jenny Craig, LA Weight Loss, etc.)?

A9: No, for 2009 the only weight loss program eligible for Company reimbursement is the Weight Watchers program.

Q10: I am interested in the At Work option for Weight Watchers. Will all employees be eligible for this option?

A10: At Work programs will be available subject to the Weight Watchers program requirements, which include a minimum of 15 employees per meeting. At Work programs should be scheduled over the lunch hour, or immediately before or after work, with the prior approval of local business management. If the requirements for a local At Work option are not met, employees will still be eligible to participate in the other two Weight Watchers options.

Q11: Can I join an At Work meeting at any time after the series has commenced?

A11: It varies by site and it is entirely up to the discretion of the leader whether you can join after the first week of the series. Under no circumstances will you be allowed to join after the first four weeks of the series. After the fourth week of a series, if you still want to join an At Work meeting, you will need to wait until the next At Work series begins. Or, as an alternative, you can purchase Local meeting vouchers or an Online Subscription at any time.

Q12: If I can join an At Work meeting after the series has commenced, will I still be afforded the rate minus the one-third that Travelers pays for the membership cost?

A12: In those instances where a leader will allow the employee to join after the series has started, the rate will be prorated for the number of weeks remaining in the series and the company will pay one third of the prorated rate.

Q13: How do I find local meetings that are close to my home?

A13: Go to www.weightwatchers.com, click on the "find a meeting" box and conduct a search by ZIP code. The site will display the locations, maps and meeting times.

Q14: Why does it say that our national pricing is "available in participating areas only"? What does that mean?

A14: Weight Watchers in a small portion of the United States is owned and operated by independent Weight Watchers franchisees that maintain their own offers and pricing. Click [here](#) for a list of these locations.



If you reside in one of these locations, you would join community or At Work meetings locally instead of joining via Travelers dedicated toll-free number. You will not be eligible for Travelers subsidized At Work (one-third the membership cost) or local meeting program fees; however, you will be eligible to receive a refund that is equivalent to the subsidy given in the participating markets.

Access the [Weight Watchers Non-Participating Location Refund Form](#)* for complete instructions on how to submit for reimbursement. Only employees in these areas may utilize this form. The form must be sent in upon completion of your Weight Watchers plan. You may submit for reimbursement of the subsidy amount or for 100 percent reimbursement of your membership fees if you achieve a 10 percent weight loss or your weight loss goal.

Q15: How do I show proof of my weight loss to receive the reimbursement of my membership fees?

A15: You will need to complete the [Weight Watchers Weight Loss Reimbursement Form](#)*. Your Weight Watchers meeting leader will sign the form in the space provided attesting to your weight loss. You do not need to share your actual weight loss in pounds – it's a 10 percent weight loss or goal, whichever comes first – and it is confidential information between you and your meeting leader. To prove weight loss for the online subscription, you can download and submit a copy of your *Weight Tracker*. Please note that online subscriptions are limited to a 12-month period.

Q16: Can I complete and submit the [Weight Watchers Weight Loss Reimbursement Form](#)* as soon as I achieve a 10 percent weight loss or goal or do I have to wait until I finish the program before I can request reimbursement?

A16: You can request reimbursement when you have achieved a 10 percent weight loss or goal. We would recommend that you continue on and complete the program but it is not a requirement. You may even want to consider becoming a lifetime member.

Q17: I submitted my completed Weight Watchers Weight Loss Reimbursement Form, with the required documentation, to Weight Watchers and would like to confirm that my form has been received. Should I contact the Weight Watchers call center?

A17: You can always contact the Weight Watchers call center for general questions. However, to specifically check the status of your reimbursement form, we suggest that you log onto the Web site provided on the Reimbursement Form: www.checkyourrebate.com/travelers. If you still have questions concerning your reimbursement after visiting the Web site, you can send an email to Weight Watchers at: weightwatchersrebates@calltsc.com or call 866.767.5695.

Q18: How long will it take for me to receive my reimbursement after Weight Watchers has validated my Reimbursement Form?

A18: You will receive reimbursement in your regular Travelers paycheck within 30 days after Travelers has been notified by Weight Watchers that your Reimbursement Form has been validated.

Q19: What are the business hours of the Weight Watchers call center?

A19: Weight Watchers representatives are available Monday through Thursday from 7 a.m. to 8 p.m. CT, Friday from 7 a.m. to 7 p.m. CT and Saturday from 8 a.m. to 1 p.m. CT.



Q20: How are the local meeting vouchers used?

A20: Upon receipt of the local meeting vouchers, you will select the meeting location of your choice. At the time of registration, you should let the Weight Watchers staff person know that you have already purchased vouchers and hand in your completed registration card. No registration fee is required.

Q21: Can I get free e-Tools with the local meeting vouchers?

A21: Unfortunately, e-Tools are not available with the vouchers at this time. The only option is to purchase them through the Weight Watchers Web site.

Q22: How much time should I plan on spending at a Weight Watchers meeting?

A22: The group meetings, led by a trained Weight Watchers leader, last approximately 30-45 minutes. However, at the end of the first group meeting, there will be an orientation for new members called the "Getting Started Session." This session will last an additional 30 minutes and orient new participants to the basics of the Weight Watchers program.

Q23: What are the requirements for becoming a Weight Watchers meetings member?

A23: To become a Weight Watchers meeting member, you must:

1. Weigh at least five pounds more than the minimum healthy weight for your height, according to the Weight Watchers healthy weight ranges
2. Be at least 17 years old
3. Not be pregnant
4. Not have an active medical diagnosis of bulimia nervosa or anorexia nervosa

Q24: Can I attend Weight Watchers meetings if I have diabetes or other medical conditions?

A24: Yes, you can attend Weight Watchers meetings, but we strongly urge you to consult with your physician or health care provider prior to enrollment. Medical monitoring is especially important for people with a known medical condition. You should share the Weight Watcher materials with your primary health care provider to make sure the necessary and appropriate adjustments are made to meal patterns, food choices, portioning, activity and anything else required. It is your responsibility to adhere to modifications made by your health care professional.

Q25: Do I have to talk in the Weight Watchers meetings?

A25: No. You can engage in the group discussion as much or as little as you want. If you don't feel like speaking in a group, you can simply listen. You will still learn new ways to manage weight and feel great from Weight Watcher's 40-plus years of experience.

Q26: What is lifetime membership?

A26: You can receive a lifetime membership recognition award when you:

1. Achieve a weight goal that is within the Weight Watchers healthy weight range (or a healthy weight determined by your physician) and are at least five pounds less than your initial weight
2. Have been on the Weight Watchers maintenance phase for six consecutive weeks as a current, paid meetings member and are no more than two pounds above your weight goal at the end of that period

As a lifetime member, we encourage you to attend Weight Watchers meetings At Work or in the community. There is no charge as long as you weigh in at the first meeting you attend and then on a monthly basis and you maintain a weight that is not more than two pounds above your weight goal.

Q27: I reached my goal weight during my current 17 week at-work session, which is just ending, and I have submitted the Weight Watchers Weight Loss Reimbursement Form. However, I need two more weeks of Weight Watchers meetings to receive lifetime membership. If I enroll in another 17 week at-work session, will Travelers pay one-third of the membership cost, and will I be eligible for reimbursement for the additional meetings I have attended? And, once I have completed the additional two weeks, can I submit the unused meeting vouchers to Weight Watchers for a refund?

A27: Yes, you can enroll in an additional series and Travelers will pay one-third of the membership cost. After satisfying the lifetime membership requirements, you can submit the unused vouchers for a refund via Weight Watchers. There will be no additional reimbursement since you achieved your goal weight in your first 17 week session, for which you were reimbursed.

Q28: I am a lifetime member who has gained weight back. Can I return to Weight Watchers as a lifetime member through the Travelers At Work meetings?

A28: Yes, once you are a lifetime member, you are always a lifetime member and you are free to attend Travelers At Work meetings. Lifetime members must weigh in at the first meeting they attend every month.

If you weigh more than two pounds above your weight goal at the first weigh-in of the month, you will be charged the weekly meeting fee for each meeting attended until you are within two pounds of your weight goal. If you have a significant amount of weight to lose, you can join a complete series and benefit from Travelers contribution toward the membership cost. If you rejoin a complete series, you may also qualify for Travelers reimbursement as detailed on the [Weight Watchers page](#) on the Benefits Web site.

Q29: What do I do if I'm currently an online member and want to join through Travelers program?

A29: You will need to cancel your current online subscription and then join through the Travelers programs. For more information about subscribing online, go to the [Weight Watchers page](#) on the Benefits Web site. You will continue to have access to the data you saved through your online membership.

Q30: Can I purchase vouchers and attend a local meeting until an At Work meeting location becomes available in my area and then transfer to the At Work meeting?

A30: If the meeting coordinator allows you to join the At Work meeting, you will need to cancel your local meeting program and then join the At Work meeting. Your Local Meeting vouchers will not be accepted at the At Work meeting.

Q31: What are *POINTS*®?

A31: The *POINTS*® Weight-Loss System allows members to eat any food as long as they keep track of and control how much they eat. Foods are assigned *POINTS* values based on calorie, fat and fiber content. Nutritious foods – lower in fat and higher in fiber – have lower *POINTS* values. Choosing them becomes a smart-eating strategy because the *POINTS* formula is designed to reward healthier food choices.

Q32: What is the Momentum™ Program?

A32: Weight Watchers' new Momentum Program stays true to Weight Watchers core values – providing people with a scientifically proven, healthy, doable, livable way to lose weight. Momentum is a program that addresses consumer needs to stay satisfied while also ensuring a safe, healthy weight loss with sustainable results. Here are some of the key attributes of the program:



- Combines the latest in scientific research with successful aspects of previous Weight Watchers food plans.
- Teaches a more satisfying way of eating – guiding people toward healthy foods that help them feel satisfied longer so that they can achieve greater weight-loss success.
- Has only one food plan; it is based on the *POINTS*® System and incorporates “filling foods.”

Members will learn how to:

- Make smarter eating choices and stay satisfied longer with filling foods.
- Use new tools and approaches for tracking/journaling what you eat and drink in order to learn portion sizes and be in better control.
- Avoid emotional eating by listening to your body’s hunger signals and assessing whether you’re really hungry.
- Utilize the flexibility of the Weight Watchers *POINTS*® Weight-Loss System.

Q33: Can Weight Watchers program fees qualify for reimbursement for Travelers Health Care Spending Account?

A33: Possibly; Weight Watchers program fees may qualify for reimbursement for the Travelers Health Care Spending Account if you meet the following conditions:

1. You have been advised by your doctor that you are overweight or obese and need to lose weight or need to participate in a weight-loss program as treatment for a specific disease diagnosed by a physician (such as hypertension), and you submit the required medical documentation.
2. You provide a record of your expenses, such as paid invoices or receipts.
3. You have not already received (and do not expect to receive) reimbursement of the Weight Watchers program fees from Travelers or any other source.

Please note if you are mistakenly reimbursed both from your Travelers Health Care Spending Account and from Travelers or any other source, federal tax rules require you to repay the reimbursement you received from your Health Care Spending Account. Failure to do so could jeopardize the tax-advantaged status of your Health Care Spending Account and the entire Health Care Spending Account Plan.

** This link is accessible only to employees logged into Travelers secure network.*