

## Florence's BIGGEST LOSER: Official Rules, Regulations & Procedures

This document details the rules, regulations and procedures of the contest called Florence's BIGGEST LOSER (herein referred to as FBL), taking place from January 13, 2015 to April 2, 2015 and hosted by the United Way of Florence County (herein referred to as UWFC). The UWFC reserves the right to alter and/or interpret any of the parameters, procedures or information contained herein for the fair and practical management of FBL.

### Registration

Adults 18 years of age or older as of January 20, 2015 may register for FBL beginning on December 15, 2014 and ending February 12, 2015. FBL will have a maximum of 72 (seventy-two) contestants. Spots for the competition will be filled on a first-come, first-served basis.

1. **Requirements:** Potential contestants must submit a \$150 registration fee, the FBL Registration Form and the FBL Application to be fully-registered for FBL, thereby securing their spot in the contest.
  - a. **Fee:** Payment of the \$150 registration fee WITH submission of the FBL Registration Form reserves an applicant's spot in FBL. Online credit card payment is available at [www.burnandlearnflorence.com](http://www.burnandlearnflorence.com). The fee may also be paid in-person by credit card, cash or check at the UWFC offices, 1621 W. Palmetto Street, Florence, SC 29501. Checks should be made payable to the United Way of Florence County. If checks do not clear, the contestant will be assessed a \$30 fee to cover the associated bank charges. Check fee and registration fee must be paid in full prior to the start of the competition or contestant will forfeit spot in contest and any fees paid to date.
  - b. **Application:** Registration is complete and spot in competition is secure upon the submission of the FBL Application. After applicant pays registration fee, his or her spot in the contest is reserved and he or she will receive the FBL Application. Applicant has three (3) days from the date of receipt of the FBL Application to submit the remaining forms. Failure to meet this deadline will cause the applicant's spot to become unreserved and available for someone else. At this point, applicants may choose to continue the FBL registration process if other spots are available. If there are no open spots, applicant can choose to be placed on a waiting list or can request a refund. Refund rules are detailed below.
  - c. **Waitlist:** Once all seventy-two (72) spots for FBL are reserved, subsequent registrations and inquiries will be placed on a waiting list in the order in which they are received and registration payments will no longer be accepted. Applicants will be informed of their status as wait-listed. If a spot becomes unreserved or a contestant withdraws, the next person on the waitlist will be granted access to the spot. He or she will have twelve (12) hours from time of notification to submit all forms and registration fee. If this deadline is not met, the open spot will be offered to the next person on the waitlist. The waitlist will become inactive on January 16, 2015 at which time the contestants for FBL will be set. Applicants on the waitlist will be notified that the FBL contest registration is officially closed.
  - d. **Refunds:** Applicants and fully-registered contestants will be granted a full refund upon request, thereby withdrawing from the FBL contest, until January 12, 2015. After this date, contestants waive the right to claim a refund for any reason. If a contestant withdraws or is dismissed for any reason from FBL before the Week 3 weigh-in (February 12, 2015), he or she may request a prorated gift receipt from UWFC indicating a donation has been made to the agency.
  - e. **Restrictions:** Registered sex offenders cannot join FBL as they are not able to access McLeod Health & Fitness Center (MHFC). Women who are pregnant are not eligible to participate in FBL.
2. **Right to Refuse:** If, in their sole discretion, representatives from UWFC, with participating health-related professionals, determine that an applicant is physically unable to participate in FBL in a manner that is similar to other contestants, said applicant's registration will be denied and a full refund of the registration fee will be issued.

### Contest Information

1. **McLeod Health & Fitness Center:**
  - a. **Description:** Starting on January 20, 2015, FBL contestants will be granted a temporary Adult Membership as defined by MHFC, to include full access to training equipment and classes, as well as fee-based childcare at the McLeod Activity Center for Kids (MACK) during trainings.
  - b. **Access:** After a contestant registers for FBL, he or she must present at a scheduled MHFC orientation during FBL's Prep Week (1/13-1/15/15) in order to receive a membership card and gain access to MHFC.
  - c. **Expiration:** Membership will cease if a contestant is disqualified from FBL for any of the reasons stated herein or at the close of FBL (April 2, 2015), whichever comes first. Disqualified contestants must turn in their membership card to the UWFC office.

- d. *Maintenance Clause:* Contestants disqualified due to absences, missing a weigh-in or weight-gain may continue to participate in FBL activities and retain their temporary Adult Membership to MHFC until the end date of FBL (April 2, 2015) for a donation of \$50 to the UWFC. Contestants must confirm this option through payment of the \$50 donation within 24 hours of disqualification or offer is revoked.

## 2. **Weigh-Ins:**

- a. *Schedule:* The initial weigh-in for FBL will take place during the Prep Week (1/13-1/15/15) orientation. All other FBL weigh-ins will occur on Thursdays, FBL's official weigh-in day, from 8:00 a.m. – 6:00 p.m., at the UWFC office, unless notified otherwise.
  - *Alternate Weigh-In:* After the Prep Week (1/13-1/15/15) weigh-in and up to the Week 9 weigh-in (March, 26, 2015), contestants may choose to attempt to record their official FBL weight on Tuesdays from 9:00 a.m. – 4:00 p.m. for a \$10 fee. UWFC staff does not guarantee to be available during this time. Disqualification (see below) for double weight-gain after Week 4 will still apply if a contestant chooses to weigh-in on Tuesday. Contestants who choose to record their official FBL weight on Tuesday may not return to record a new weight on Thursday. Disqualification for missing a weigh-in (see below) will apply even if contestant attempted to weigh-in on Tuesday. Contestants who choose to weigh-in on Tuesdays during the given timeframe will be ineligible for any week-to-week percentage weight loss prizes or other incentives.
- b. *Process:* FBL weigh-ins will be conducted in a private room at the UWFC office. Contestants will enter the room with UWFC staff member. The door to the room will be closed over to ensure privacy, but will not be shut under any circumstances. The contestant will step onto the scale and the UWFC staff will record the displayed weight in the contestant's FBL weight-loss log. If he or she so chooses, the contestant may immediately weigh-in two more times ONLY and may accept the lowest weight recorded. The contestant will acknowledge and accept the weight by initialing next to the number in their FBL weight-loss log. The UWFC staff member will also initial beside the recorded weight. Once double-confirmed, a weight cannot be altered. Please note that all trained UWFC weigh-in staff are female so contestants will not have an option as to the sex of the person conducting their weigh-in.
- c. *Access:* The official FBL scale will only be accessible and available on official weigh-in days. On official weigh-in days, a contestant may only access the weigh-in room one time. Once a contestant enters the weigh-in room, he or she must complete the weigh-in and record an official weight. Contestants may only review their FBL weight-loss log on official weigh-in days.
- d. *Dress:* During the weigh-in, contestants must be conservatively dressed. If a UWFC staff member does not feel comfortable weighing a contestant, the contestant will be asked to leave and return in more appropriate attire. Before weigh-in, contestants will be allowed to change in the UWFC bathroom and must remove shoes during weigh-in.
- e. *Conflict of Interest:* If a contestant is related to a trained UWFC weigh-in staff, said staff person will not weigh-in related FBL contestant or access contestant's weight-loss or attendance log at any time. Said staff person will not verify math for percentage weight-loss, absences or disqualifications of related contestant.
- f. *Privacy:* Contestants' official weight-loss logs will be kept in a secure location within the UWFC office and will only be disclosed to trained UWFC weigh-in staff and trainers/counselors associated with FBL. A contestant's official weight-loss record and weight recorded therein will not be shared with other contestants.

## 3. **Trainings:**

- a. *Teams:* Contestants will be assigned to a team of 6-10 individuals based on his or her preferences and/or ability as identified in the FBL application. Contestants will know their training session (day/time) by January 16, 2015.
- b. *Training Sessions:* Training sessions will start on Week 1 (1/25-1/31/15). Group training sessions will occur at the same time on the same day each week for the duration of FBL unless otherwise arranged by the entire team and assigned trainer. If a scheduled training session falls on a holiday or during a FBL scheduled event, the team and assigned trainer will designate a make-up training date and time, to include the possibility of contestants joining another training group for that given week. Group training sessions will be maintained as long as there are at least two contestants remaining on the team. When only a single contestant remains from a team, that contestant will be reassigned to another group based on availability and preference.

4. **Behavior:** The purpose of FBL is to promote an active and healthy lifestyle in all contestants. Contestants agree to be respectful and supportive of other contestants, and to behave in a manner at all official FBL events/activities that is reflective of the best interest and purpose of FBL.

5. **Weight-loss Methods:** Weight-loss should be the result of healthier eating and exercise habits without supplements or other weight-loss aids. Contestants agree to refrain from using diet pills (herbal or prescription appetite suppressants, metabolism enhancers, etc.), laxatives, colonics, or water pills (diuretics) unless prescribed for a medical condition such as high blood pressure, etc. By participating in FBL, contestant agrees to participate in a healthy and fair manner.
6. **Disqualifications:** Disqualification suspends a contestant's eligibility to participate in any FBL-related activities, including, but not limited to, trainings sessions, nutrition classes, challenges as well as suspends access to benefits, unless otherwise noted. A disqualified contestant is no longer eligible for the FBL \$500 cash prizes. Contestants disqualified before completing Week 4 weigh-in (February 19, 2015) are not eligible to receive the True Grits Award.
  - a. **Weigh-Ins:**
    - Initial Weight: Contestants who fail to record an initial weight by attending a Prep Week (1/13-1/15/15) orientation will be disqualified from FBL.
    - Weekly Weigh-Ins: Contestants must weigh-in each week unless a "Save-A-Weigh" is purchased. See below for details about "Save-A-Weigh." If a contestant misses a weekly weigh-in without purchasing a "Save-A-Weigh" in accordance with the rules set herein, he or she will be disqualified from FBL.
    - Save-A-Weigh: A "Save-A-Weigh" grants contestant immunity from weighing-in and associated consequences for a given week. Contestants may still choose to weigh-in, but their recorded weight will not count against them. The fee for using "Save-A-Weigh" is \$35. Each contestant is allowed to purchase two (2) "Save-A-Weighs" during the FBL contest. "Save-A-Weighs" may not be used for the initial weigh-in during Prep Week (1/13-1/15/15) or for the final Week 10 weigh-in (April 2, 2015). "Save-A-Weighs" must be purchased before a contestant enters the weigh-in room, or by Thursday, 6:00 p.m. for any given weigh-in week. "Save-A-Weighs" are not transferrable to another week's weigh-in. A contestant may not purchase a "Save-A-Weigh" after completing his or her official weigh-in for a given week.
  - b. **Weight-Gain:** Starting at the Week 4 weigh-in (February 19, 2015), contestants who display a weight-gain at two (2) weekly weigh-ins will be disqualified from FBL.
  - c. **Attendance:** See above for Weigh-In attendance rules which are considered separately.
    - Absences: Contestants commit to attend FBL's opening and finale events, weekly group fitness trainings, FBL challenges, the initial healthy mindset training and the first two nutrition trainings. Only three (3) absences are granted during the first eight (8) weeks (1/25-3/21/15) for identified activities. A fourth absence disqualifies a contestant from competition. Arriving more than 10 minutes late equals an absence. Official arrival time will be determined by the FBL representative's watch. Contestants are expected to give advanced notice of absences, if able. Additional absences will not be granted for any reason. Absences during Week 9 (3/22-3/28/15) and Week 10 (3/29-4/2/15) do not incur disqualification.
    - Measurements: After the Prep Week (1/13-1/15/15) orientation, contestants are not required to be measured again. For a contestant to be eligible for the second FBL \$500 grand prize (see below), he or she must present to be measured during the Mid-Measure (February 24, 2015) and again for the final measure (March 30, 2015 or March 31, 2015). Contestants who fail to get body measurements during these three opportunities will not be eligible to win the second grand prize of FBL.
    - Procedures: Attendance will be taken at each required event, training, class, etc. by an FBL representative and recorded in each contestant's attendance log. The burden of proof of attendance will be on the contestant. He or she should ensure that the designated attendance monitor has acknowledged his or her presence. Attendance records submitted by FBL representatives are considered official documents and will not be altered once submitted. After the first absence, contestant will be contacted via email to notify him or her that an absence has been recorded. After the second absence, contestant will be called on the following business day so he or she can acknowledge that only one absence remains. After the third absence, the same procedure will be followed with the contestant acknowledging that he or she will be disqualified upon the next absence. Notice of disqualification procedures are outlined below.
  - d. **Inappropriate Behavior:** If, in their sole discretion, representatives from UWFC, with participating health-related professionals, determine that a contestant is behaving in a manner that is offensive or not in the best interest and purpose of the FBL challenge, said contestant will be disqualified from the contest.
  - e. **Notification of Disqualification:** If a contestant is disqualified for any reason, he or she will be notified immediately, if applicable, or within 24 hours of disqualification. Initial notification will be in person, if able, or via email.

## Prizes

### 1. **Prize Description:**

- a. **Grand Prizes:** A single contestant cannot win both grand prizes. See Precedence clause rule below for more details.
    - **Weight-Loss:** The first grand prize of FBL is \$500 for the contestant who loses the greatest percentage of weight during the FBL competition. The contestant's weigh-in during the Prep Week (1/13-1/15/15) orientation will establish the contestant's initial weight for use in calculations during the FBL contest and will be recorded as such in the FBL weight-loss log.
      - **Calculation:** Percentage weight-loss will be calculated using this formula:  $\text{Percent weight-loss} = [(\text{Initial Weight} - \text{Most Recent Weigh-In}) \div \text{Initial Weight}] \times 100$ .
    - **Inches Lost:** The second grand prize of FBL is \$500 for the contestant who loses the greatest percentage of average inches during the FBL competition. The contestant's body measurements during the Prep Week (1/13-1/15/15) orientation will establish the contestant's initial average inches for use in calculations during the FBL contest and will be recorded as such in the FBL weight-loss log. The three body measurements that will make up the average inches for the contestant are: bicep, abs and hips.
      - **Calculation:** Average inches will be calculated using this formula:  $\text{Average inches} = (\text{Bicep measurement in inches} + \text{Abs measurement in inches} + \text{hips measurement in inches}) / 3$ . Percentage inches lost will be calculated using this formula:  $\text{Percent inches lost} = [(\text{Initial Average Inches} - \text{Most Recent Average Inches}) \div \text{Initial Average Inches}] \times 100$ .
      - **Measurements:** For a contestant to be eligible for the second FBL \$500 grand prize, he or she must present to be measured during the Mid-Measure (February 24, 2015) and again for the final measure (March 30, 2015 or March 31, 2015). Contestants who fail to get body measurements during these two opportunities will not be eligible to win the second grand prize of FBL.
    - **Precedence:** The winner for the Weight-Loss grand prize will be decided first. If the winner of the Weight-Loss grand prize is the same as the winner for the Inches Lost grand prize, then the contestant with the second greatest percentage of average inches lost will be named the winner of the Inches Lost grand prize.
  - a. **True Grits Award:** The True Grits Award will be presented to the contestant that showed the most perseverance, heart and determination throughout the FBL contest. Any contestant that makes it to Week 4 is eligible for the True Grits Award. Winner is voted on by the MHFC trainers with input from FBL sponsors and staff. True Grits award recipient will receive sponsor prizes.
  - b. **Main Ingredient Award:** The Main Ingredient Award will be presented to the contestant that acquired the most "Brownie Points" during the course of the competition. "Brownie Points" are available for purchase from UWFC or online at [www.burnandlearnflorence.com](http://www.burnandlearnflorence.com). The regular cost of "Brownie Points" will be \$3/point. UWFC reserves the right to offer sales or other promotions, altering the cost of "Brownie Points" throughout the competition. UWFC further reserves the right to distribute "Brownie Points" at no cost as awards/incentives to contestants throughout the competition. "Brownie Points" polls will be closed at 12:00 p.m. (noon) on April 1, 2015. Current contestants or eligible disqualified contestants can receive the Main Ingredient Award. The Main Ingredient award recipient will receive sponsor prizes.
2. **Fund Distribution:** On-line buttons will be available so that fans and supporters can purchase "Brownie Points" or contribute to "Save-A-Weigh" funds for each contestant. At 12:00 p.m. (noon) on April 1, 2015, any unused "Save-A-Weigh" funds will be redistributed and counted as "Brownie Points" for the designated contestant at the rate of \$3/point.
  3. **Prize Distribution:** All prizes will be announced at the finale event on April 2, 2015. At the finale event, winners of sponsor prizes will be given said prizes directly or will be given instructions for how to redeem said prizes. Winners of cash prizes must come to the UWFC offices within ten (10) business days to complete a prize validation form. Once this form is complete, a check for prize amount will be issued to FBL winner within five (5) business days. Winner will indicate on the prize validation form if he or she wishes to redeem this check in-person or via mail. As required by law, UWFC will submit the prize validation form of the grand prize winner to the Internal Revenue Service. Cash prize winners are responsible for any taxes that may result from winning the FBL contest.