

2023 GOLD KIDNEY HEALTH PLAN

SUMMARY OF BENEFITS

Gold Kidney of Arizona Super Plus (HMO C-SNP)
Gold Kidney of Arizona Super Complete (HMO C-SNP)

Gold Kidney of Arizona Super Plus and Gold Kidney of Arizona Super Complete are Medicare Advantage HMO C-SNP plans with a Medicare contract. Enrollment in the Gold Kidney of Arizona Super Plus and Gold Kidney of Arizona Super Complete Plans depends on contract renewal.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please call us toll at free at 1-844-294-6535 (TTY 711) and request the "Evidence of Coverage" or access it online at www.goldkidney.com.

Does this plan cover my doctors and pharmacies?

Find out by searching our online directory at www.goldkidney.com. Or, give us a call. We can look up your doctors and pharmacies or mail you a directory.

Except in emergency situations, if you use the providers that are not in our network, we may not pay for these services.

To join Gold Kidney Super Plus or Gold Kidney Super Complete you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in Arizona: Gila, Maricopa, Pima and Pinal.

You must also have Cardiovascular Disorders, Chronic Heart Failure and/or Diabetes to join our Super Plus or Super Complete plans.

Does this plan cover my prescription drugs?

Find out by searching our online drug list at www.goldkidney.com. Or, give us a call. We can look up your medications or mail you our list of covered drugs (formulary).

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

This document is available in other formats such as Braille, large print or audio, as well as Spanish.



FOR MORE INFORMATION:

Call us toll at free:

1-844-294-6535 (TTY 711)

Hours of Operation:

October 1st – March 31st 8am to 8pm local time 7 days a week

April 1st – September 30th 8am to 8pm local time Monday-Friday

Or visit us at: www.goldkidney.com

PREMIUMS AND BENEFITS

To view the complete list of benefits please refer to the Evidence of Coverage for Gold Kidney of Arizona Super Plus (HMO C-SNP) and Gold Kidney of Arizona Super Complete (HMO C-SNP) at www.goldkidney.com.

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*		
Monthly Plan Premium (includes both medical and drugs)	You pay \$0 You must continue to pay your Medicare Part B premium.	You pay \$0-\$42.60, depending on your level of "Extra Help". You must continue to pay your Medicare Part B premium.		
Part B Buy Down	As a member of Super Plus, Gold Kidney will reduce your monthly Medicare Part B Premium by \$25. The reduction is set up by Medicare and administered through the Social Security Administration (SSA). Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement.	N/A		
Deductible	This plan does not have a deductible.	\$223 This is the 2022 Medicare amount. Costs may change for 2023. Gold Kidney will update this information once available at www.goldkidney. com. Based on your Medicaid eligibility, you may pay \$0.		
Pharmacy (Part D) Deductible	This plan does not have a deductible.	\$505 Depending on your level of "Extra Help", this amount may be \$0.		
Maximum Out-of-Pocket Responsibility (does not include Part D prescription drugs)	\$3,000 Includes copays and other costs for medical services for the year. This is the most you will pay for copays, coinsurance, and other costs for Medicare-covered medical services, supplies, and Part B covered medication for the plan year. What you pay out-of-pocket for Part D prescription drugs and certain supplemental benefits (dental, hearing aids) do not apply to this amount.	\$8,300 Includes copays and other costs for medical services for the year. This is the most you will pay for copays, coinsurance, and other costs for Medicare-covered medical services, supplies, and Part B covered medication for the plan year. What you pay out-of-pocket for Part D prescription drugs and certain supplemental benefits (dental, hearing aids) do not apply to this amount.		

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*	
Inpatient Hospital Prior Authorization is required.	Days 1-7 \$100 copay per day Days 8-90 \$0 copay per day	You pay a \$1,556 deductible per benefit period. You pay: \$0 for days 1-60 \$389 copay per day for days 61-90 \$778 copay per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) 100% of all costs beyond the lifetime reserve days These are 2022 cost-sharing amounts and may change for 2023. Gold Kidney will update this information once available at www. goldkidney.com. If you have full Medicaid benefits, your costs could be less.	
Outpatient Hospital Outpatient procedures/ surgery at an Outpatient Hospital	\$0-\$195 copay per visit Prior Authorization is required.	20% coinsurance per visit Prior Authorization is required.	
Ambulatory Surgical Center (ASC)	\$100 copay Prior Authorization is required.	20% coinsurance Prior Authorization is required.	
Doctor Visits	Primary Care Provider (PCP) \$0 copay per visit Specialists: Nephrologist, cardiologist, endocrinologist and cardiovascular specialists \$0 copay per visit All other physician specialists \$20 copay per visit	Primary Care Provider (PCP) 20% coinsurance per visit All other physician specialists 20% coinsurance per visit	
Preventive Care (e.g., flu vaccine, diabetic screenings)	You pay \$0 Other preventive services are available. There are some covered services that have a cost.	You pay \$0 Other preventive services are available. There are some covered services that have a cost.	
Emergency Care	You pay \$90 copay per visit. You pay \$95 copay per visit. Your copay is waived if you are admitted to the hospital within 24 hours. You pay \$95 copay per visit. You pay \$95 copay per visit. Your copay is waived if you admitted to the hospital within hours.		
Urgently Needed Services	\$0 copay per visit	\$60 copay per visit	

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*		
Diagnostic Services, Labs and Imaging	Lab Services \$0 copay Outpatient X-rays \$0 copay Diagnostic Radiology Services \$50 copay Diagnostic Tests and Procedures \$50 copay Therapeutic Radiology 20% coinsurance	Lab Services \$0 copay Outpatient X-rays 20% coinsurance Diagnostic Radiology 20% coinsurance Diagnostic Tests and Procedures 20% coinsurance Therapeutic Radiology 20% coinsurance		
Hearing Services	Routine Hearing Exams \$0 copay — 1 visit per year Hearing Aids \$500 total allowance per ear for hearing aids every year Routine Hearing Exams \$0 copay — 1 visit per year Hearing Aids \$500 total allowance per hearing aids every year			
Preventive Dental Services Limitations may apply.	Periodic Oral Exams \$0 copay Comprehensive Oral Evaluation \$0 copay Cleanings \$0 copay X-rays \$0 copay	Periodic Oral Exams \$0 copay Comprehensive Oral Evaluation \$0 copay Cleanings \$0 copay X-rays \$0 copay		
Comprehensive Dental Services A Referral is required for Comprehensive Dental Services Limitations may apply.	Fillings \$0 copay Root Planing & Scaling \$0 copay Extractions \$0 copay Full Mouth Debridement \$0 copay Dentures \$0 copay Root Canals \$0 copay Crowns \$0 copay Bridges \$0 copay Combined maximum benefit coverage amount for preventive and comprehensive dental services: Super Plus Plan \$2,000	Fillings \$0 copay Root Planing & Scaling \$0 copay Extractions \$0 copay Full Mouth Debridement \$0 copay Dentures \$0 copay Root Canals \$0 copay Crowns \$0 copay Crowns \$0 copay Crowns \$0 copay So copay Bridges \$0 copay Combined maximum benefit coverage amount for preventive and comprehensive dental services: Super Complete Plan \$4,000		

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*		
Routine Vision	Routine Eye Exams: 2 every year \$0 copay Eyewear Your plan pays for one of the following: \$350 per year for Contact lenses, Eyeglasses (Eyeglass lenses, Eyeglass frames) and upgrades every 2 years.	Routine Eye Exams: 2 every year \$0 copay Eyewear Your plan pays for one of the following: \$400 per year for Contact lenses, Eyeglasses (Eyeglass lenses, Eyeglass frames) and upgrades every 2 years.		
Mental Health Services Inpatient Prior Authorization is required.	Inpatient mental health care Days 1-7 \$225 copay per day Days 8-90 \$0 copay per day	Inpatient mental health care \$120 per stay		
Mental Health Services Outpatient A referral is required.	Outpatient mental health care – individual sessions \$25 copay Outpatient mental health care – group sessions \$10 copay	Outpatient mental health care – individual sessions 20% coinsurance Outpatient mental health care – group sessions 20% coinsurance		
Skilled Nursing Facility Prior Authorization is required.	Days 1-20 \$0 copay per day Days 21-36 \$188 copay per day Days 37-100 \$0 copay per day	You pay: \$0 for days 1-20 \$194.50 for days 21-100 All costs for each day after day 100 of the benefit period. These are 2022 cost-sharing amounts and may change for 2023. Gold Kidney will update this information once available at www.goldkidney.com.		
Physical Therapy A referral is required.	\$20 copay	20% coinsurance		
Ambulance Prior authorization required for nonemergency Medicare services.	Ground Ambulance \$200 copay Air Ambulance 20% coinsurance	Ground Ambulance 20% copay Air Ambulance 20% coinsurance		
Transportation Prior Authorization is required.	Trips to any health-related location \$0 copay – 36 one-way trips per year	Trips to any health-related location \$0 copay – 54 one-way trips per year		

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Medicare Part B Drugs Prior Authorization is required.	Chemotherapy Drugs 20% coinsurance Other Part B Drugs 20% coinsurance	Chemotherapy Drugs 20% coinsurance Other Part B Drugs 20% coinsurance	
Over The Counter (OTC)	\$50 per quarter You can use this benefit more than once, up to the limit per quarter, but unused amounts do not roll over. You can use this to purchase personal health care items and non-prescription OTC products like vitamins, sunscreen, pain relievers, cough/cold medicine, and bandages.	\$400 per quarter You can use this benefit more than once, up to the limit per quarter, but unused amounts do not roll over. You can use this to purchase personal health care items and non-prescription OTC products like vitamins, sunscreen, pain relievers, cough/cold medicine, and bandages.	
Podiatry Prior Authorization is required.	Routine Foot Care \$0 copay 12 visits per year Routine foot care includes hygienic care such as nail trimming and callus removal.	Routine Foot Care 20% coinsurance 12 visits per year Routine foot care includes hygienic care such as nail trimming and callus removal.	
Durable Medical Equipment Prior Authorization is required.	20% coinsurance per item	20% coinsurance per item	
Diabetes self-management training, diabetic services and supplies For all people who have diabetes (insulin and non-insulin users). Covered services include: • Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. • For people with diabetes who have severe diabetic foot disease: One pair per calendar year of therapeutic custom molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. • Diabetes self-management training is covered under certain conditions.	\$0 copay for diabetes self management training \$0 copay for diabetic monitoring services and supplies \$0 copay for diabetic shoes and therapeutic inserts Referral is required for self management training.	\$0 copay for diabetes self management training \$0 copay for diabetic monitoring services and supplies \$0 copay for diabetic shoes and therapeutic inserts Referral is required for self management training.	

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*
Home and Bathroom Safety Devices and Modifications Members are eligible for receiving elevated toilet seats, safety frames and risers.	\$0 copay Prior authorization required. \$0 copay Prior authorization required.	
Fitness You have access to fitness locations that may include equipment, exercise classes, pools and other available amenities. Home-based fitness kits and online resources and supports are also available. This benefit is administrated by the Silver&Fit program by American Specialty Health.	\$0 copay Prior authorization required.	\$0 copay Prior authorization required.
Telehealth	\$0 copay	20% coinsurance
Meals The meal benefit is available to members immediately following surgery or inpatient hospitalization. Eligible members will receive up to 2 meals per day for up to 10 days. This benefit can be used up to 4 times per year.	You pay \$0 Prior authorization required.	You pay \$0 Prior authorization required.
Chiropractic services Covered services include: Routine Care: Up to 12 chiropractic visits per year Prior authorization required.	\$20 copay for routine chiropractic services	\$0 copay for routine chiropractic services

PREMIUMS AND BENEFITS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)	GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*
Acupuncture Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances: For the purpose of this benefit, chronic low back pain is defined as: Lasting 12 weeks or longer; Nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease) Not associated with surgery; and not associated with pregnancy	\$0 copay	\$0 copay
		*Your medical cost-shares for Super Complete (HMO C-SNP) may be less if you receive full Medicaid benefits.

OUTPATIENT PRESCRIPTION DRUGS	GOLD KIDNEY OF ARIZONA SUPER PLUS (HMO C-SNP)		GOLD KIDNEY OF ARIZONA SUPER COMPLETE (HMO C-SNP)*	
Deductible	\$0		\$505 Depending on your level of "Extra Help", you may pay \$0.	
	Standard Retail Rx 30-day supply	Mail Order 90-day supply	Standard Retail Rx 30-day supply	Mail Order 90-day supply
Initial Coverage				
Tier 1: Preferred Generic	You pay \$0	You pay \$0	Tiers 1-5:	Tif was reading
Tier 2: Generic Select Insulins	You pay \$5 You pay \$5	You pay \$12 You pay \$12	25% or \$0-\$10.39 "Extra Help" Tier 6: 15% or \$0-\$10.39	
Tier 3: Preferred Brand Select Insulins	You pay \$45 You pay \$35	You pay \$112 You pay \$105	"Extra Help"	
Tier 4: Non-Preferred Drug	You pay \$100	You pay \$250		
Tier 5: Specialty	You pay 33%	You pay 33%		
Tier 6: Select Care Drugs	You pay \$0	N/A		
Coverage Gap (after you or others on your behalf pay \$4,660)	During this phase you will pay the same cost-shares for drugs on Tier 1 (\$0) and Tier 2 (\$5 for a 30-day supply; \$12 for a 90-day supply). You pay no more than 25% of the cost for all other drugs.		No Gap Coverage	
Catastrophic Coverage (after you or others on your behalf pay \$7,400) Generic Drugs Brand Name Drugs	Your share of the cost for a covered drug will be either coinsurance or a copay, whichever is the larger amount: Either – coinsurance of 5% of the cost of the drug or \$4.15 for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs.		Your share of the cost for a covered drug will be either coinsurance or a copay, whichever is the larger amount: Either – coinsurance of 5% of the cost of the drug or \$4.15 for a generic drug or a drug that is treated like a generic and \$10.35 for all other drugs.	
Important Message About What You Pay for Insulin	You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.		You won't pay more one-month supply of product covered by matter what cost-shon, even you have deductible.	of each insulin our plan, no naring tier it's
Important Message About What You Pay for Vaccines	Our plan covers most Part D vaccines at no cost to you. Call Member Services for more information.			



At Gold Kidney, its important your treated fairly.

Gold Kidney Health Plan, Inc. does not discriminate or exclude people because of their race color, national origin; age, disability, sex, sexual orientation, intersex traits, pregnancy, or related conditions, gender, gender identity, ancestry, marital status, or religion. Discrimination is against the law. Gold Kidney complies with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Gold Kidney, there are ways to get help.

- You may file a complaint, also known as grievance, with:
 Gold Kidney Health Plan, INC. Attention: member services department.
 PO Box 14050 Scottsdale, AZ 85267.
 If you need help filing a grievance, call 1-844-294-6535 (TTY 711). We are open 7 days a week, 8 a.m. to 8 p.m. local time, October through March. We are open 5 days a week, Monday through Friday 8 a.m. to 8 p.m. April through September. You may always leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day.
- You can also file a civil rights compliant with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at https://www.hhs.gov/ocr/office/file/index.html.

Auxiliary aids and services, free of charge, are available to you 1-844-294-6535 (TTY 711).

Gold Kidney provides free auxiliary aids and services, such as qualified sign language interpreters and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge are available to you 1-844-294-6535 (TTY 711).

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-844-294-6535 (TTY 711). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-294-6535 (TTY 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Multi-language Interpreter Services

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此 译服务,请致电 1-844-294-6535 (TTY 711)。我们的中文工作人员很乐意帮助您。 这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-844-294-6535 (TTY 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-294-6535 (TTY 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-294-6535 (TTY 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-844-294-6535 (TTY 711). sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits-und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-294-6535 (TTY 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-844-294-6535 (TTY 711). 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-294-6535 (ТТҮ 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم على الاتصال بنا على [بمساعدتك. هذه . سيقوم شخص ما يتحدث العربية (TTY 711) 6535-6544-1 فوري، ليس عليك سوى الاتصال بنا على [. خدمة مجانبة

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-294-6535(TTY 711)पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Multi-language Interpreter Services

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il 1-844-294-6535 (TTY 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contactenos através do número 1-844-294-6535 (TTY 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-294-6535 (TTY 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-294-6535 (TTY 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、1-844-294-6535 (TTY 711). にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。す。これは無料のサービスです。