

## PRE-ENROLLMENT CHECKLIST

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Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call, and the customer service representative will connect you with a licensed agent at 1-480-970-7007 or toll-free 1-844-294-6535 (TTY 711) for additional information.

Hours are 8:00 a.m. to 8:00 p.m. local time, 7 days a week from October 1st – March 31st and 8:00 a.m. to 8:00 p.m., Monday through Friday from April 1st - September 30th.

### Understanding the Benefits

- The Summary of Benefits provides a description of the benefits. The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [Goldkidney.com](http://Goldkidney.com) or call toll-free 1-844-294-6535 to request a copy.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare.
- Part B premium. This Part B premium is normally taken out of your Social Security check.
- Except in emergency or urgent situations, Super Plus, Super Complete and Honest Care do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Dialysis Plus and Dialysis Complete allows you to see providers outside of our network (non-contracted providers). However, while we will pay for certain covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you may pay a higher co-pay for services received by non- contracted providers.
- Super Plus, Super Complete, Dialysis Plus and Dialysis Complete are chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying specific severe or disabling chronic condition.