

Alivi Flex Card and Supplemental Benefits Guide



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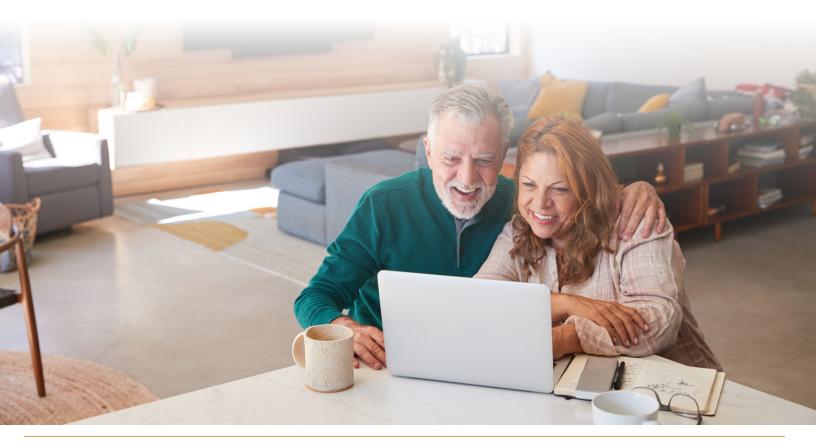
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Overview

Gold Kidney Health Plan partners with Alivi Health to administer card-based plan benefits that are designed to put money, control, and flexibility in Gold Kidney members' hands. The 2024 Gold Kidney Prepaid Benefits Card is a Visa-branded payment card used to access valuable plan benefits:

- Filtered spend technology at over 67k participating merchants
- A single Visa-branded card with multi-purse spend capability 5 purses for 2024
- Cards can be used in conjunction with Medicare supplemental benefits to help cover out-of-pocket costs, as defined by Gold Kidney
- The Flex Card can be used only for approved purchases (cannot be used for items such as alcohol, tobacco, firearms, lottery tickets, etc.)





Flex Card Benefits

Below are the benefits covered with the Gold Kidney Flex Card:



Over the Counter (OTC) (funds availability: monthly, does not roll-over)

Annual allowance up to \$1,620



Healthy Food (funds availability: monthly, does not roll-over)

Annual allowance up to \$960



Flex (Dental, Vision, Hearing) (funds availability: quarterly, does not roll-over)

- Members may use their allowance with any provider up to the allowance per quarter
- The Flex Card allowance can be used to pay for dental exams and procedures, hearing check-ups and hearing aids, or eye exams and glasses
- Members can choose providers and pay for services and covered devices using the Flex Card without submitting an insurance claim
- Annual allowance up to \$4,000 in Arizona and \$3,500 in Florida



Fuel Allowance (Gas) (funds availability: monthly, does not roll-over)

- May be used at any gas station that accepts Visa
- Annual allowance up to \$900 in Arizona and \$300 in Florida



Rewards Program Incentives (funds availability: annually, expiring 12/31/2024)

- A total of twelve (12) wellness activities can be completed per year based on the member's health, recommended screenings, or existing health conditions, earning up to a maximum of \$300 per year.
- Members can complete wellness activities to earn rewards. The \$25 reward will be added to the Flex Card account when Gold Kidney receives a claim from a doctor after a qualifying visit. The \$25 reward can be received sooner by selfreporting member activities.
- For Rewards Program specifics: Click Here
- For Rewards Program FAQs: Click Here



Transportation (non-emergency)

- No authorization required. Alivi manages all modes of transportation to be the single source of accountability creating simplified non-emergency medical transportation benefit management. Types of transportation include:
 - Curb to Curb
 - Door to Door
 - Hand to Hand
 - Wheelchair

- Stretcher
- Non-Emergency Ambulance
- Mileage Reimbursement
- Public Transportation
- Up to unlimited one-way trips





Retailers

Gold Kidney Prepaid Benefits Card is accepted in-store at the retailers listed below. Access the Store Locator Tool online at www.GoldKidney.Alivi.com to find the most up-to-date and comprehensive list of current participating retailers/providers near you.

Please check back frequently as new retailers are regularly added to the list.

Partial* list of participating retailers, by brand:

• Albertsons, including:

Acme

Eastern

Jewel-Osco

Safeway

Shaws

• CVS, including:

Longs Drugs

Navarro

Giant Eagle, including:

Market District

- Rite Aid
- Schnucks
- Walgreens, including:

Duane Reade

• Walmart, including:

Walmart +

Walmart Online

Walmart Supercenter

Kroger, including:

Baker's Supermarkets

City Market

Copps

Dillon's

Food 4 Less

Foods Co.

Foods Plus

Fred Meyer

Fry's

Gerbes

Harris Teeter

Jay C Food Store

King Soopers

Mariano's

Metro Market

Owen's

Pay-Less Super Markets

Pick 'n Save

QFC

Ralph's

Ruler Foods

Scott's

Smith's Food and Drug

^{*}The program also functions at many locations accepting EBT



Alivi Marketplace

Members may access the Gold Kidney Alivi Marketplace, an eCommerce shopping experience, by navigating to the Web Portal at www.GoldKidney.Alivi.com, logging in, and selecting the Marketplace link in the top right corner of the page

From there, members can:



View and purchase OTC, Healthy Food products, and Bathroom Rails and Risers



Save shipping information to ease orders



Search items by category, brand, product name, and many others

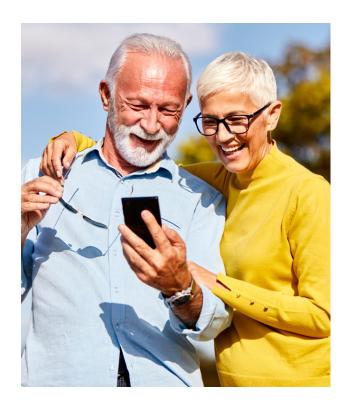


View order history

Alivi Account Management

Plan-branded Web Portal & **Mobile App**

- Account registration
- Card activation
- Access available benefits balance by purse
- Search nearby Providers and Merchants
- Review their last 10 transactions
- Request a lost, stolen, or damaged card replacement
- View and print monthly Statements





Card Use FAQs

Everything you need to know about your preloaded benefits card

WHAT IS THE GOLD KIDNEY PRELOADED BENEFITS CARD?

The preloaded benefits card is the Visabranded payment card used to access some of your Gold Kidney benefits.

Cards arrive at a member's home after enrollment and have been preloaded with specific plan benefit amounts.

Benefits accessible from the Card may include:

- OTC (over-the-counter) benefit
- Healthy food benefit
- "Flex" dental, vision, and hearing benefits
- · Fuel allowance (gas) benefit
- Rewards program incentives

MY CARD JUST ARRIVED IN THE MAIL. WHAT DO I DO NEXT?

- 1. Activate your card by calling 1 (833) 690-0182 (TTY 711) or visiting www.goldkidney.alivi.com
- 2. Register your account either by visiting **www.goldkidney.alivi.com** or by downloading the Gold Kidney Alivi Benefits mobile app from the App Store or Google Play and following the instructions
- 3. Once your card is activated and your account is registered, you may review your benefits and purse balances, find nearby providers and retailers, and start putting your benefits to good use
- ? I AM A NEW ENROLLEE IN THE PLAN AND HAVE NOT RECEIVED MY CARD. WHAT SHOULD I DO?

Please contact Alivi Member Services at **1 (888) 991-0040 (TTY 711)** Monday through Friday between the hours of 8 a.m. and 7 p.m. EST. A benefit support representative will help determine when your card will arrive or help facilitate a replacement card order if need be. If you call after hours, you may leave a message and a benefit support representative will return your call the following business day.



POW CAN I CHECK MY BENEFIT ACCOUNT BALANCES?

You can access your card and benefit balances 24/7/365 by visiting **www.goldkidney.alivi.com**, from the Gold Kidney Alivi Benefits mobile app, or by calling Alivi Member Services at **1 (888) 991-0040** Monday through Friday between the hours of 8 a.m. and 7 p.m. EST.

WHERE CAN I USE MY GOLD KIDNEY PRELOADED BENEFITS CARD?

Your card may be used for online purchases at the Gold Kidney Alivi Marketplace. You can access the Marketplace by logging in to your account and clicking the Marketplace link. Your card is accepted in-store at Walgreens, CVS, Walmart, Kroger, Albertsons and other participating retailers. Please access the Store Locator tool online at www.goldkidney.alivi.com or the Gold Kidney Alivi Benefits app accessible from your mobile device to find current participating retailers near you.

CAN I ACCESS MY BENEFITS AND USE MY CARD WHEN I AM TRAVELING?

Yes, your card may be used at participating providers and retailers regardless of location.

OO I NEED A PIN TO USE MY CARD?

No, your card does not require a PIN.

- WHEN I CHECK OUT, SHOULD I SELECT CREDIT OR DEBIT?
 If prompted to make a debit or credit selection at the point of sale, select credit.
- CAN I CHECK OUT WITH BOTH ELIGIBLE AND NON-ELIGIBLE ITEMS?

Yes. When you finish shopping, swipe your Gold Kidney benefits card. Your available spending allowance amount(s) will apply to eligible items and reduce your balance accordingly. If your eligible item total is more than your available balance, you will be prompted for a secondary form of payment to cover the remainder. Non-eligible items will be totaled, and you will be prompted for a personal form of payment to cover the cost.



WHAT ITEMS ARE CONSIDERED NON-ELIGIBLE?

While eligible items and expenses vary by benefit type, certain things are considered non-eligible for all benefit types. Specifically, alcohol, tobacco, firearms, lottery, and other similar products are always considered non-eligible.

CAN I USE MY GOLD KIDNEY BENEFITS CARD AT AN ATM TO WITHDRAW CASH? OR TO GET CASH BACK FROM A RETAILER?

No. The Gold Kidney Benefits card may not be used at an ATM or for any type of cash back service.

THE COST OF A COVERED BENEFIT (ELIGIBLE ITEM(S) OR SERVICE) IS MORE THAN THE AVAILABLE BALANCE ON MY GOLD KIDNEY BENEFITS CARD. WHAT DOIDO?

You can use the available balance on your Gold Kidney Health card to pay for the covered items or services and use a secondary (personal) form of payment for the remaining amount.

I ORDERED SOME PRODUCTS FROM THE MARKETPLACE / OTC CATALOG BUT HAVE NOT RECEIVED MY ORDER. HOW CAN I CHECK THE STATUS?

Marketplace orders will be delivered in 5-7 business days from the time the order was placed. You may check the order status by contacting Alivi Member Services at 1 (888) **991-0040**, Monday through Friday between the hours of 8 a.m. and 7 p.m. EST. If you call after hours, you may leave a message and a benefit support representative will return your call the following business day.

IS THERE A RETURN POLICY FOR PRODUCTS PURCHASED FROM THE MARKETPLACE / OTC CATALOG?

Except for product defects, no. These products are intended for personal use and for this reason, we do not allow returns or exchanges. If you purchased an item from the Marketplace or OTC Catalog that arrived defective, please contact Alivi Member Services at 1 (888) 991-0040, Monday through Friday between the hours of 8 a.m. and 7 p.m. EST and a benefit support representative will assist you with the return. If you call after hours, you may leave a message and a benefit support representative will return your call the following business day. Replacement products will be delivered in 5-7 business days from the time the order was placed.



I STILL NEED CLARIFICATION ABOUT HOW MY CARD WORKS, WITH MY SPECIFIC PLAN BENEFITS? HOW CAN I GET MORE INFORMATION?

Gold Kidney and Alivi are here to provide you with the resources you need to fully understand your benefits and learn how to use them in ways that work best for you. While you can find information on the member portal and mobile app, you might find it more helpful to contact Alivi Member Services at 1 (888) 991-0040 to have a conversation with one of our benefit support representatives. We are here to help answer your specific questions — our goal is to make sure you make the most of your benefits.

IF MY CARD IS LOST, STOLEN OR DAMAGED AND NEEDS TO BE REPLACED. WHAT SHOULD I DO?

If your card is misplaced, stolen or damaged, please call 1 (833) 690-0182 (TTY 711), visit www.goldkidney.alivi.com or report the issue on the Gold Kidney benefits mobile app as soon as possible.

HOW LONG WILL IT TAKE TO REPLACE MY CARD?

Once your request has been placed, it will take approximately 7-10 business days for your replacement card to arrive in the mail. Please be on the lookout for a plain white envelope.

IF MY CARD IS BEING REPLACED, WHAT HAPPENS TO THE UNUSED FUNDS ON **MY OLD CARD?**

If your card is being replaced, any remaining balances from your previous card will automatically be applied to your replacement card account.

- **HOW DO I RESET MY GOLD KIDNEY BENEFITS PASSWORD?**
 - At the login screens in both the member portal and mobile app, you will see a Forgot Password? link. Please click that link and follow the password creation directions.
- I STILL HAVE QUESTIONS. WHOM SHOULD I CONTACT? Please call Alivi Member Services at 1 (888) 991-0040 Monday through Friday between the hours of 8 a.m. and 7 p.m. EST. If you call after hours, you may leave a message and a benefit support representative will return your call the following business day.



Creating the **gold** standard for your care