

Pre-enrollment checklist

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 speak to a customer service representative toll-free at 1 (844) 294-6535 (TTY 711).

HOURS OF OPERATION

October 1 to March 31: 8 a.m.–8 p.m., 7 days a week (except Thanksgiving and Christmas)

April 1 through September 30: 8 a.m.–8 p.m., Monday through Friday (except holidays)

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 or call toll-free **1 (844) 294-6535 (TTY 711)** 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

- ✓ **Effect on Current Coverage:** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.
- ✓ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ✓ **Chronic Special Needs Plan (C-SNP):** These plans 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.
- ✓ **HMO-POS:** Our plan allows you to see providers outside of our network (non-contracted providers) at the same cost-share. However, the provider must agree to treat you and bill the plan for covered services.

