Plan Comparison Overview (HMO-POS C-SNP)

Benefits and premiums	Gold Health / Salud de Oro (H1526-008)	Gold Heart & Diabetes Complete / Salud de Oro Completa¹ (H1526-002)	Gold Dialysis / Diálisis de Oro (H1526-009)	Gold Dialysis Complete / Diálisis de Oro Completa¹ (H1526-004)
PLAN PREMIUM AND MOOP		MEDICARE & MEDICAID / MEDICARE ONLY		MEDICARE & MEDICAID / MEDICARE ONLY
Monthly premium	\$0	\$0 / \$20.30	\$0	\$0 / \$8.70
Maximum Out of Pocket (MOOP)	\$1,900	\$9,350	\$1,900	\$9,350
CORE BENEFITS		MEDICARE & MEDICAID / MEDICARE ONLY		MEDICARE & MEDICAID / MEDICARE ONLY
Primary care physician	\$0	0% / 20%	\$0	0% / 20%
Specialist: endocrinology, nephrology, cardiology, CV and vascular surgeons	\$0	0% / 20%	\$0	0% / 20%
Specialist (all other)	\$5	0% / 20%	\$5	0% / 20%
Urgent care	\$0	0% / 20% up to a max. of \$45	\$0	0% / 20% up to a max. of \$45
Emergency	\$90	0% / 20% up to a max. of \$110	\$90	0% / 20% up to a max. of \$110
Inpatient hospitalization	Days 1-7: \$50/day Days 8-90: \$0	Follows original Medicare	Days 1-7: \$50/day Days 8-90: \$0	Follows original Medicare
Outpatient hospitalization services	\$50	0% / 20%	\$50	0% / 20%
Outpatient ambulatory surgical center	\$50	0% / 20%	\$50	0% / 20%
X-rays / diagnostic radiology	\$0 - \$50	0% / 20%	\$0 - \$50	0% / 20%
Lab services	\$0	0% / 20%	\$0	0% / 20%
Dialysis	20%	0% / 20%	\$0	0% / 20%
Kidney transplant assistance (dental assistance and caregiver support)	N/A	N/A	Covered	Covered
RX COVERAGE				
Rx deductible	\$0	\$0 with Extra Help / \$590	\$0	\$0 with Extra Help / \$590
Rx (30-day retail supply)	\$0 / \$0 / \$40 / \$100 / 33% / \$0	Extra Help amounts apply ² / 25% ³	\$0 / \$5 / \$47 / \$100 / 33% / \$0	Extra Help amounts apply ² / 25% ³
Rx (100-day mail-order supply)	\$0 / \$0 / \$40 / \$250 / N/A / \$0	Extra Help amounts apply ² / 25% ³	\$0 / \$5 / \$40 / \$250 / N/A / \$0	Extra Help amounts apply ² / 25% ³
EXTRAS				
Dental, vision & hearing (quarterly rollover)	\$2,500 per year	\$3,800 per year	\$2,500 per year	\$3,000 per year
Smartphone & cellular data plan*4	Included	Included	Included	Included
Healthy food & produce allowance*	\$1,056 per year	\$2,100 per year	\$1,200 per year	\$1,200 per year
Transportation and fuel & rideshare allowance	\$0 for 24 one-way trips per year plus \$900 fuel and rideshare allowance per year*	\$0 for 23 one-way trips per year plus \$300 fuel and rideshare allowance per year*	\$0 for 72 one-way trips per year plus \$1,200 fuel and rideshare allowance per year*	\$0 for 40 one-way trips per year plus \$840 fuel and rideshare allowance per year*
Gold Perks Plus (for utility bills* and more)	\$900 per year	\$900 per year	\$1,200 per year	\$840 per year
Preventive rewards and incentives	Up to \$300 per year	Up to \$300 per year	Up to \$300 per year	Up to \$300 per year
Gym membership	\$0 for Silver&Fit membership	\$0 for Silver&Fit membership	\$0 for Silver&Fit membership	\$0 for Silver&Fit membership
Companion care	\$0 for in-home support services	\$0 for in-home support services	\$0 for in-home support services	\$0 for in-home support services
Personal emergency response system	\$0 for 1 safety device per year	\$0 for 1 safety device per year	\$0 for 1 safety device per year	\$0 for 1 safety device per year

This is a summary document. For plan details, please refer to the 2025 Evidence of Coverage documents.

FOOTNOTES

- 1 If you receive Medicaid/AHCCS benefits, your premium and coinsurance will be paid by these programs.
- 2 For those who qualify. If you lose Extra Help, original copay will apply.
- 3 Varies by drug tier or level.
- 4 The smartphone benefit is supplied through Gold Kidney's mobile phone and services partner.



Questions

For questions about our plans, or to enroll, please call:

1 (888) 376-6188 (TTY 711)

Hours of operation

OCTOBER 1 - MARCH 31

8 a.m. – 8 p.m., local time, 7 days a week (except holidays)

APRIL 1 - SEPTEMBER 30

8 a.m. – 8 p.m., local time, Monday – Friday (except holidays)



www.goldkidney.com

P.O. Box 285, Portsmouth, NH 03802

Gold Kidney Health Plan, Inc., is an HMO-POS and HMO-POS C-SNP with a Medicare contract. Enrollment in Gold Kidney Health Plan depends on contract renewal. Gold Kidney Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, or sex (including pregnancy, sexual orientation, and gender identity).

*The benefits mentioned are part of a special supplemental benefit program for members with one or more complex chronic conditions. To qualify, members must have at least one of the following chronic conditions: cardiovascular disorder; chronic heart failure; diabetes mellitus; end-stage renal disease (ESRD); chronic kidney disease (CKD). Please note that an enrollee with one or more of the chronic conditions listed above may not necessarily receive the benefit. To qualify, the member must have at least one qualifying chronic condition (see above) and participate in case management. Not all members will qualify.



Plan Comparison Overview



H1526_PO_PlanGrid_CSNP_MD_0824M