

How to Use Your 2025 **Gold Kidney Benefit Card for Gold** Perks and Gold Perks Plus and Extra Benefits

New for 2025, many Gold Kidney plans include our new Gold Perks and Gold Perks Plus member benefits in addition to our supplemental benefits for the new plan year. Gold Perks and Gold Perks Plus are enhanced spending allowances that offer you more choice, flexibility, and more ways to use benefit allowances applied to your Alivi® Gold Kidney Prepaid Visa® benefit card. This added flexibility enables you to purchase goods or pay for services in ways that best meet your individual health needs.

The over-the-counter (OTC) benefit is now a part of both Gold Perks and Gold Perks Plus packages. You may continue to spend part of your allowance on OTC items, or choose to use those funds on one of the other available categories. It's your decision.

Gold Perks and Gold Perks Plus benefits include the following allowances and categories:



GOLD PERKS

The Gold Perks monthly allowance ranges from \$25 to \$50 and is available on Gold Advantage and Gold Loyalty plans. Check your Summary of Benefits document for specifics. Allowance does not roll over month to month.

- Over-the-Counter Items
- Therapeutic Massage

- Fitness Activity Fees¹
- Home and Bathroom Safety Devices



© GOLD PERKS PLUS

The Gold Perks Plus monthly allowance ranges from \$25 to \$100 and is available on Gold Heart & Diabetes, Gold Heart & Diabetes Complete, Gold Dialysis, Gold Dialysis Complete, and Gold Health plans. Check your Summary of Benefits document for specifics. Allowance does not roll over month to month.

- Utility Bills*
- Over-the-Counter Items
- Therapeutic Massage
- Fitness Activity Fees¹
- Pet Supplies and Services*

- Pest Control*
- Indoor Air Quality Equipment*
- Personal Care Services*
- Home and Bathroom Safety Devices

¹ This benefit is in addition to the Silver&Fit membership offered by Gold Kidney.

^{*}The benefit is a special supplemental benefit only available to chronically ill enrollees with one or more of the following chronic conditions: diabetes, chronic heart failure and/or cardiovascular disorders, and ESRD, and who also meet all applicable plan coverage criteria. Contact us for details.



If you already have an Alivi Gold Kidney Prepaid Visa benefit card from 2024, please keep it and continue to use it for 2025. Below you will find a description of the benefit categories and what qualifies to be applied toward your Gold Perks or Gold Perks Plus allowance.

Gold Perks and Gold Perks Plus



Over-the-Counter (OTC) benefits can be used on approved items including protein shakes, vitamins, and other items that support and maintain your health. Items may be purchased online from the Gold Kidney Alivi Marketplace and in-store at participating plan merchants².



The **Fitness** benefit enables you to pay for fitness-related activity and class fees required at sports facilities for dance, swimming, tennis, golf (at public courses), and other fitness related activities. The benefit may not be used for sports competitions or club fees.



Therapeutic Massage services must be purchased from a certified physical therapist or home health provider licensed to do business in the state who offers therapeutic massage services and accepts the Gold Kidney benefit card.



Home and Bathroom Safety Devices are items to ensure in-home safety, such as safety frames, risers, and elevated toilet seats available for purchase online from the Gold Kidney Alivi Marketplace and in-store at participating plan merchants².

Gold Perks Plus (in addition to the above benefits)



Members eligible for the **Utility Bill*** benefit may use their Gold Kidney benefit card to make payments directly to their electricity, natural/propane gas, water, or sewer/trash provider. Utility account information will be required for this benefit.



The **Indoor Air Quality Equipment*** benefit covers indoor air quality equipment and services such as temporary or portable air conditioning units, humidifiers, dehumidifiers, and highefficiency particulate air filters from the Gold Kidney Alivi Marketplace found at **GoldKidney.Alivi.com**.



The **Pet Supplies and Services*** benefit covers the purchase of pet food, pet care supplies, and veterinary services specifically at pet specialty stores, and for products found in-store at participating merchants². The benefit may not be used for boarding or grooming services.



The **Personal Care Services*** benefit includes physical assistance services for the six basic activities of daily living from a certified home health agency or personal care provider licensed to do business in the state and who accepts the Gold Kidney benefit card.



The **Pest Control Services*** benefit applies to pest control services performed by licensed companies that specialize in pest eradication services or to purchase products that may assist in pest eradication (e.g., traps, pest control sprays, etc.) for common pests such as bed bugs, rodents, roaches, etc., found in participating merchants².

²Items may be purchased online from the Gold Kidney Alivi Marketplace and in-store at participating plan merchants including Walgreens, CVS, Kroger, Albertson's and other retailers. For the full list of participating plan merchants, please see the current list of stores or navigate to GoldKidney.Alivi.com and utilize the merchant search feature.



In addition to your Gold Perks and Gold Perks Plus benefits, your benefit card may be used for:



The Vision, Dental, and Hearing Flex allowance, which enables you to pay for dental exams and procedures, hearing check-ups and hearing aids, or eye exams and glasses at providers or stores offering these goods and services. You may obtain services from the Costco Vision Center, Walmart, America's Best, and other vision, dental, and hearing aid merchants accepting the Gold Kidney benefit card.

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Healthy Food and Produce* benefits are intended for the purchase of produce, frozen foods, canned goods, and similar items available from participating plan merchants². The Gold Kidney benefit card can also be used to purchase prepared meals online from Mom's Meals. To order healthy food and produce, please contact Mom's Meals at (866) 204-6111 Monday through Friday from 7:00 am to 6:00 pm Central time or visit www.momsmeals.com. To order post-surgery discharge meals, please contact your case manager.



Members eligible for the **fuel and rideshare*** allowance should use their Gold Kidney benefit card to pay for the purchase of gasoline at various gas stations and for rideshare services from program merchants that accept the Gold Kidney benefit card.



Participation in the Gold Kidney Rewards & Incentives program is a fee-free program. Rewards earned will be made available on your Gold Kidney benefit card and may be spent on additional healthy items including OTC, healthy food and produce, and more at participating merchants and online at the Alivi Gold Kidney Marketplace found at GoldKidney. Alivi.com and Mom's Meals at Moms Meals.com to meet your healthcare needs until they expire at the end of the plan year on December 31, 2025. Rewards earned may not be spent on items such as alcohol, tobacco, or lottery tickets.



Need assistance identifying participating merchants?

Use the merchant search feature at:

GoldKidney.Alivi.com

Or call Alivi Member Services:

1-888-991-0040 (TTY: 711) from 8 a.m. to 7 p.m. EST

Benefits may vary by plan

²Items may be purchased online from the Gold Kidney Alivi Marketplace and in-store at participating plan merchants including Walgreens, CVS, Kroger, Albertson's and other retailers. For the full list of participating plan merchants, please see the current list of stores or navigate to GoldKidney. Alivi.com and utilize the merchant search feature. Alivi Gold Kidney Prepaid Visa[®] Card is issued by Avidia Bank, pursuant to a license from Visa U.S.A. Inc. Card is serviced by Fidelity Information Services, LLC (FIS).

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).