



GOLD KIDNEY HEALTH PLAN



2025 Alivi Gold Kidney[®] Prepaid Visa[®] Card and Supplemental Benefits Guide



Table of Contents

01 Overview	03
02 Alivi Gold Kidney Benefit Card	04
03 Gold Perks & Gold Perks Plus	05
04 Transportation (non-emergency)	06
05 Retailers	07
06 Alivi Health Marketplace	08
07 Alivi Account Management	
08 Card Use FAQs	09



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 2025 Alivi Gold Kidney Prepaid Visa[®] card can be used to access valuable plan benefits:

- A single Visa-branded card with multi-purse spend capability with 5 purses for 2025
- Cards can be used in conjunction with Medicare supplemental benefits to help cover out-of-pocket costs, as defined by Gold Kidney
- This Gold Kidney benefit card can be used only for approved purchases (cannot be used for items such as alcohol, tobacco, firearms, lottery tickets, etc.)

If you already have an Alivi Gold Kidney Prepaid Visa benefit card from 2024, please keep it and continue to use it for 2025. The card is valid for 3 years from the date you received it.



Alivi Gold Kidney Benefit Card

Below are the benefits covered by the Alivi Gold Kidney benefit card:



Dental, Vision, Hearing (*funds availability: quarterly, does roll-over*)

- Members may use their allowance with any provider up to the allowance amount
- The flex 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 of up to \$4,000 in Arizona and up to \$3,800 in Florida



Gold Perks (*funds availability: monthly, does not roll-over*)

- Annual allowance of up to \$600 in Arizona and up to \$300 in Florida

Gold Perks Plus (*funds availability: monthly, does not roll-over*)

- Annual allowance of up to \$600 in Arizona and up to \$1,200 in Florida



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

- Annual allowance of up to \$1,800 in Arizona and up to \$2,100 in Florida



Fuel and Rideshare Allowance* (*funds availability: monthly, does not roll-over*)

- May be used at any gas station that accepts Visa or for rideshare services from merchants that accept the Gold Kidney benefit card
- Annual allowance of up to \$900 in Arizona and up to \$1,200 in Florida



Rewards Program Incentives (*funds availability: annually, expiring 12/31/2025*)

- Members can complete wellness activities to earn rewards of \$10 to \$50 per activity, up to a maximum of \$300 per year, for activities completed based on the member's health, recommended screenings, or existing health conditions.
- The reward will be added to the benefit card account when Gold Kidney receives a claim from a doctor after a qualifying visit. The reward can be received sooner by self-reporting member activities.
- For Rewards Program specifics: [Click Here](#)
- For Rewards Program FAQs: [Click Here](#)

*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.

Gold Perks and Gold Perks Plus

Below are the categories for the Gold Perks and Gold Perks Plus allowances

Gold Perks and Gold Perks Plus



Over-the-Counter Items: commonly used products including protein shakes, vitamins, and other items that support and maintain your health



Fitness Activity Fees: fitness-related activity and class fees required at sports facilities for dance, swimming, tennis, golf (at public courses), and other fitness-related activities (*may not be used for sports competitions or club fees*)



Therapeutic Massage: services 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: devices to ensure in-home safety, such as safety frames, risers, and elevated toilet seats

Gold Perks Plus (*in addition to the above benefits*)



Utility Bills*: electricity, natural/propane gas, water, or sewer/trash payment directly to utility providers using the Gold Kidney benefit card (*utility account information required*)



Indoor Air Quality Equipment*: indoor air quality improvement equipment and services such as temporary or portable air conditioning units, humidifiers, dehumidifiers, and high-efficiency particulate air filters



Pet Supplies and Services*: pet food, pet care supplies, and veterinary services specifically at pet specialty stores and found in-store at participating merchants (*may not be used for boarding or grooming services*)



Personal Care Services*: physical assistance services for the 6 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



Pest Control Products & Services*: products for pest eradication (e.g., traps, pest control sprays, etc.) for common pests such as bed bugs, rodents, roaches, etc., found in participating merchants or pest control services performed by licensed companies that specialize in pest eradication services

Find more information about each Gold Perks and Gold Perks Plus category and how to use your benefit card to purchase products and services on our website: goldkidney.com/2025-supplemental-benefits/

*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.

Transportation (non-emergency)

No authorization required. Alivi manages all modes of transportation for members facing challenges accessing their medical appointments, providing a single source of accountability, and creating simplified non-emergency transportation benefit management.

Easily arrange transportation to and from dialysis treatments, non-emergency medical appointments, gym and fitness centers, and pharmacy locations.*

**Rides to pharmacy locations not available for wheelchair or stretcher mobility.*

Ride requests require the following advance notice:

- On demand (Lyft/Uber): 48 hours
- Door to door: 72 hours
- Curb to curb: 48 hours
- Wheelchair and stretcher: 72 hours

Return rides:

- On demand (Lyft/Uber): 30 minutes
- Wheelchair and stretcher: 60 minutes
- Curb to curb: 30 minutes
- Same-day discharges are arranged with a 3-hour window for pick up
- Door to door: 45 minutes

Members enjoy greater convenience with easy booking through the AliviRide app or the Alivi Contact Center and real-time assistance for issues such as changed appointment times or corrections to addresses.

- To download the app, search for AliviRide in the Apple Store or Google Play store
- **Florida Residents:** to reach the Contact Center, call (855) 481-8245
- **Arizona Residents:** to reach the Contact Center, call (855) 481-7398

Alivi Contact Center hours of operation:

- Monday through Friday between the hours of 8 a.m. and 5 p.m. (local time)
- Calls for urgent / same day appointments / facility discharges and rider assistance are handled 24/7 - 365 days/year

Problem with the Alivi ride service?

If you have an issue scheduling a ride, please reach out to us so we can assist you. You can call Gold Kidney Member Services toll free at (844) 294-6535 (TTY: 711) October 1 to March 31 from 8 a.m. to 8 p.m., local time, 7 days a week (except holidays) and April 1 to September 30 from 8 a.m. to 8 p.m., local time, Monday through Friday (except holidays).

Participating Retailers

The Alivi Gold Kidney Prepaid Visa 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 Health Marketplace

Gold Kidney members may access the Alivi Health Marketplace, an e-commerce 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:



Purchase many different items using their Gold Perks or Gold Perks Plus allowance or Rewards & Incentives credits



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



Save shipping information to easily place orders



Conveniently view order history

Alivi Account Management

Web Portal & Mobile App

- Register your account at www.goldkidney.alivi.com or through the Alivi Gold Kidney mobile app from the Apple Store or Google Play store
- Activate your benefit card
- 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 Gold Kidney benefit card.

? WHAT IS THE ALIVI GOLD KIDNEY PREPAID VISA CARD?

The prepaid benefit card is a Visa-branded payment card used to access some of your Gold Kidney benefits. The card will arrive at your home after enrollment, and specific plan benefit amounts will be automatically added to the card.

Benefits accessible from the benefit card may include:

- Dental, vision, and hearing allowance
- Gold Perks or Gold Perks Plus allowance
- Healthy food and produce allowance*
- Fuel and rideshare allowance*
- Rewards & Incentives Program credits

? 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 by visiting **www.goldkidney.alivi.com**
2. Register your account either by visiting **www.goldkidney.alivi.com** or by downloading the Alivi Gold Kidney 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 can 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 needed. If you call after hours, you may leave a message, and a benefit support representative will return your call the following business day.

? HOW CAN I CHECK MY BENEFIT ACCOUNT BALANCES?

You can access your card and benefit balances at any time by visiting www.goldkidney.alivi.com, from the Alivi Gold Kidney 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 ALIVI GOLD KIDNEY PREPAID VISA CARD?

Your card may be used for online purchases at the Alivi Health 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 Alivi Gold Kidney 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.

? DO 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 Alivi Gold Kidney Prepaid Visa 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 ALIVI GOLD KIDNEY PREPAID VISA CARD AT AN ATM TO WITHDRAW CASH OR TO GET CASH BACK FROM A RETAILER?

No. The Alivi Gold Kidney Prepaid Visa 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 ALIVI GOLD KIDNEY PREPAID VISA CARD. WHAT DO I DO?

You can use the available balance on your benefit 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 ALIVI HEALTH MARKETPLACE / OTC CATALOG?

Except for cases where there is a product defect, 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 Alivi Health 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 replacement 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 Alivi Gold Kidney 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. It will be delivered in 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. WHO 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.

Notice of Non-Discrimination

Gold Kidney Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Gold Kidney Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

GOLD KIDNEY HEALTH PLAN

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at 1 (844) 294-6535 (TTY 711)

If you believe that Gold Kidney Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with:

Gold Kidney Health Plan – Appeals & Grievances

P.O. Box 285, Portsmouth, NH, 03802

1 (844) 294-6535 (TTY 711)

Fax: 1 (866) 515-7869

Attention: Gold Kidney Appeals & Grievances Department

You can file a grievance in person, by mail, or fax. If you need help filing a grievance, call 1 (844) 294-6535 (TTY 711).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1 (800) 368-1019, 1 (800) 537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/ocr/index.html>

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Multi-Language Insert Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **(844) 294-6535**. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **(844) 294-6535**. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **(844) 294-6535**。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **(844) 294-6535**。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **(844) 294-6535**. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **(844) 294-6535**. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **(844) 294-6535** sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **(844) 294-6535**. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **(844) 294-6535**번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25)

Multi-Language Insert Multi-language Interpreter Services

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **(844) 294-6535**. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **(844) 294-6535**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **(844) 294-6535** पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **(844) 294-6535**. Un nostro incaricato che parla Italiano fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **(844) 294-6535**. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **(844) 294-6535**. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **(844) 294-6535**. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**(844) 294-6535** にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



GOLD KIDNEY HEALTH PLAN

Creating the **gold** standard
for your care

goldkidney.com

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).