



Gold Rewards Program

2026 Member Preventive Rewards and Incentives Program

Gold Kidney Health Plan offers a rewards program to help members stay healthy. The program includes activities that support good health and prevent illness and injury. It also can help members use their health care wisely.

Members can earn rewards each year that are added as credits to the Gold Card. You can use these credits to buy:

- Over-the-counter (OTC) items
- Healthy food and produce
- Prepared meals
- Non-food grocery items

You can look through the &more OTC catalog to find and order OTC items. Or shop at retail and grocery stores that take part in the Gold Kidney program.

Earning and redeeming your rewards is easy!

Simply confirm the completion of the wellness activity through the **Reward Attestation Form** in the Gold Kidney member portal. You must complete reward activities during the **current program year**. Rewards will be validated and then added to your Gold Card within 4-6 weeks of the date we receive the attestation form.

How to access your rewards balance

Your Gold Rewards balance is added to your Gold Card, the Gold Kidney benefit card. Once you've received your benefit card in the mail, please register the card using the provided instructions. You can manage your card balances online at andmorehealth.com, or through the **andmore** mobile app.

You can use the **andmore** app to view your reward balance, transaction history, and much more. Once rewards are added to your card, you will get a notification in the **andmore** app.



Questions or Concerns?

For the Gold Rewards Program,
contact Gold Kidney Member Services

(844) 294-6535 (TTY 711)

quality@goldkidney.com

October to March: 8 AM - 8 PM, local time, 7 days a week (except holidays)

April to September: 8 AM - 8 PM, local time, Monday to Friday (except holidays)

For the Gold Card,
contact **&more** Customer Service

(855) 263-6673

**8 AM - 8 PM, local time,
Monday - Friday (except holidays)**

&more Benefits Prepaid Mastercard[®] is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement. Gold Kidney Health Plan, Inc.[®], is an 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).

Eligible Reward Categories

Gold Kidney Health Visit

Once per program year: \$50

A one-on-one visit to check your overall health with a Gold Kidney provider. During this visit, the provider will review your medical history and daily habits. They will also help to identify help risks and help you you set goals to stay healthy. The provider may order screenings or lab tests, if needed.

How to Earn

1. Complete a visit (in-person or telehealth) arranged by contacting your Gold Kidney case manger or our Member Services
2. Reward automatically processed and added to your Gold Card within 4-6 weeks

Health Risk Assessment (HRA)

Once per program year: \$25

A short and private questionnaire about your health. It asks about your medical history, daily habits, and overall well-being. The HRA helps find possible health risks, supports early care, and helps guide your care plan.

How to Earn

1. **New members:** complete an HRA within 90 days of your effective date
Existing members: complete an HRA annually through the member portal
2. Reward automatically processed and added to your Gold Card within 4-6 weeks

Preventive Colon Cancer Screening

Once per program year: \$25

A screening test to check for colorectal cancer early. Must be a preventive screening, not diagnostic. Eligible methods include a colonoscopy, fecal immunochemical test (FIT), fecal occult blood test (FOBT), or a stool DNA test, such as Cologuard®.

How to Earn

1. Complete any qualified preventive colorectal cancer screening
 2. Confirm the activity by filling out the Attestation form in your member portal
- ★ Screenings done in prior year(s) may qualify for the reward with documentation (see *attestation form for details*)

PCP Visit After Hospital Discharge

Once per program year: \$50

A visit with your primary care provider (PCP), or a provider acting in that role, within 30 days after leaving the hospital. During the visit, your provider may:

- Review your medications
- Check symptoms and recovery
- Go over test results or imaging
- Talk about any new care needs

Includes medical and behavioral health hospital stays. Emergency room visits do not count.

How to Earn

1. Complete a follow-up appointment with your PCP within 30 days of hospital discharge
2. Confirm the activity by filling out the Attestation form in your member portal

Annual Physical Exam

Once per program year: \$25

A preventive check-up to help find health issues early. During the visit, your provider reviews your health, takes routine measurements, recommends screenings, and discusses any health concerns. The visit must be billed as preventive, not for an acute illness or condition.

How to Earn

1. Complete a preventive physical exam or annual wellness visit (in-person or telehealth) with a primary care provider
2. Confirm the activity by filling out the Attestation form in your member portal

Preventive Mammogram Screening

Once per program year: \$25

A screening test that uses low-dose X-rays to check for breast cancer before symptoms start. Must be a preventive screening, not diagnostic. The test must be billed through insurance or confirmed by a healthcare provider.

How to Earn

1. Complete a preventive screening mammogram
 2. Confirm the activity by filling out the Attestation form in your member portal
- ★ Screenings done within the last 2 years may qualify for the reward with documentation

Eligible Reward Categories



Go Green (Paperless Preference)

Once per program year: \$25

Going paperless means you get plan information by email instead of by mail. This helps reduce paper waste and lets you get information faster. When you choose this option, you agree to receive plan materials electronically.

How to Earn

1. Confirm the activity by filling out the Attestation form in your member portal

Diabetic Retinal Eye Exam

Eligibility: Type 1 or Type 2 diabetes diagnosis

Once per program year: \$25

A diabetic retinal eye exam checks for eye damage caused by diabetes. High blood sugar can harm the back of the eye and lead to vision loss if not treated. The exam can be done by an eye care provider during a dilated eye exam. It may also be done using retinal imaging that is reviewed by a qualified provider.

How to Earn

1. Complete a retinal eye exam during the current year
 2. Confirm the activity by filling out the Attestation form in your member portal
- ★ Exams done within the last year may qualify for the reward with documentation, if results were negative

Dialysis Treatment Adherence

Eligibility: actively receiving dialysis treatments

Based on adherence: \$10 per month

Regular dialysis treatments are important to help your body stay healthy. You must complete at least 13 dialysis treatments each month to earn the reward. This is about three treatments per week. Your treatment attendance must be confirmed through provider records or claims.

How to Earn

1. Receive at least 13 dialysis treatments within the calendar month
2. Confirm the activity by filling out the Attestation form in your member portal

Annual Flu Vaccine *during flu season*

Once per program year: \$15

The flu vaccine helps protect you from the flu. It can also help prevent serious health issues caused by the flu. The vaccine must be given by a qualified provider, such as a doctor, pharmacy, employer, or community clinic.

How to Earn

1. Receive a flu shot during the designated flu season (starting in the fall)
2. Confirm the activity by filling out the Attestation form in your member portal

Osteoporosis Management for Women

Eligibility: women who've had a fracture in 2026

Once per program year: \$150

Managing osteoporosis helps lower the risk of fractures in women with this condition. To earn this reward, you must complete the following within 6 months of a fracture:

- Complete a bone density test, such as a DEXA scan
- Start or continue a treatment plan, which includes prescription medicine for osteoporosis

How to Earn

1. Complete a BMD test (DEXA scan) or document ongoing osteoporosis management with appropriate medication during the program year
2. Confirm the activity by filling out the Attestation form in your member portal

Ready to Start Earning Rewards?

Simply confirm the completion of the wellness activity through the Reward Attestation Form in the the Gold Kidney member portal.

Questions?

Please see the next page for more information about the Gold Rewards program.

Gold Rewards FAQs

Who is eligible to earn rewards?

Any Gold Kidney Health Plan member can complete activities and earn rewards. Rewards are earned by completing wellness activities on or after January 1, 2026.

How do I earn rewards?

Simply complete a reward activity by filling in the information on the Gold Kidney Member Portal in the reward section. You can also choose to print the form and mail, fax, or email it to Gold Kidney. All submission information is listed on the attestation form.

The final date for submission of the attestation form is December 9 of the reward year. Forms received between December 10 - December 31 will not earn a reward.

What is the Reward Attestation Form?

The attestation form is proof that you have completed a wellness activity. The form also gives Gold Kidney details about the activity, such when and where you completed it.

When should I complete the Reward Attestation Form?

The attestation form can be completed anytime during the benefit year. Each Gold Rewards activity explains what steps you must take to earn the reward.

When do my rewards expire?

Rewards earned within a calendar year will expire on December 31. They do not roll over to the next year. For members who disenroll, the rewards will expire on the date of disenrollment.

I had to pay out-of-pocket for a purchase. Can I be reimbursed?

You can request a reimbursement if you paid for an item or service because your Gold Card did not work at a participating store. To request a reimbursement, fill out and submit the Supplemental Benefit Reimbursement Form found on our website at www.goldkidney.com/member-resources.

When will I receive my Gold Card?

Any member enrolled in Gold Kidney Health Plan before January 1 will get their card in the mail during January. New enrollees will receive their cards within 30 days of plan enrollment.

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 **(855) 263-6673** to request a replacement.

Gold Rewards Program Terms, Conditions, and Limitations

The form must be completed and signed for the reward to be approved. Incomplete attestation forms will be deemed ineligible for a reward.

Members can complete the online attestation form for 1 or more specific activities throughout the year, or a paper form may be completed and signed for the reward to be approved.

Any Reward Attestation Forms received between December 10th - 31st will not earn a reward.

All wellness activities must be performed during the current benefit year. Member must be eligible with Gold Kidney on the date that the service was performed. Rewards must be redeemed by December 31. Rewards not redeemed by December 31 will be forfeited.

Rewards will be added to your Gold Card within 4-6 weeks of the date we receive the attestation form.

Reward allowance must be used at Gold Kidney Health Plan participating merchants. Reward allowances may not be used for alcohol or tobacco, CBD products, lottery tickets, gift cards, and may not be redeemed for cash.