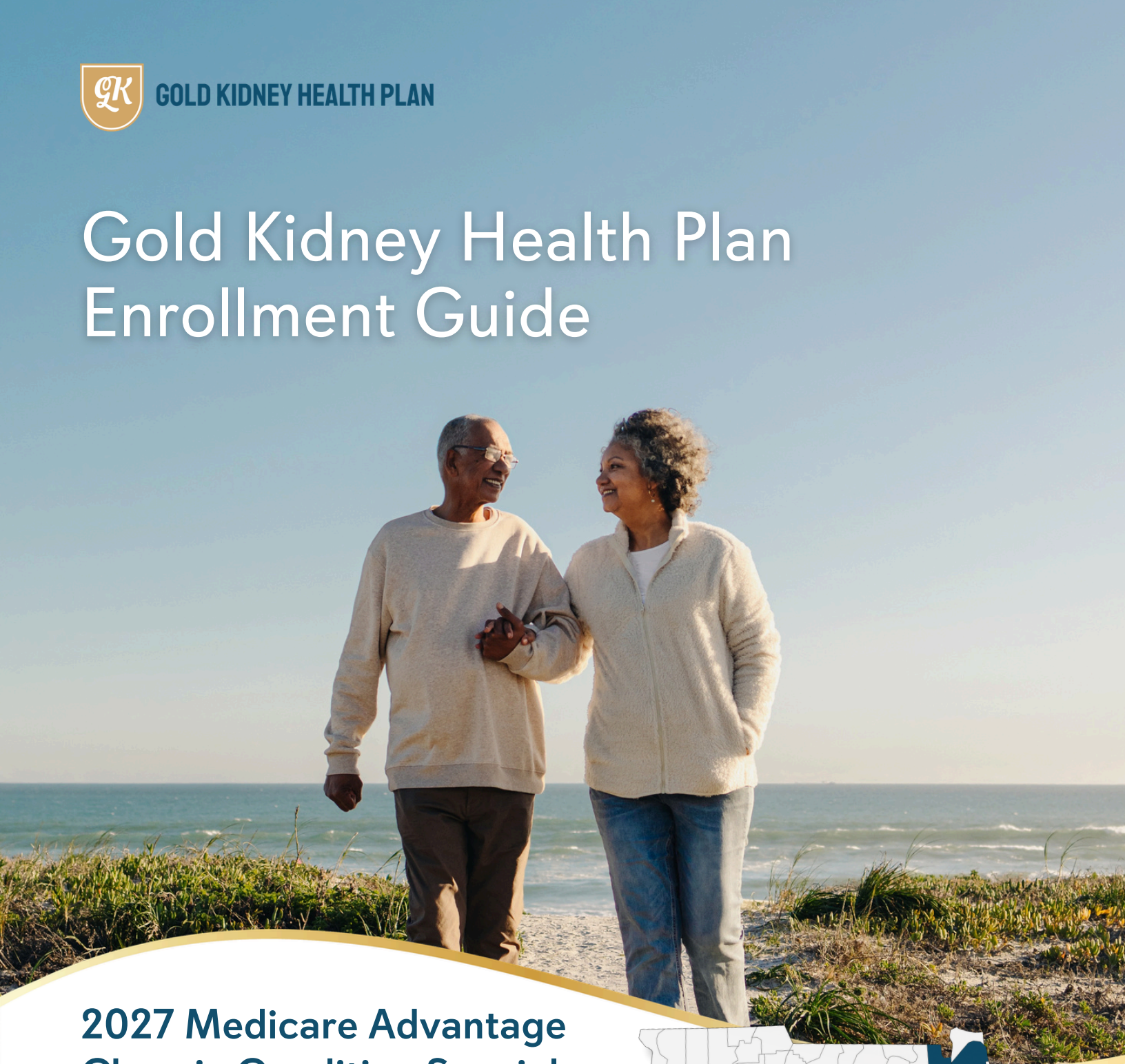
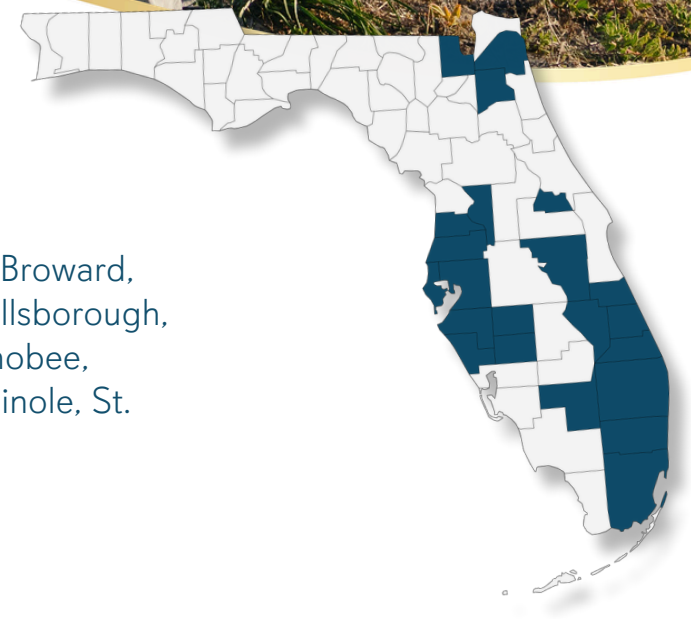
GOLD KIDNEY HEALTH PLAN

Gold Kidney Health Plan Enrollment Guide



2027 Medicare Advantage Chronic Condition Special Needs Plans (C-SNP)



For the following Florida county residents: Baker, Broward, Clay, DeSoto, Duval, Hardee, Hendry, Hernando, Hillsborough, Indian River, Manatee, Martin, Miami-Dade, Okeechobee, Osceola, Palm Beach, Pasco, Pinellas, Sarasota, Seminole, St. Lucie, Sumter

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Thank you for considering Gold Kidney for your Medicare Advantage coverage.

Here's what you should know about us.

We're founded, owned, and led by providers.

Over 10 years ago, a group of healthcare workers saw a lack of affordable health plans made specifically for chronic condition care, and the idea of Gold Kidney was born. Backed by over 100 nephrologists, Gold Kidney Health Plan opened its doors in 2021.

Today, our mission remains the same: serve our community through affordable access to high-quality care for chronic conditions.

We're built to serve the chronic condition care community.

Chronic condition special needs plans are all that we do. Our Medicare Advantage plans are thoughtfully designed to improve the lives of those with specific, qualifying conditions:

- Chronic kidney disease (CKD)
- End-stage renal disease (ESRD) on dialysis
- Diabetes
- Cardiovascular disease
- Congestive heart failure

Chronic condition care is in our DNA.

From clinical care to member services, our team members know health care. When you choose a Gold Kidney plan, you join thousands of members who know us for our Gold Standard in care, service, and expertise.



What you get with Gold

We are committed to compassionately serving and improving the health of our community. That's why every Gold Kidney plan is built to make life easier, healthier, and more affordable.

No matter which plan you choose, here's what every member can count on:

- Support from a dedicated care team, including a PCP, specialist(s) for your chronic condition, care coordinator, and pharmacist
- $0 for preventive care, like annual wellness visits, vaccines, and screenings for certain conditions
- Access to a broad network of providers and facilities to choose from
- $0 for diabetic supplies and monitors
- $0 for routine vision and hearing exams
- A smartphone* to stay connected to your care, loved ones, and favorite apps

More choices for better care

Access to Care

Our plan coverage is designed to keep you and your doctors at the center of your care. One of the ways we show that is by removing barriers to help you more easily access your care.

- $0 for primary care visits
- $0 for visits to key specialists: nephrologists, endocrinologists, and cardiologists
- $0 for telehealth visits with PCPs, specialists, and mental health providers
- No referrals required to see physicians

Drugs & Pharmacies

We partner with the largest independent pharmacy benefit manager in the country, and choose the largest drug list and pharmacy network they offer – giving you more opportunities to save.

- Access to over 65,000 retail pharmacies
- $0 for tier 1 and tier 6 drugs
- Lower cost-shares for 100-day supply of medications through our mail-order program

Get to know our formularies (drug lists)

Tier 1: Preferred Generic
Drugs under tier 1 are 100% covered

Tier 2: Generic

Tier 3: Preferred Brand

Tier 4: Non-Preferred Brand

Tier 5: Specialty Tier

Tier 6: Select Diabetic Drugs
Drugs under tier 6 are 100% covered
Insulin is covered under tiers 4 and 6

Single Tier

All covered drugs fall into this category and have the same copay unless otherwise noted

Benefits, costs, and cost sharing may vary by plan/service area. Limitations, exclusions, and network restrictions may apply. Please refer to the Evidence of Coverage for details.

Search our Plan Formularies

Find a Provider or Pharmacy

Plan features to make life easier

Gold Card

We make it easy for you to use your plan benefits with the &more Gold Card — simply swipe it like a debit card to pay for everyday purchases covered by the plan allowances.

Shop at over 60,000 stores nationwide, including CVS, Harvey's, Publix, Save A Lot, Walgreens, and Winn-Dixie.



Online Services

Our member portal keeps your healthcare at your fingertips. Check benefits, track claims, find plan documents, and more – all online and in the mobile app.

Gold Rewards

Staying on top of your health is reward worthy. Gold Kidney members can earn up to $300 in rewards each year for completing health and wellness activities through our Gold Rewards Program.

Activities like getting preventive care, completing your health risk assessment, and visiting your PCP for your annual exam earn you rewards on our Gold Card for easy spending.



Plan benefits made for you

Special Supplemental Benefits*

- Up to $200 per month to buy healthy food, produce, and prepared meals
- Up to $100 allowance per quarter to pay for over-the-counter items and/or utility bills
- Smartphone with a talk, text, and data plan

Dialysis Package Benefits[1]

- In-home staff-assisted dialysis services*
- Unlimited rides to and from dialysis centers
- 30 rides to doctor appointments per year
- 60 hours of in-home support services for companionship and help with home care
- 110 hours of in-home post-transplant support services following a kidney transplant
- Lower cost shares for lab services, diagnostic tests, and other select plan services

Dental, Hearing, and Vision

- Annual amount for dental services (preventive & comprehensive)
- Routine eye exam and annual amount for routine eyewear or contact lenses
- Routine hearing exam and hearing aid coverage, including 3 years of service for fittings, adjustments, and maintenance

Extra Support

- Transportation to health-related locations
- Health & fitness membership, including wellness programs and a home fitness kit
- Connected fall-risk prevention device
- Meals, home safety assessment, and medication reviews to prevent hospital readmission

Benefits, features, and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.
*Available only to eligible chronically ill members with qualifying chronic conditions including diabetes, chronic heart failure, cardiovascular disorders, and chronic kidney disease (stage 3b or higher)
[1]Available only to eligible members who are Chronic Kidney Disease Stage 5 End-Stage Renal Disease on dialysis or kidney transplant



	Gold Dialysis Premier (H1526-010)		Gold Dialysis Premier (H1526-011)		Gold Dialysis & Kidney (H1526-003)	
Service Area	Hillsborough, Manatee, Pasco, Pinellas, Sarasota		Broward, Palm Beach		All Service Area Counties, excluding Miami-Dade	
Premium	$0		$0		$0	
Deductible	$0		$0		$0	
Maximum Out of Pocket	$2,400		$2,400		$3,400	
Core Benefits						
Primary Care	$0		$0		$0	
Nephrologist, endocrinologist, and cardiologist	$0		$0		$0	
All Other Specialists	$35		$35		$35	
Urgent Care	$40		$40		$40	
Emergency Care	$120		$120		$120	
Inpatient Hospitalization	Days 1-7: $150 per day Days 8-90: $0		Days 1-7: $150 per day Days 8-90: $0		Days 1-7: $150 per day Days 8-90: $0	
Outpatient Hospitalization	$150		$150		$150	
Ambulatory Surgical Center	$125		$125		$125	
X-rays	$0		$0		$0	
Tests & Lab Services	$25		$25		$0 - $25	
Dialysis	$0		$0		$0	
Prescription Drugs						
Deductible	$0		$0		$0	
	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
	30-day	100-day	30-day	100-day	30-day	100-day
Tier 1: Preferred Generic	$0	$0	$0	$0	$0	$0
Tier 2: Generic	$5	$5	$5	$5	$5	$12
Tier 3: Preferred Brand	$45	$112	$45	$112	$45	$112
Tier 4: Non-Preferred Brand	30%	30%	30%	30%	30%	30%
Tier 5: Specialty Tier	33%	N/A	33%	N/A	33%	N/A
Tier 6: Select Diabetic Drugs	$0	$0	$0	$0	$0	$0
Extras						
Healthy Food*	$200 per month		$200 per month		$150 per month	
OTC and Utilities*	$100 per quarter		$100 per quarter		$100 per quarter	
Smartphone*	Included		Included		Included	
Dental	$3,000 annual maximum[1]		$3,000 annual maximum[1]		$3,000 annual maximum	
Eyewear	$300 glasses **or** $115 contacts[1]		$300 glasses **or** $115 contacts[1]		$300 glasses **or** $115 contacts	
Hearing Aids	Tiers[1]: $0 / $195 / $495 / $795 / $1,095 / $1,495		Tiers[1]: $0 / $195 / $495 / $795 / $1,095 / $1,495		Tiers: $0 / $195 / $495 / $795 / $1,095 / $1,495	
Transportation	30 one-way trips/year[1] Unlimited trips to dialysis[1]		30 one-way trips/year[1] Unlimited trips to dialysis[1]		24 one-way trips/year Unlimited trips to dialysis[1]	

[1]For eligible members with stage 5 CKD and ESRD on dialysis or kidney transplant.
**For eligible members with qualifying chronic conditions. | See back cover for full details.*

Gold Dialysis & Kidney Complete (H1526-004)	**Gold Heart & Diabetes Plus** (H1526-012)	**Gold Heart & Diabetes Complete** (H1526-002)	
All Service Area Counties	All Service Area Counties, excluding Miami-Dade	All Service Area Counties	Service Area
$7.30	$0	$7.30	Premium
$283	$0	$283	Deductible
$9,250	$4,100	$9,750	Maximum Out of Pocket
Core Benefits			
20%	$0	20%	Primary Care
20%	$0	20%	Nephrologist, endocrinologist, and cardiologist
20%	$55	20%	All Other Specialists
20%, up to $40 max	$40	20%, up to $40 max	Urgent Care
20%, up to $115 max	$120	20%, up to $115 max	Emergency Care
For each benefit period Days 1-60: $0 Days 61-90: $434 per day	Days 1-5: $220 per day Days 6-90: $0	**For each benefit period** Days 1-60: $0 Days 61-90: $434 per day	Inpatient Hospitalization
20%	$220	20%	Outpatient Hospitalization
20%	$125	20%	Ambulatory Surgical Center
20%	$0	20%	X-rays
20%	$0 - $30	0% - 20%	Tests & Lab Services
20%	20%	20%	Dialysis
Prescription Drugs			
$700	$0	$700	Deductible
Retail / Mail Order	Retail / Mail Order	Retail / Mail Order	
30-day / 100-day	30-day / 100-day	30-day / 100-day	
25% / 25%	$0 / $0 $5 / $12 $45 / $112 30% / 30% 33% / N/A $0 / $0	25% / 25%	Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Brand Tier 5: Specialty Tier Tier 6: Select Diabetic Drugs
Extras			
$150 per month	$125 per month	$100 per month	Healthy Food*
$100 per quarter	$100 per quarter	$100 per quarter	OTC and Utilities*
Included	Included	Included	Smartphone*
$2,000 annual maximum	$3,000 annual maximum	$4,000 annual maximum	Dental
$300 glasses **or** $115 contacts	$200 glasses **or** $115 contacts	$300 glasses **or** $115 contacts	Eyewear
$1,500 per year	Tiers: $195 / $595 / $995 / $1,395	$1,500 per year	Hearing Aids
24 one-way trips per year Unlimited trips to dialysis[1]	24 one-way trips per year	22 one-way trips per year	Transportation

Your medical cost-shares may be less if you receive full Medicaid benefits.

Miami-Dade Plans

	Gold Dialysis & Kidney (H1526-009)		Gold Dialysis & Kidney Complete (H1526-004)	
Service Area	Miami-Dade		All Service Area Counties	
Premium	$0		$7.30	
Deductible	$0		$283	
Maximum Out of Pocket	$2,000		$9,250	
Core Benefits				
Primary Care	$0		20%	
Nephrologist, endocrinologist, and cardiologist	$0		20%	
All Other Specialists	$35		20%	
Urgent Care	$0		20%, up to $40 max	
Emergency Care	$120		20%, up to $115 max	
Inpatient Hospitalization	Days 1-7: $50 per day Days 8-90: $0		**For each benefit period** Days 1-60: $0 Days 61-90: $434 per day	
Outpatient Hospitalization	$50		20%	
Ambulatory Surgical Center	$50		20%	
X-rays	$0		20%	
Tests & Lab Services	$0 - $10		20%	
Dialysis	$0		20%	
Prescription Drugs				
Deductible	$0		$700	
	Retail	Mail Order	Retail	Mail Order
	30-day	100-day	30-day	100-day
Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Brand Tier 5: Specialty Tier Tier 6: Select Diabetic Drugs	$0 $5 $45 30% 33% $0	$0 $12 $112 30% N/A $0	25%	25%
Extras				
Healthy Food*	$150 per month		$150 per month	
OTC and Utilities*	$100 per quarter		$100 per quarter	
Smartphone*	Included		Included	
Dental	$3,000 annual maximum		$2,000 annual maximum	
Eyewear	$300 glasses **or** $115 contacts		$300 glasses **or** $115 contacts	
Hearing Aids	Tiers: $0 / $195 / $495 / $795 / $1,095 / $1,495		$1,500 per year	
Transportation	24 one-way trips per year Unlimited trips to dialysis[1]		24 one-way trips per year Unlimited trips to dialysis[1]	

[1]For eligible members with stage 5 CKD and ESRD on dialysis or kidney transplant.
**For eligible members with qualifying chronic conditions. | See back cover for full details.*

Miami-Dade Plans

Gold Heart & Diabetes (H1526-013)	Gold Heart & Diabetes Complete (H1526-002)	
Miami-Dade	All Service Area Counties	Service Area
$0	$7.30	Premium
$0	$283	Deductible
$3,300	$9,750	Maximum Out of Pocket
Core Benefits		
$0	20%	Primary Care
$0	20%	Nephrologist, endocrinologist, and cardiologist
$55	20%	All Other Specialists
$0	20%, up to $40 max	Urgent Care
$120	20%, up to $115 max	Emergency Care
Days 1-7: $75 per day Days 8-90: $0	**For each benefit period** Days 1-60: $0 Days 61-90: $434 per day	Inpatient Hospitalization
$50	20%	Outpatient Hospitalization
$50	20%	Ambulatory Surgical Center
$0	20%	X-rays
$0 - $20	0% - 20%	Tests & Lab Services
20%	20%	Dialysis
Prescription Drugs		
$0	$700	Deductible
Retail / Mail Order	Retail / Mail Order	
30-day / 100-day	30-day / 100-day	
$0 / $0 $5 / $12 $45 / $112 30% / 30% 33% / N/A $0 / $0	25% / 25%	Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-Preferred Brand Tier 5: Specialty Tier Tier 6: Select Diabetic Drugs
Extras		
$100 per month	$100 per month	Healthy Food*
$100 per quarter	$100 per quarter	OTC and Utilities*
Included	Included	Smartphone*
$2,000 annual maximum	$4,000 annual maximum	Dental
$200 glasses **or** $115 contacts	$300 glasses **or** $115 contacts	Eyewear
Tiers: $195 / $595 / $995 / $1,395	$1,500 per year	Hearing Aids
24 one-way trips per year	22 one-way trips per year	Transportation

Your medical cost-shares may be less if you receive full Medicaid benefits.

How to enroll

Enroll Online

You can enroll through our website at **goldkidney.com/how-to-enroll**. Select "Enroll Now" under the Enroll Online option.

Visit our enrollment page and find enrollment forms

Enroll by Mail or Fax

Fill out and return the enrollment form by mail, or fax the form to **(866) 370-0078.**

Gold Kidney Health Plan
Attn: Sales Operations
P.O. Box 285
Portsmouth, New Hampshire 03802

Enroll by Phone or In-Person

If you would like to enroll over the phone, one of our licensed agents will be happy to assist you. If you're more of a face-to-face person, we can schedule an appointment with one of our licensed agents.

To enroll by phone or schedule an appointment, simply call us at **(844) 294-6535 (TTY 711).** We are available October 1 through March 31 from 8:00 a.m. to 8:00 p.m., local time, 7 days a week (except holidays), and April 1 through September 30 from 8:00 a.m. to 8:00 p.m., local time, Monday through Friday (except holidays).



What happens after enrollment

1 Acknowledgement

Once your enrollment application is received, Gold Kidney will send you an acknowledgement letter that details next steps and how to reach us if you have questions.

2 Confirmation

Within 10 days of enrollment, you'll receive a confirmation of enrollment letter. This will also serve as confirmation that Medicare has approved your enrollment.

- **Extra Help:** If you qualify for "Extra Help" from the state for your prescription drug costs, you will receive a Low-Income Subsidy (LIS) letter within 10 days of verified enrollment.

3 Enrollment Verification Notice

Within 15 days of enrollment, you'll receive a notification by mail or phone to confirm your enrollment. The notice will also make sure the Medicare Advantage plan was explained to you clearly and thoroughly, and ensure that it is your intent to enroll in the plan. This is called "Outbound Enrollment and Verification" requirements.

4 Welcome to Your New Health Plan

The Center for Medicare and Medicaid Services (CMS) must first confirm your enrollment. Within 10 days of CMS confirmation, or prior to the last day of the month before your effective date (whichever is later), Gold Kidney will mail you an envelope of important plan documents. This will include your member ID card, welcome guide, and information on how to access your Member Portal, Evidence of Coverage, Provider and Pharmacy directories, and more.

- **Benefit Card:** Your Gold Card will arrive within 10 to 15 days from CMS' acceptance of your application. Use this card when you book appointments and when you spend plan benefit and Gold Rewards allowances.
- **Welcome Call:** Our member services team will call you within 14 days of your effective date to review your benefits and the support available to you. This is the best time to ask any questions you might have about using your new health plan.



Questions

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

(844) 294-6535 (TTY 711)

Hours of operation

OCTOBER 1 – MARCH 31

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

APRIL 1 – SEPTEMBER 30

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

www.goldkidney.com

Gold Kidney Health Plan, P.O. Box 285, Portsmouth, NH 03802

*Special Supplemental Benefits for the Chronically Ill (SSBCI) are available to eligible members with qualifying chronic conditions, including diabetes, chronic heart failure, cardiovascular disorders, and chronic kidney disease (stage 3b or higher), and are offered based upon Gold Kidney Health Plan eligibility criteria. SSBCI benefits are not guaranteed and may change each year. For full details, including eligibility requirements and available services, please contact Gold Kidney Health Plan or review your plan's Evidence of Coverage.

[1]These benefits are available only to eligible members who are Chronic Kidney Disease (CKD) Stage 5 End-Stage Renal Disease (ESRD) on dialysis or kidney transplant.

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, disability, or sex (including pregnancy, sexual orientation, and gender identity).

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

&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.