Gold Kidney Benefits Rewards Program** Terms and Conditions

- I. Enrollment. Gold Kidney Benefits Rewards Program enrollment is required, and you are automatically enrolled in the Gold Kidney Benefits Rewards Program, "Rewards," on the date you activate your Gold Kidney Benefits Prepaid Card Visa* Prepaid Card. Rewards earning eligibility commences upon your completion of eligible actions predetermined by the Gold Kidney Health Plan, the "Health Plan."
- 2. Earning and Redeeming Rewards. You will receive Reward dollars based on the completion of specific health-related actions as determined by the health plan and funds received from Rewards earnings can be used to purchase products at your discretion at participating merchants and locations. You will be able to earn rewards until December 1st and you must use them before the annual program termination date. All your earned Rewards will expire on the annual program termination date, December 31st. You may check your Reward balance by logging on to the member portal at GoldKidney. Alivi.com or calling 1-888-991-0040.
- 3. Opt-Out. Enrollment in the Rewards program is automatic and made available as part of the overall Gold Kidney Benefits Rewards Plan, and there is not an option to opt out. However, you can elect to not complete the qualifying criteria while retaining the option to participate by completing healthy actions and earning rewards.
- 4. Qualifying Actions. Rewards are earned by completing a predetermined qualifying action defined and outlined by the Health Plan, listed below. You must complete and submit a Wellness Activity Form accessible from GoldKidney.com/rewards-incentives/ indicating the Reward activity completion information, along with the provider's name and address to Gold Kidney to Gold Kidney Health Plan.

Mail:Gold Kidney Health PlanFax:1 (866) 537-0536Attn: Quality DepartmentEmail:quality@goldkidney.com

P.O. Box 285, Portsmouth, NH 03802

Gold Kidney will notify Alivi Health once you have completed a qualifying action and submit the required information. Alivi Health will then load the appropriate Reward value to your prepaid account by the 1st business day of the month following receipt of the instructions from Gold Kidney. Reward funds roll over from month to month, but not from plan year to plan year. The maximum amount that can be earned per plan year is \$300.00.

Frequency	Amount
1/Plan Year	\$10
1/Plan Year	\$50
1/Plan Year	\$50
1/Plan Year	\$25
1/Plan Year/Screening	\$25
1/Plan Year	\$25
1/Plan Year	\$25
1/Plan Year	\$25
	1/Plan Year 1/Plan Year

5. Suspension/Termination of Your Participation in the Gold Kidney Prepaid Rewards Program. We reserve the right to suspend or prohibit your ability to earn, use or redeem the Rewards referenced above in the event you (i) violate or abuse any of either the Gold Kidney Benefits Rewards or Gold Kidney Benefits Rewards Program terms and conditions; (ii) act in a manner inconsistent with

applicable laws; (iii) engage in any misconduct or wrongdoing in connection with your account, Card, or the Gold Kidney Benefits Rewards Program feature(s); (iv) structure purchases or conduct transactions with your Card to manufacture spend; (v) engage in any fraudulent or inappropriate use of your Card that is outside the typical usage of a Card account; or (vi) you make purchases for use or consumption not by you in the ordinary course of business. Any Rewards earned and/or accrued in violation of these terms and conditions may be revoked by us in our sole discretion. Your ability to earn, use or redeem Rewards will be terminated if either you or we place your account in a status that does not permit card use. We may terminate, suspend, or modify the Rewards Program at any time.

- 6. **Fees.** There are no fees associated with the Rewards program.
- Reward Dollars. Payment of any taxes related to Rewards is your sole responsibility. Rewards cannot be divided, transferred, or assigned in any event.
- 8. <u>Interpretation; Changes</u>. Gold Kidney will be the final authority on interpretation of all rules, regulations, procedures, terms, conditions, restrictions, and the Gold Kidney Benefits Rewards Program. We may make a change to the Gold Kidney Benefits Rewards Program upon written notice.

The Gold Kidney Benefits Prepaid Card Visa Prepaid Card is issued by Avidia Bank, pursuant to license by Visa U.S.A. This is a benefits card which, at the request of Avidia Bank, can only be used at certain Visa merchants participating in this program, and will be authorized for qualified purchases only as set forth in your Avidia Bank Cardholder Agreement. Valid only in the U.S. No cash access. Other languages are available upon request.

**This rewards program is not an Avidia Bank, or VISA product or service, nor does Avidia Bank or Visa endorse this offer.