

2025 Schedule of Benefits



CONTACT INFORMATION

Where to Send Claims

MAIL YOUR CLAIMS TO CHP Claims PO Box 269002 Plano, TX 75026-9002

MAIL YOUR PRESCRIPTION DRUG CLAIMS TO

Express Scripts, Inc. Attn: Commercial Claims P.O. Box 14711 Lexington, KY 40512-4711 Fax: (608) 741-5475

Contact the Pharmacy Benefit Administrator at Phone: (866) 907-1906 www.express-scripts.com

Customer Service

Mailing Address

Community Health Plan of Washington 1111 Third Avenue, Suite 400 Seattle, WA 98101

Phone Numbers

Local and toll-free: (866) 907-1906 (TTY:711)

Complaints and Appeals

Feedback

Community Health Plan of Washington Attn: Customer Experience Manager 1111 Third Avenue, Suite 400, Seattle, WA 98101 Phone: (866) 907-1906 Fax: (206) 613-8984

Appeals

Community Health Plan of Washington Attn: Appeals Coordinator 1111 Third Avenue, Suite 400, Seattle, WA 98101 Phone: (866) 907-1906 Fax: (206) 613-8984

Website

Visit our website **individualandfamily.chpw.org** for more information and secure online access to claims information in your myCHPW member portal.



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Community Health Plan of Washington Cascade Select Bronze

Your Provider Network is: CHPW Cascade Care Affiliates Network

Deductible and Out-of-Pocket Maximums	For Network Provid	ders, You Pay*
Annual Medical and Pharmacy Integrated Deductible (per Calendar Year)	\$6,000 Individual	\$12,000 Family
Annual Medical and Pharmacy Integrated Out-of-Pocket Maximum (per Calendar Year)	\$9,200 Individual	\$18,400 Family

Schedule of Medical Benefits

Medical and Surgical Services, Behavioral Health Services, and Professionally Administered Medications have specific Pre-Authorization requirements which must be met. Pre-Authorization requirements can be found on the <u>CHPW website</u>. You may request a paper copy be mailed to you by calling Customer Service.

Community Health Plan of Washington Cascade Select Bronze	
Benefit For Network Providers, You Pay*	
Acupuncture Limited to 12 visits per calendar year. (Unlimited visits for chemical dependency treatment.)	\$50 Copay
EXAMPLA1 A services Ambulance Services (Cost-sharing for Emergency Care Services is the same whether a member obtains services from an in- network or out-of-network provider in an emergency situation)	40% Coinsurance after Deductible
Autologous Blood Donation/Blood Transfusion	40% Coinsurance after Deductible
E Chemotherapy and Radiation	40% Coinsurance after Deductible

Benefit	For Network Providers, You Pay*
Dental Anesthesia	40% Coinsurance after Deductible
Diabetes Care Management	You pay nothing
Diabetic Education and Diabetic Nutrition Education	You pay nothing
Dialysis Services	40% Coinsurance after Deductible
Durable Medical Equipment	40% Coinsurance after Deductible
Emergency Care Services (Cost-sharing for Emergency Care Services is the same whether a member obtains services from an in- network or out-of-network provider in an emergency situation)	Emergency Care Services (facility and professional) 40% Coinsurance after Deductible

Benefit	For Network Providers, You Pay*
Gender Affirming Care	Gender Affirming Care includes health care services prescribed to treat any condition related to the individual's gender identity and may include primary care visits, specialty care, outpatient mental health services, prescription drug benefits, and surgical services. See associated cost-sharing for those services.
Genetic Services	40% Coinsurance after Deductible (Testing and associated services)
Habilitation Services Speech therapy, occupational therapy, physical therapy and aural therapy, and FDA-approved habilitative devices	Inpatient (facility and professional) 40% Coinsurance after Deductible Outpatient (facility and professional) 40% Coinsurance after Deductible Includes physical, speech, and occupational therapies. 25-visit maximum for all habilitation therapy services combined per Calendar Year.
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Benefit For Network Providers, You Pay*	
Home Health Care Limited to 130 visits per Calendar Year	\$50 Copay per day
Kospice	Hospice Care \$50 Copay per day Respite Care \$50 Copay per day 14 days lifetime maximum
Hospital Inpatient Medical and Surgical Care	Inpatient (facility and professional) 40% Coinsurance after Deductible Inpatient professional services (assistant surgeon, radiologist, pathologist) Included with facility coinsurance Inpatient professional (surgeon) Included with facility coinsurance

Community Health Plan of Washington Cascade Select Bronze		
Benefit	For Network Providers, You Pay*	
tospital Outpatient Surgery and Services	Outpatient surgery professional services (surgeon, assistant surgeon, radiologist, pathologist) 40% Coinsurance after Deductible	
	Outpatient Facility Fee (e.g. Ambulatory Surgery Center) 40% Coinsurance after Deductible	
Infertility Diagnostic Services Limited benefit, see <i>Infertility</i> <i>Diagnostic Services</i> section of the Policy (Evidence of Coverage) for details	40% Coinsurance after Deductible	
C Infusion Therapy Includes infusion therapy provided in the home	Coverage is based on place of service. Infusion therapies provided as part of an inpatient Hospital stay or Office Visit are covered under those benefits (see associated cost sharing). Services performed at-home or at a freestanding infusion site are covered under Office Visit (see associated cost sharing).	

Benefit	For Network Providers, You Pay*
Inherited Metabolic Disorder – PKU Services	40% Coinsurance after Deductible
Lab and Radiology Services (non-routine, facility and professional services)	Laboratory Outpatient and Professional Services 40% Coinsurance after Deductible X-Rays and Diagnostic Imaging 40% Coinsurance after Deductible Complex Imaging (Such as MRI, CT, PET) 40% Coinsurance after Deductible

Community Health Plan of Washington Cascade Select Bronze	
Benefit	For Network Providers, You Pay*
	Delivery and all inpatient services for Maternity Care 40% Coinsurance after Deductible
	Prenatal Diagnosis of Congenital Anomalies \$50 Copay Eligible for two visits at \$1 copay,
	after which \$50 copay applies.
Waternity and Newborn Care	Maternity Specialty Care (global professional fee and all prenatal and postnatal care, except for Preventive Services) \$50 Copay Eligible for two visits at \$1 copay, after which \$50 copay applies.
	Termination of Pregnancy (Voluntary termination of pregnancy services) You Pay Nothing
	Newborn Care (well baby care) You Pay Nothing
	Inpatient (facility and professional) 40% Coinsurance after Deductible
(+)	Mental/Behavioral Health Outpatient Services: Office Visit \$50 Copay
Mental/Behavioral Health Care	Eligible for two visits at \$1 copay, after which \$50 copay applies. This two-visit allowance is shared with Substance Use Disorder Outpatient Services.
	Mental/Behavioral Health: Other Outpatient Professional and Facility Services 40% Coinsurance after Deductible



Benefit

For Network Providers, You Pay*

Generic Drugs \$32 Copay per 30-day supply \$86.40 Copay per 90-day supply

Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order.

Preferred Drugs

40% Coinsurance after Deductible per 30-day supply 40% Coinsurance after Deductible 90-day supply

Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order.

Non-Preferred Drugs 40% Coinsurance after Deductible per 30-day supply Coverage is limited to a 30-day supply

Specialty Drugs 40% Coinsurance after Deductible

Coverage is limited to a 30-day supply at specialty pharmacy.

Asthma inhalers (corticosteroid, and corticosteroid combination), EpiPens, epinephrine auto injectors & Insulin

Member cost-sharing for asthma inhalers (corticosteroid and inhaled corticosteroid combination), EpiPens, epinephrine auto injectors (products containing at least 2 autoinjectors) & insulin as follows: (1) cap total monthly OOP at \$35/30-day supply; (2) asthma inhalers (corticosteroid & corticosteroid combination), EpiPens, epinephrine auto injectors & insulin are not subject to deductible.

Contraceptive Drugs & Devices You Pay Nothing

(including OTC oral contraceptive drugs and devices, products, and barrier methods, including condoms)

Tobacco Cessation Drugs **You Pay Nothing** (Nicotine Habit Breaking/ Stop Smoking Drugs)

*For Out-of-Network providers you pay 100% of cost

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Prescription Drugs Administered by Express Scripts, Inc.

Benefit	For Network Providers, You Pay*
Preventive Care Imits listed are a guideline only. These limits are not meant to be benefit limitations. Preventive Care Services are covered in accordance with the recommendations set forth by the US Preventive Services Task Force ("USPSTF") and the Health Resources and Services Administration ("HRSA"). Here is a summary of the most commonly obtained preventive screening services (this is not meant to be an all-inclusive list). See "Preventive Care" in the Evidence of Coverage for more details.	Immunizations Immunizations for children and adults are covered in accordance with the recommendations set forth by the Centers for Disease Control and Prevention. You Pay Nothing Mammography Diagnostic and supplemental breast examinations, including diagnostic mammography, digital tomosynthesis (3D mammography), MRI, or ultrasound. You Pay Nothing Periodic Exams (adult and child) You Pay Nothing Routine Maternity Care Routine maternity care (prenatal and postnatal) including prenatal exams and tests, breastfeeding support and counseling. You Pay Nothing
Professional/Physician Services (Office and Telehealth visits)	Primary Care Provider \$50 Copay per visit Eligible for two visits at \$1 copay, after which \$50 copay applies. (Including naturopaths, nurse practitioners, and physician assistants) Specialist \$100 Copay per visit after Deductible Specialist visit performed by a naturopath, nurse practitioner, or physician assistant that is not your PCP, then \$50 copay per visit after the deductible. Does not apply if this type of provider is PCP. Mental/Behavioral Health and Substance Use Disorder Providers \$50 Copay per visit a \$1 copay, after which \$50 copay applies.

Benefit	Benefit For Network Providers, You Pay*	
Reconstructive Surgery	Reconstructive Surgery may include outpatient and inpatient surgical services. See associated cost-sharing for those services.	
Rehabilitation Therapy	Inpatient (facility and professional) 40% Coinsurance after Deductible 30 days per Calendar Year. Outpatient (facility and professional) 40% Coinsurance after Deductible Includes physical, speech, and occupational therapies. 25-visit maximum for all rehabilitation therapy services combined per Calendar Year.	
Skilled Nursing Facility	40% Coinsurance after Deductible 60 days per Calendar Year	
Spinal Manipulations	\$50 Copay 10 visits per Calendar Year	

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Benefit	For Network Providers, You Pay*	
Substance Use Disorder (Chemical Dependency)	Inpatient (facility and professional) 40% Coinsurance after Deductible	
	Office Visits \$50 Copay per visit Eligible for two visits at \$1 copay, after which \$50 copay applies. This two-visit allowance is shared with Mental/Behavioral Health Outpatient Services.	
	Other Outpatient Professional and Facility Services 40% Coinsurance after Deductible	
Temporomandibular Joint Disorder Services	40% Coinsurance after Deductible	
Urgent Care	\$100 Copay	



INDIVIDUAL & FAMILY PLANS

Contact us

Prospective Members 1-833-993-0181

Current Members **1-866-907-1906**

1111 3rd Ave, Suite 400 Seattle, WA 98101-3207

TTY: 711

individualandfamily.chpw.org

8 a.m. to 5 p.m. Monday through Friday