# **2024 Schedule of Benefits**





## **Schedule of Benefits**

Your Provider Network is: CHPW Cascade Care Affiliates Network

## **Community Health Plan of Washington Cascade Select Gold Zero Cost Sharing**

Deductible and Out-of- Pocket Maximums	For Network Providers, You Pay	
Annual Medical and Pharmacy Integrated Deductible (per Calendar Year)		
Individual	\$0	
Family	\$0	
Annual Medical and Pharmacy Integrated Out-of-Pocket Maximum (per Calendar Year)		
Individual	\$0	
Family	\$0	

#### **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 <a href="CHPW website">CHPW website</a>. You may request a paper copy be mailed to you by calling Customer Service.

Community Health Plan of Washington Cascade Select Gold Zero Cost Sharing		
Benefit	For Network Provider, You Pay	
Acupuncture Limited to 12 visits per calendar year. (Unlimited visits for chemical dependency treatment.)	No Charge	
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)	No Charge	
Autologous Blood Donation/Blood Transfusion	No Charge	

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Benefit	For Network Provider, You Pay	
Chemotherapy and Radiation	No Charge	
Chemical Dependency (Substance Use Disorder)		
Inpatient (facility and professional)	No Charge	
Office Visits	No Charge	
Other Outpatient     Professional and     Facility Services	No Charge	
Dental Anesthesia	No Charge	
Diabetes Care Management	No Charge	
Diabetic Education and Diabetic Nutrition Education		
• In Office	No Charge	
Dialysis Services	No Charge	
Durable Medical Equipment		
Durable Medical     Equipment	No Charge	
	<b>s</b> (Cost-sharing for Emergency Care Services is the same whether a s from an in-network or out-of-network provider in an emergency	
Emergency Care     Services     (facility and professional)	No Charge	
Urgent Care	No Charge	

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Benefit	For Network Provider, You Pay	
gender identity and may include	health care services prescribed to treat any condition related to the individual's e primary care visits, specialty care, outpatient mental health services, surgical services (see associated cost sharing).	
Genetic Services		
Genetic Services     (Testing and     associated services)	No Charge	
Habilitation Services Speech therapy, occupational the devices.	nerapy, physical therapy and aural therapy, and FDA-approved habilitative	
<ul> <li>Inpatient (facility and professional).</li> <li>30 days per Calendar Year.</li> </ul>	No Charge	
Outpatient (facility and professional)     Includes physical, speech, and occupational therapies.     25-visit maximum for all habilitation therapy services combined per Calendar Year.	No Charge	
Hearing		
Cochlear Implants	No Charge	
Home Health Care Limited to 130 visits per Calendar Year.		
Home Health Care	No Charge	
Hospice		
Hospice Care	No Charge	
Respite Care     14 days lifetime     maximum	No Charge	

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Benefit	For Network Provider, You Pay	
Hospital Inpatient Medical and Surgical Care		
Inpatient (facility and professional)	No Charge	
Inpatient professional     (surgeon)	No Charge	
<ul> <li>Inpatient professional services (assistant surgeon, radiologist, pathologist)</li> </ul>	No Charge	
Hospital Outpatient Surgery an	d Services	
Outpatient surgery     professional services     (surgeon)	No Charge	
Outpatient surgery     professional services     (assistant surgeon,     radiologist, pathologist)	No Charge	
Outpatient Facility     Fee (e.g. Ambulatory     Surgery Center)	No Charge	
Infertility Diagnostic Services Limited benefit, see Infertility Diagnostic Services section of the Policy for details.	No Charge	
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).	
Inherited Metabolic Disorder - PKU Services	No Charge	
Lab and Radiology Services (non-routine, facility and professional services)		
<ul> <li>Laboratory outpatient and Professional Services</li> </ul>	No Charge	
<ul> <li>X-Rays and Diagnostic Imaging</li> </ul>	No Charge	
Complex Imaging     (Such as MRI, CT, PET)	No Charge	

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Benefit	For Network Provider, You Pay	
Maternity and Newborn Care		
Delivery and All     Inpatient Services for     Maternity Care	No Charge	
Prenatal Diagnosis of Congenital Anomalies	No Charge	
Maternity specialty     care (global     professional fee and all     prenatal and postnatal     care, except for     Preventive Services)	No Charge	
Termination of     Pregnancy (Voluntary     termination of     pregnancy services)	No Charge	
Newborn care	No Charge	
Mental/Behavioral Health Care		
Inpatient (facility and professional)	No Charge	
Outpatient     Services: Office     visit	No Charge	
Outpatient     Services: Other     Outpatient     Professional and     Facility Services	No Charge	
Prescription Drugs	Administered by Express Scripts, Inc.	
Generic Drugs	No Charge per 30-day supply No Charge per 90-day supply	No Charge  Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order.

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Benefit	For Network Provider, You Pay	
Preferred Brand     Drugs	No Charge per 30-day supply No Charge per 90-day supply	No Charge Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order.
Non-Preferred Brand     Drugs	No Charge per 30-day supply	No Charge Coverage is limited to a 30-day supply.
Specialty Drugs     (exception: Insulin)	No Charge per 30-day supply	No Charge Coverage is limited to a 30-day supply at specialty pharmacy.
Contraceptive Drugs     & Devices (including     OTC oral     contraceptive drugs     and devices,     products, and barrier     methods, including     condoms)	No Charge	
Podiatric Care  Podiatric Care includes  Routine Foot Care, which is covered for diabetics only.	No	o Charge

#### **Preventive Care**

Limits listed below 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"). Below is a summary of the most commonly obtained preventive screening services (this is not meant to be an all-inclusive list). See *Preventive Care* for more details.

Immunizations	No Charge
Immunizations for children and adults are covered in accordance with the recommendations set forth by the Centers for Disease Control and Prevention. See <i>Preventive Care</i> for details.	

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Benefit	For Network Provider, You Pay	
Preventive Care  Limits listed below are a guideline only. T limitations.	hese limits are not meant to be benefit	No Charge
Periodic Exams (adult and child)	No Cha	nrge
Nutritional Counseling	No Chai	rge
Professional/Physician Services (office vis	sits)	
Primary Care Provider     (including naturopaths, nurse     practitioners, and physician     assistants); includes     Telehealth visits	No Char	rge
<ul> <li>Specialist</li> <li>Specialist Visit performed by a naturopath, nurse practitioner, or physician assistant that is not your PCP</li> </ul>	No Char	rge
Mental/Behavioral Health     and Substance Use Disorder     Providers	No Char	rge
Reconstructive Surgery	No Char	rge
Rehabilitation Therapy		
<ul> <li>Inpatient (facility and professional).</li> <li>30 days per Calendar Year.</li> </ul>	No Char	rge

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Benefit	For Network Provider, You Pay	
Outpatient (facility and professional)	No Charge	
Includes physical, speech, and occupational therapies. 25-visit maximum for all rehabilitation therapy services combined per Calendar Year.		
Skilled Nursing Facility	No Charge	
60 days per Calendar Year		
Spinal Manipulations	No Charge	
10 visits per Calendar Year.		
*Applies to Chiropractors only. Other providers e.g. D.O., not subject to the 10 visit limit.		
Temporomandibular Joint Disorder Services	No Charge	
Pediatric Vision (under age 19)	Administered by Vision Service Plan (VSP)	
Routine Vision Screening	No Charge	
1 exam per Calendar Year.		
Low Vision Evaluation	No Charge	
(Comprehensive low vision evaluation every five years)		
<ul> <li>Comprehensive Eye Exam         <ul> <li>(including dilation as professionally indicated and with refraction) 1</li> <li>exam per Calendar Year.</li> </ul> </li> </ul>	No Charge	
Vision Hardware     Limited to children under age 19.     One pair of prescription lenses or contacts every Calendar Year, including polycarbonate lenses and scratch resistant coating.     One pair of frames per Calendar Year, or contact lenses (in lieu of lenses and frames). Includes fitting fee.	No Charge	

# Contact us

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