

# Community Health Plan of Washington



## 2026 Schedule of Benefits Cascade Select



**COMMUNITY HEALTH PLAN**  
of Washington™  
The power of community

**INDIVIDUAL & FAMILY PLANS**



## CONTACT INFORMATION

### Where to Send Claims

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#### 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](http://www.express-scripts.com)

### Customer Service

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#### 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

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#### 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

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Visit our website [individualandfamily.chpw.org](http://individualandfamily.chpw.org) for more information and secure online access to claims information in your myCHPW member portal.



# 2026 Schedule of Benefits

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

The Schedule of Benefits is a summary of services with applicable cost shares covered under your plan. Benefits listed are subject to all provisions and limitations as outlined in the Evidence of Coverage (EOC). Please refer to the EOC for details regarding the benefits listed below.

Your Provider Network is: CHPW Cascade Care Affiliates Network






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

\*For Out-of-Network providers you pay 100% of cost, except where indicated

## Schedule of Benefits


Medical and Surgical Services, Behavioral Health Services, and Professionally Administered Medications have specific Prior-Authorization requirements which must be met. Prior-Authorization requirements can be found on the [CHPW website](#). You may request a paper copy be mailed to you by calling Customer Service.

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are only required to pay the in-network cost shares. Please refer to the EOC for details regarding your rights under Washington’s Balance Billing Protection Act.

| Community Health Plan of Washington Cascade Select Vital Gold Zero Cost Sharing   |   |
|---|---|
| Benefit   | For Network Providers, You Pay*   |
|  <p><b>Acupuncture</b></p>   | <b>You Pay Nothing</b>  |
|  <p><b>Allergy Testing</b></p>  | <b>You Pay Nothing</b>  |
|  <p><b>Ambulance Services for Emergency Transportation</b><br/>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.</p> | <b>You Pay Nothing</b>  |
|  <p><b>Autologous Blood Donation/Blood Transfusion</b></p>   | <b>You Pay Nothing</b>  |
|  <p><b>Chemotherapy and Radiation</b></p>  | <b>You Pay Nothing</b><br>Includes Self-Administered Cancer Chemotherapy Medications. |


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

| Benefit  | For Network Providers, You Pay*  |
|--|--|
|  <p><b>Dental Anesthesia</b></p>  | <p align="center">Anesthesiologist<br/> <b>You Pay Nothing</b><br/>                     Refer to Hospital Inpatient and Outpatient benefits for surgical services.</p> |
|  <p><b>Diabetes Care Management</b></p>   | <p align="center"><b>You Pay Nothing</b><br/>                     Includes diabetes retinal examinations.</p>  |
|  <p><b>Diabetic Education and Diabetic Nutrition Education</b></p>  | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Dialysis Services</b></p>   | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Durable Medical Equipment</b></p>  | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Emergency Care Services</b><br/>                     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.</p> | <p align="center">Emergency Care Services (facility and professional)<br/> <b>You Pay Nothing</b></p>  |




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| Benefit   | For Network Providers, You Pay*   |
|---|---|
|  <p><b>Gender Affirming Care</b></p>   | <p>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.</p>                                   |
|  <p><b>Genetic Services</b></p>  | <p align="center"><b>You Pay Nothing</b><br/>(Testing and associated services)</p>  |
|  <p><b>Habilitation Services</b><br/>Speech therapy, occupational therapy, physical therapy and aural therapy, and FDA-approved habilitative devices</p> | <p align="center">Inpatient (facility and professional)<br/><b>You Pay Nothing</b><br/>30 days per Calendar Year.</p> <hr/> <p align="center">Outpatient (facility and professional)<br/><b>You Pay Nothing</b><br/>Includes physical, speech, and occupational therapies.<br/>25-visit maximum for all habilitation therapy services combined per Calendar Year.</p> |
|  <p><b>Hearing Instruments</b></p>   | <p align="center">Hearing Instruments<br/><b>You Pay Nothing</b><br/>Includes bone conduction hearing devices and cochlear implants.</p> <p align="center">Hearing Exams<br/><b>You Pay Nothing</b><br/>Limited to 1 hearing exam per Calendar Year and 1 hearing aid per ear every 3 years.</p>  |




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| Benefit  | For Network Providers, You Pay*   |
|--|---|
|  <p><b>Home Health Care</b></p>                               | <p align="center"><b>You Pay Nothing</b><br/>130 visits per Calendar Year</p>   |
|  <p><b>Hospice</b></p>  | <p align="center">Hospice Care<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Respite Care<br/><b>You Pay Nothing</b><br/>14 days lifetime maximum</p>  |
|  <p><b>Hospital Inpatient Medical and Surgical Care</b></p> | <p align="center">Inpatient (facility and professional)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Inpatient professional (surgeon)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Inpatient professional services (assistant surgeon, radiologist, pathologist)<br/><b>You Pay Nothing</b></p> |

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| Benefit   | For Network Providers, You Pay*   |
|---|---|
|  <p><b>Hospital Outpatient Surgery and Services</b></p>  | <p align="center">Outpatient surgery professional services (surgeon, assistant surgeon, radiologist, pathologist)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Outpatient Facility Fee<br/>(e.g. Ambulatory Surgery Center)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Sleep Studies<br/><b>You Pay Nothing</b></p> |
|  <p><b>Infertility Diagnostic and Treatment Services</b></p> <p>Limited benefit includes Artificial Insemination, see <i>Infertility Diagnostic and Treatment Services</i> section of the Policy (Evidence of Coverage) for details.</p> | <p align="center"><b>You Pay Nothing</b></p>  |
|  <p><b>Infusion Therapy</b></p> <p>Includes infusion therapy provided in the home</p>  | <p>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).</p>               |

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

**Benefit**

**For Network Providers, You Pay\***



**Inherited Metabolic Disorder – PKU Services**

**You Pay Nothing**



**Lab and Radiology Services**

Non-routine, facility and professional services

Laboratory Outpatient and Professional Services

**You Pay Nothing**

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X-Rays and Diagnostic Imaging

**You Pay Nothing**

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Complex Imaging (Such as MRI, CT, PET)

**You Pay Nothing**

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| Benefit  | For Network Providers, You Pay*   |
|--|---|
|  <p><b>Maternity and Newborn Care</b><br/>                     Routine maternity care (prenatal and postnatal) including prenatal exams and tests, breastfeeding support and counseling, covered under Preventive Care.</p> | <p align="center">Delivery and all inpatient services for Maternity Care<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Prenatal Diagnosis of Congenital Anomalies<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Maternity Specialty Care<br/>                     (Global professional fee and all prenatal and postnatal care, except for Preventive Services)<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Termination of Pregnancy<br/>                     (Voluntary termination of pregnancy services)<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Newborn Care (well baby care)<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Donor Human Milk<br/> <b>You Pay Nothing</b><br/>                     As part of inpatient services for Newborn Care.</p> |
|  <p><b>Mental/Behavioral Health Care</b></p>  | <p align="center">Inpatient (facility and professional)<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Mental/Behavioral Health Outpatient Services: Office Visit<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Mental/Behavioral Health: Other Outpatient Professional and Facility Services<br/> <b>You Pay Nothing</b></p> <hr/> <p align="center">Prescription Drugs<br/>                     Prescription Drugs prescribed during an inpatient admission or on an outpatient basis related to Mental Health are covered.<br/> <b>See Prescription Drugs for associated cost-sharing details.</b></p>  |

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| Benefit   | For Network Providers, You Pay*  |
|---|--|
|  <p><b>Nutritional Counseling</b><br/>Also see Diabetic Education and Diabetic Nutrition Education</p>   | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Pediatric Vision (under age 19)</b><br/>Administered by VSP</p>   | <p align="center">Routine Vision Screening<br/><b>You Pay Nothing</b><br/>1 exam per Calendar Year</p> <hr/> <p align="center">Low Vision Evaluation<br/><b>You Pay Nothing</b><br/>(Comprehensive low vision evaluation every five years)</p> <hr/> <p align="center">Comprehensive Eye Exam<br/><b>You Pay Nothing</b><br/>(Including dilation as professionally indicated and with refraction)<br/>1 exam per Calendar Year</p> <hr/> <p align="center">Vision Hardware<br/><b>You Pay Nothing</b><br/>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.</p> |
|  <p><b>Podiatric Care</b><br/>Limited benefit includes Routine Foot Care, which is covered when medically necessary, see <i>Podiatric Care</i> section of the Policy (Evidence of Coverage) for details.</p> | <p align="center"><b>You Pay Nothing</b></p>   |

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Benefit

For Network Providers, You Pay\*



**Prescription Drugs**

Administered by Express Scripts, Inc.

Generic Drugs

Tier 1

**You Pay Nothing**

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

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Preferred Drugs

Tier 2

**You Pay Nothing**

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

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Non-Preferred Drugs

Tier 3

**You Pay Nothing**

Coverage is limited to a 30-day supply

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Specialty Drugs

Tier 4

**You Pay Nothing**

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

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Contraceptive Drugs & Devices

**You Pay Nothing**

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

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Tobacco Cessation Drugs

**You Pay Nothing**

*(Nicotine Habit Breaking/ Stop Smoking Drugs)*



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|--|--|
|  <p><b>Preventive Care</b><br/>Limits listed are a guideline only. These limits are not meant to be benefit limitations.</p> <p>Preventive Care Services are covered in accordance with the recommendations set forth by the U.S. 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.</p> | <p align="center">Immunizations<br/>Immunizations for children and adults are covered in accordance with the recommendations set forth by the Centers for Disease Control and Prevention.<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Mammography<br/>Diagnostic and supplemental breast examinations, including diagnostic mammography, digital tomosynthesis (3D mammography), MRI, or ultrasound.<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Periodic Exams (adult and child)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Routine Maternity Care<br/>Routine maternity care (prenatal and postnatal) including prenatal exams and tests, breastfeeding support and counseling.<br/><b>You Pay Nothing</b></p> |
|  <p><b>Professional/Physician Services (Office and Telehealth visits)</b></p>   | <p align="center">Primary Care Provider(PCP)<br/><b>You Pay Nothing</b><br/>(Including naturopaths, nurse practitioners, and physician assistants)</p> <hr/> <p align="center">Specialist<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Mental/Behavioral Health and Substance Use Disorder Providers<br/><b>You Pay Nothing</b></p>  |





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|---|---|
|  <p><b>Reconstructive Surgery</b><br/>                     Limited benefit, see <i>Plastic and Reconstructive Procedures</i> section of the Policy (Evidence of Coverage) for details.</p> | <p>Reconstructive Surgery may include outpatient and inpatient surgical services. See associated cost-sharing for those services.</p>   |
|  <p><b>Rehabilitation Therapy</b></p>  | <p align="center">Inpatient (facility and professional)<br/> <b>You Pay Nothing</b><br/>                     30 days per Calendar Year.</p> <hr/> <p align="center">Outpatient (facility and professional)<br/> <b>You Pay Nothing</b><br/>                     Includes physical, speech, and occupational therapies. 25-visit maximum for all rehabilitation therapy services combined per Calendar Year.</p> <p align="center">Cochlear implants are also covered.</p> |
|  <p><b>Skilled Nursing Facility</b></p>  | <p align="center"><b>You Pay Nothing</b><br/>                     60 days per Calendar Year</p>   |
|  <p><b>Spinal Manipulations</b></p>  | <p align="center"><b>You Pay Nothing</b><br/>                     10 visits per Calendar Year</p>   |

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|---|--|
|  <p><b>Substance Use Disorder</b></p>                    | <p align="center">Inpatient (facility and professional)<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Office Visits<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Other Outpatient Professional and Facility Services<br/><b>You Pay Nothing</b></p> <hr/> <p align="center">Prescription Drugs<br/>Prescription Drugs prescribed during an inpatient admission or on an outpatient basis related to Substance Use Disorders are covered.<br/><b>See Prescription Drugs for associated cost-sharing details.</b></p> |
|  <p><b>Temporomandibular Joint Disorder Services</b></p> | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Transplant Services</b></p>                     | <p align="center"><b>You Pay Nothing</b></p>   |
|  <p><b>Urgent Care</b></p>                             | <p align="center"><b>You Pay Nothing</b><br/>CHPW Virtual Care visits Powered by MD Live<br/><b>You Pay Nothing</b></p>  |

**CHPW Member Incentives Program**

CHPW members can earn gift card rewards by participating in the CHPW MemberFirst™ Rewards program by completing certain preventive care screenings for breast cancer, cervical cancer, or colorectal cancer. Visit [individualandfamily.chpw.org/member-center/memberfirst-rewards/](https://individualandfamily.chpw.org/member-center/memberfirst-rewards/) to learn more about the program. Reward programs may vary and are subject to change.

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## Contact us

Prospective Members  
**1-833-993-0181**

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

TTY: 711

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

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

[individualandfamily.chpw.org](http://individualandfamily.chpw.org)