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.

2025 Schedule of Benefits

Community Health Plan of Washington Cascade Select Silver

Your Provider Network is: CHPW Cascade Care Affiliates Network

Deductible and Out-of-Pocket Maximums	For Network Provi	ders, You Pay*
Annual Medical and Pharmacy Integrated Deductible (per Calendar Year)	\$2,500 Individual	\$5,000 Family
Annual Medical and Pharmacy Integrated Out-of-Pocket Maximum (per Calendar Year)	\$9,200 Individual	\$18,400 Family

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

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 Silver	
Benefit	For Network Providers, You Pay*
Acupuncture Limited to 12 visits per calendar year. (Unlimited visits for chemical dependency treatment.)	\$30 Copay
Ambulance Services (Cost-sharing for Emergency Care Services is the same whether a member obtains services from an innetwork or out-of-network provider in an emergency situation)	\$375 Copay
Autologous Blood Donation/Blood Transfusion	30% Coinsurance after Deductible
Chemotherapy and Radiation	30% Coinsurance after Deductible

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

Community Health Plan of Washington Cascade Select Silver		
Benefit	For Network Providers, You Pay*	
Dental Anesthesia	Anesthesiologist 30% Coinsurance after Deductible Refer to Hospital Inpatient and Outpatient benefits for surgical services.	
Diabetes Care Management	You Pay Nothing	
Diabetic Education and Diabetic Nutrition Education	You Pay Nothing	
Dialysis Services	30% Coinsurance after Deductible	
Durable Medical Equipment	30% 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) \$800 Copay after Deductible Copay waived if admitted as an inpatient within 24 hours.	

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

Benefit For Network Providers, You Pay*



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.



\$40 Copay

(Testing and associated services)



Habilitation Services

Speech therapy, occupational therapy, physical therapy and aural therapy, and FDA-approved habilitative devices

Inpatient (facility and professional) \$800 Copay per day after Deductible

30 days per Calendar Year. You pay no more than 5 copayments per stay.

Outpatient (facility and professional) \$40 Copay per visit

Includes physical, speech, and occupational therapies. 25-visit maximum for all habilitation therapy services combined per Calendar Year.



Hearing

Cochlear Implants

30% Coinsurance after Deductible

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

Communit	y Health Plan of Washington Cascade Select Silver
Benefit	For Network Providers, You Pay*
Home Health Care Limited to 130 visits per Calendar Year	\$30 Copay per day
Hospice	Hospice Care \$30 Copay per day
	Respite Care
	\$30 Copay per day
	14 days lifetime maximum
Hospital Inpatient Medical and Surgical Care	Inpatient (facility and professional) \$800 Copay per day after Deductible You pay no more than 5 copayments per stay.
	Inpatient professional (surgeon) Included with facility copay
	Inpatient professional services (assistant surgeon, radiologist, pathologist) Included with facility copay

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

Benefit

For Network Providers, You Pay*



Hospital Outpatient Surgery and Services

Outpatient surgery professional services (surgeon, assistant surgeon, radiologist, pathologist) \$200 Copay after Deductible

Outpatient Facility Fee (e.g. Ambulatory Surgery Center) \$600 Copay after Deductible



Infertility Diagnostic Services

Limited benefit, see *Infertility Diagnostic Services* section of the Policy (Evidence of Coverage) for details

30% Coinsurance after Deductible



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).

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

Community Health Plan of Washington Cascade Select Silver		
Benefit	For Network Providers, You Pay*	



Inherited Metabolic
Disorder – PKU Services

30% Coinsurance after Deductible



Laboratory Outpatient and Professional Services \$40 Copay

X-Rays and Diagnostic Imaging \$65 Copay

Complex Imaging (Such as MRI, CT, PET)

30% Coinsurance after Deductible

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

Benefit

For Network Providers, You Pay*

Delivery and all inpatient services for Maternity Care \$800 Copay per day after Deductible

You pay no more than 5 copayments per stay.

Prenatal Diagnosis of Congenital Anomalies \$30 Copay

Eligible for two visits at \$1 copay, after which \$30 copay applies.



Maternity Specialty Care (global professional fee and all prenatal and postnatal care, except for Preventive Services)

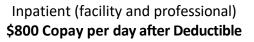
\$30 Copay

Eligible for two visits at \$1 copay, after which \$30 copay applies.

Termination of Pregnancy
(Voluntary termination of pregnancy services)

You Pay Nothing

Newborn Care (well baby care)
You Pay Nothing



You pay no more than 5 copayments per stay



Mental/Behavioral Health Care

Mental/Behavioral Health Outpatient Services: Office Visit \$30 Copay

Eligible for two visits at \$1 copay, after which \$30 copay applies.

This two-visit allowance is shared with

Substance Use Disorder Outpatient Services.

Mental/Behavioral Health: Other Outpatient
Professional and Facility Services
\$30 Copay per visit

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

Benefit

For Network Providers, You Pay*



Nutritional Counseling

also see Diabetic Education and Diabetic Nutrition Education

\$30 Copay

Eligible for two visits at \$1 copay, after which \$30 copay applies.

Routine Vision Screening You Pay Nothing

1 exam per Calendar Year

Low Vision Evaluation You Pay Nothing

(Comprehensive low vision evaluation every five years)



Pediatric Vision (under age 19)

Administered by VSP

Comprehensive Eye Exam You Pay Nothing

(Including dilation as professionally indicated and with refraction)

1 exam per Calendar Year

Vision Hardware You Pay Nothing

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 or lenses and frames). Includes fitting fee.



Podiatric Care

Podiatric Care includes Routine Foot Care, which is covered for diabetics only.

You Pay Nothing

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

For Network Providers, You Pay*

Generic Drugs

\$25 Copay per 30-day supply \$67.50 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

\$75 Copay per 30-day supply \$202.50 Copay per 90-day supply

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

Non-Preferred Drugs \$250 Copay after deductible per 30-day supply

Coverage is limited to a 30-day supply

Specialty Drugs \$250 Copay 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)



Prescription Drugs

Administered by Express Scripts, Inc.

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

Benefit

For Network Providers, You Pay*



Preventive Care

Limits 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 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 \$30 Copay per visit

Eligible for two visits at \$1 copay, after which \$30 copay applies.

(Including naturopaths, nurse practitioners, and physician assistants)

Specialist

\$65 Copay per visit

Specialist visit performed by a naturopath, nurse practitioner, or physician assistant that is not your PCP, then \$30 copay per visit after the deductible. Does not apply if this type of provider is PCP.

Mental/Behavioral Health and Substance Use
Disorder Providers
\$30 Copay per visit
Eligible for two visits at \$1 copay,
after which \$30 copay applies.

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

Community Health Plan of Washington Cascade Select Silver		
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) \$800 Copay per day after Deductible 30 days per Calendar Year. You pay no more than 5 copayments per stay. Outpatient (facility and professional) \$40 Copay per visit Includes physical, speech, and occupational therapies. 25-visit maximum for all rehabilitation therapy services combined per Calendar Year.	
Skilled Nursing Facility	\$800 Copay after Deducible per day 60 days per Calendar Year	
Spinal Manipulations	\$30 Copay 10 visits per Calendar Year	

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

Community Health Plan of Washington Cascade Select Silver	
Benefit	For Network Providers, You Pay*
Substance Use Disorder (Chemical Dependency)	Inpatient (facility and professional) \$800 Copay per day after Deductible You pay no more than 5 copayments per stay.
	Office Visits \$30 Copay per visit Eligible for two visits at \$1 copay, after which \$30 copay applies. This two-visit allowance is shared with Mental/Behavioral Health Outpatient Services.
	Other Outpatient Professional and Facility Services \$30 Copay per visit
Temporomandibular Joint Disorder Services	30% Coinsurance after Deductible
Urgent Care	\$65 Copay

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

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