



Your CHPW Benefits at a Glance

Community Health Plan of Washington (CHPW) offers competitive benefits and perks to keep you and your family happy and healthy. This benefits snapshot provides an overview of the benefits available to regular full-time and part-time employees working 20 hours or more per week. Generally, we use the Look-Back Measurement Method to determine whether you meet the eligibility threshold for medical benefits. This simply means you must work 86.67 hours per month, on average. As a new employee, you will be offered medical benefits on the first day of the month following your date of hire. Full coverage details can be found on our benefits site at chpwbenefitshub.com.



Let's Thrive Together

2026



Medical

At CHPW, we offer two medical plans, administered by Regence Group Administrators. You can select either the Consumer Driven Health Plan (CDHP) or the Preferred Provider Organization Plan (PPO). While both plans cover in-network preventive screenings completely, they differ in their annual deductibles, copays, levels of coinsurance, and HSA eligibility. Rest assured—whichever plan you choose, you will receive quality and comprehensive healthcare and prescription coverage. For full coverage details, visit chpwbenefitshub.com.

Plan Features	Regence CDHP*		Regence PPO*	
	Tier I: In-Network (CHNW)**	Tier II: In-Network (BCBS)	Tier I: In-Network (CHNW)**	Tier II: In-Network (BCBS)
CHPW Annual HSA Contribution	\$500 (individuals) / \$1,000 (families)		N/A	
	You Pay:		You Pay:	
Annual Deductible Individual/Family	\$1,700 / \$3,400***		\$0 / \$0	\$1,300 / \$2,600
Out-of-Pocket Maximum Individual/Family	\$4,000 / \$8,000		Covered in full	\$5,000 / \$15,000
Preventive Care	\$0		\$0	
Primary Care/Specialist	\$0 after deductible	20% after deductible	Covered in full	\$20 / \$30

*Out-of-network coverage is also available. See plan summary for coverage information.

**Tier 1 benefit coverage applies to services provided and billed by a Community Health Network of Washington (CHNW) only.



CHPW HSA Contribution: FREE Money!

We contribute \$500 for individuals and \$1,000 for families to your HSA each year. The money in your HSA can be used to pay for current medical, dental, and vision expenses or can be saved for future use. The money is yours to keep; you never lose it.

\$500 for individuals

\$1,000 for families



Benefit Advocacy

Understanding insurance coverage can be challenging. CHPW offers Benefit Advocacy services, through Alliant, to all CHPW employees and their covered family members. These knowledgeable benefits experts can assist in clarifying your coverage, choices, and expenses. Connect with an advocate by emailing benefitsupport@alliant.com or calling **800-489-1390** from 5 a.m. – 5 p.m. PST, Monday through Friday.

Telehealth

For your convenience, we provide access to telehealth services via MDLive and 98point6, giving you access to virtual care as well as text messaging support. For more information, please visit chpwbenefitshub.com/telehealth.

Dental

We care about keeping your smile shiny and bright. That's why we provide comprehensive dental benefits via Delta Dental, to promote the best possible oral health. We encourage you to take advantage of the plan's free in-network diagnostic and preventive services to avoid and address potential dental concerns. Visit chpwbenefitshub.com/dental for more information.

Vision

Through VSP, we offer benefits to keep your vision crystal clear. You have access to benefits that include coverage for an eye exam, lenses, and frames (or contacts) every year. Visit chpwbenefitshub.com/vision to find out more!



Flexible Spending Accounts (FSAs)

Did you know that you can use FSAs to cover your eligible healthcare and dependent care expenses? The best part is that your contributions are taken out pre-tax, reducing your taxable income. Keep in mind that you can roll over up to \$680 of unused Healthcare or Limited Healthcare FSA funds at the end of the calendar year, but any funds above this amount will be forfeited.



Employee Assistance Program (EAP)

Your happiness and overall well-being are of utmost importance to us. When you or members of your household are facing difficulties or need support, we are here for you. We offer no-cost, confidential services that help you overcome challenges, while saving time and money!

Our EAP gives you free access to:

- Six in-person or telehealth visits
- Unlimited phone sessions with trained consultants
- Childcare and elder care referrals
- Financial counseling services
- Legal resources and referrals
- And much more!



24/7 Support

First Choice EAP

800-777-4114

fchn.com/members/eap

Username: CHPW

401(k) Retirement Savings Plan

To ensure a comfortable retirement, it is advisable to begin saving as early as possible. All employees are eligible to participate in the 401(k) plan on their first day of employment. We match your contributions dollar-for-dollar, up to 6% and these funds are immediately vested, meaning they are yours to keep.

If you do not make elections within 30 days of your first paycheck, you will automatically be enrolled in the traditional 401(k) plan with a salary deferral of 3% (under a target date investment fund).



Financial Protection

Basic Life and AD&D

When it comes to personal financial planning, ensuring your family's economic security in the event of disability, injury, or illness is essential. CHPW offers Basic Life and AD&D coverage, through Lincoln Financial Group, in the amount of \$25,000 at no cost to you.

Disability

As an employee of CHPW, you are provided with short-and long-term disability coverage to assist you financially if you experience an injury or illness that prevents you from working.

Voluntary Life and AD&D

To help you feel secure and prepared, you can purchase additional Life and AD&D coverage for yourself, your spouse, and your child(ren) at discounted rates.

Voluntary Critical Insurance

This insurance can provide financial assistance if you're diagnosed with a severe illness.

In addition, you can receive a \$50 credit every year you provide proof of an eligible health screening.

Voluntary Long-Term Care

This benefit is a combined Life and Long-Term Care policy that helps to pay for long-term care services due to chronic illness, disability, or symptoms of old age. You can buy long-term care coverage for yourself or your spouse/domestic partner.

This benefit also acts as life insurance, should the insured pass away before the elected amount is paid out.

More CHPW Perks!

Wellness

We are delighted to offer you a range of benefits focused on your health, wealth, career, and well-being:

Carrot Fertility	Provides inclusive benefits for fertility, hormonal health, and family-forming support.
Talent Development	Offers resources from classroom training to mentoring to help you build skills and grow your career.
The Calm App	Delivers meditation and mindfulness tools to help lower stress, reduce anxiety, and improve sleep.
Rightway	Connects you with Healthcare Navigators (certified doctors and nurses) who can guide you through your care and benefits.
Financial Coaching	Provides free, unlimited access to financial coaches by phone, email, or app, offering holistic support for your financial well-being.
Travel Accident Insurance	Provides coverage for accidental death, serious injury, or related expenses while traveling.
Identity Theft Protection	Equips you with tools, resources, and guidance to help prevent, detect, and respond to identity theft.
Pet Insurance	Helps cover unexpected veterinary expenses and offers optional coverage for routine care.
Travel Connect	Provides 24/7 medical assistance for you and your family when traveling 100 miles or more from home.



Time Off

Regular full-time, part-time, and eligible CHPW employees begin accruing Paid Time Off (PTO) with their first pay. Employees can accrue up to 17 days in their first 12 months of employment, and an additional day for each year of service with the company annually, up to 27 days.

We offer:

- PTO
- Holidays/Floating Holidays
- Community Service
- Compassion Time

PTO Exchange Program:

- PTO Cash Out
- PTO Donation

Holidays

CHPW offers two floating holidays, awarded on January 1 of each year that must be used before the last working day of the year. In addition, we observe ten paid holidays:

New Year's Day	Martin Luther King Jr. Day
Memorial Day	Juneteenth
Independence Day	Labor Day
Veterans Day	Thanksgiving Day
Native American Heritage Day	Christmas Day