

A Healthy Tomorrow Starts Today.



# 2023 Medicare Decision Guide

ESSENCE ADVANTAGE® (HMO)



Serving the Missouri counties of Barry, Christian, Greene, Lawrence and Webster

# More of What Makes the Right Plan

One of our goals at Essence is to have a plan that's right for both your health and your budget. We do this by offering more in every way possible.

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## More Flexibility.

Our new **Flexible Benefits Card** allows you to access your plan's over-the-counter (OTC) benefit when and where you want. Use your preloaded card in retail stores or online to pay for eligible health-related OTC items.

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## More Savings.

Our plan includes many ways to save, such as a **\$0** premium, **\$0** deductible, **\$0** primary care copay and **\$0** preferred generic medications.\*

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## More Doctors.

Essence has a robust network of leading area providers—all sharing our mission of delivering high-quality care.

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## More Protection.

Good healthcare is about **protecting your health and your budget.** We make sure you have the right benefits at the right cost so you can get healthy and stay healthy. And you shouldn't have to worry about health expenses draining your retirement. That's why we provide maximum out-of-pocket protection, so you know you won't spend more than a certain amount on your healthcare.

\*Copay amounts applicable at preferred pharmacies. You are not required to use a preferred pharmacy and other pharmacies are available in our network.



# A Healthy Tomorrow Starts Today.

There's no time like the present when it comes to your health. Investments you make in yourself today will benefit your health and well-being into the future.

At **Essence Healthcare**, we work hard today—and every day—to help you live your healthiest life so you can continue to pursue the things you love surrounded by the people you love.



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# The Complete Protection Package

Unlike other Medicare options, Essence bundles your hospital, medical and prescription drug coverage into one plan. You'll also get extras needed to complete your coverage, such as dental, vision, hearing, health club memberships and more. We do this for a \$0 monthly premium, and we provide maximum out-of-pocket protection for peace of mind.

## The Essence Advantage

*Everything you want and need in one convenient, affordable plan*

### Original Medicare

*Includes Medicare Part A (hospital coverage) and Part B (medical coverage)*



**Hospital Coverage**  
(Part A)



**Medical Coverage**  
(Part B)

### Prescription Drug Coverage

*Helps cover the cost of prescription drugs and protects against higher costs*



(Part D)



# Money-Saving Extra Benefits

We know that part of being your healthiest self involves having access to all the right benefits. Take a look at the important extras you'll get as an Essence member.



## Dental Coverage

Our plan covers preventive dental services such as exams, X-rays and fluoride treatments. You'll also receive a \$1,250 annual allowance for dental services, such as fillings, extractions, deep cleanings and more.



## Vision Coverage

Our plan covers routine checkups and visits with vision specialists to make sure your eyes (and the rest of you) are healthy. We also provide a \$200 eyewear allowance.



## Hearing Coverage

When you're an Essence member, you're covered for important hearing exams and screenings. You'll also have a \$1,000 allowance for hearing aids.



## Over-the-Counter Coverage

You'll receive an allowance that's loaded onto a Flex Card for OTC items. You can use this preloaded debit card on any eligible health-related item in retail stores or online.



## Fitness Club Memberships

We've partnered with SilverSneakers® to give you free access to participating gyms, health clubs and a host of different classes for any fitness level. You can take advantage of this benefit at a local fitness center, online or during a SilverSneakers group exercise class in your community.



## Coverage when Traveling

Rest easy knowing that if you get sick or injured while traveling, your emergency or urgent-care services are covered.

## Extras with Flexibility

### NEW Preloaded Flex Card

You'll receive a debit card with an annual allowance of \$440 to use on eligible health-related OTC items. You can use this card when and where you want.



# Benefits at a Glance

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<b>Monthly Premium</b>	<b>\$0</b>
<b>Maximum Out-of-Pocket Limit</b>	<b>\$3,200</b> Per calendar year
<b>Annual Deductible</b>	<b>\$0</b> Per calendar year
<b>Preventive Care/Screenings</b>	<b>\$0</b> Copay
<b>Primary Care Physician Visits</b>	<b>\$0</b> Copay
<b>Specialist Doctor Visits</b>	<b>\$35</b> Copay
<b>Telehealth Visits</b>	Same copay as an in-office visit
<b>Chiropractic Care</b>	<b>\$20</b> Copay for manual manipulation of the spine to correct subluxation
<b>Inpatient Hospital Care</b>	<b>\$295</b> Days 1-6 <b>\$0</b> Days 7 and beyond
<b>Outpatient Surgery at Hospital</b>	<b>\$220</b> Copay
<b>Emergency Care</b>	<b>\$125</b> Copay
<b>Urgent Care</b>	<b>\$45</b> Copay

For more plan details, see the complete Summary of Benefits located in our Information Kit. See page 11 to find out how to request a copy.

## Preferred Pharmacy Benefits

30-Day Supply

Tier 1 <b>Preferred Generic</b>	Tier 2 <b>Generic</b>	Tier 3 <b>Preferred Brand</b>	Tier 4 <b>Non- Preferred Brand</b>	Tier 5 <b>Specialty Drug</b>	Tier 6 <b>Insulins</b>
<b>\$0</b> Copay	<b>\$5</b> Copay	<b>\$42</b> Copay	<b>\$95</b> Copay	<b>33%</b> Coinsurance	<b>\$0</b> Copay

## Non-Preferred Pharmacy Benefits

30-Day Supply

Tier 1 <b>Preferred Generic</b>	Tier 2 <b>Generic</b>	Tier 3 <b>Preferred Brand</b>	Tier 4 <b>Non- Preferred Brand</b>	Tier 5 <b>Specialty Drug</b>	Tier 6 <b>Insulins</b>
<b>\$5</b> Copay	<b>\$10</b> Copay	<b>\$47</b> Copay	<b>\$100</b> Copay	<b>33%</b> Coinsurance	<b>\$0</b> Copay

## Extra Benefit Coverage

<b>Dental</b>	<p><b>\$0</b> Copay for preventive dental, such as cleanings, exams, X-rays and more</p> <p><b>\$1,250</b> Annual allowance for dental services, such as fillings, extractions, deep cleanings and more. Allowance applies to combined comprehensive and preventive services.</p>
<b>Hearing</b>	<p><b>\$1,000</b> Allowance for up to 2 hearing aids (all types) every 2 calendar years (both ears combined)</p> <p><b>\$0</b> Copay for hearing aid fitting/evaluation (covered once every 2 calendar years)</p> <p><b>\$20</b> Copay for routine hearing exam</p>
<b>Vision</b>	<p><b>\$0</b> Copay for routine eye exam</p> <p><b>\$0</b> Copay for eyewear (eyeglass frames and lenses or contact lenses)</p> <p><b>\$200</b> Allowance for frames or contacts every 2 calendar years</p>
<b>OTC Allowance/Flex Card</b>	<b>\$110</b> Allowance per quarter on a preloaded Flex Card
<b>Fitness/Gym Membership</b>	SilverSneakers included at no additional cost



# Why People Choose Essence



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### Financial Security

Health plan costs should never prevent you from using your benefits. That's why we provide a plan with a **\$0 monthly premium and no or low copays on doctor visits, prescriptions and other services**. Our plan also includes **out-of-pocket protection** that limits your annual healthcare costs and protects your savings. This important protection isn't offered by traditional Medicare.

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### A Plan That Fits All Your Needs

At Essence, we believe that your Medicare plan should be a **complete protection package for every aspect of your health**—from medical and hospital care to extras like dental, vision, over-the-counter items and more. We provide the important protection you need so you can spend less time piecing everything together and more time focusing on things you enjoy.

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### A Teamwork Approach

We've always valued communication and teamwork—not only because it helps improve your health but also because it results in better benefits and lower costs. We communicate and work together both with you and with your doctors. As an Essence member, you're not alone. You can rest easy knowing that you have a **team of people who are focused on getting you the medical care you need and making sure that nothing slips through the cracks**.

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### Dedication to Our Members

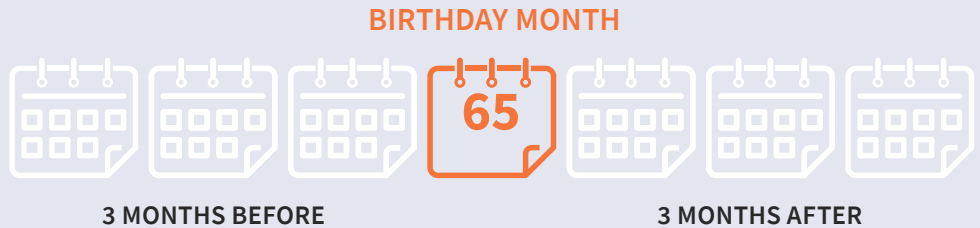
Essence is a **long-standing leader in healthcare—focused exclusively on serving people with Medicare**. We are doctor founded and are dedicated to providing affordable, accessible healthcare. Our commitment will always be to you and your improved health. **You are our number one priority**.

# Important Dates

Medicare has different enrollment periods for Medicare beneficiaries. The chart below explains the enrollment periods as well as their time frames and requirements for enrolling during that time.

## Initial Enrollment Period (IEP)

Sign up for Medicare for the first time.



## Annual Enrollment Period (AEP)

Switch, drop or join a different Medicare plan.

## Open Enrollment Period (OEP)

Make a one-time election to change your Medicare Advantage plan.\*

## Special Enrollment Period (SEP)

Enroll in a Medicare plan if you qualify.\*\*

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
									10/15–12/07		
01/01–03/31											
YEAR-ROUND											

\*You can also switch to Original Medicare as well as add or drop Part D coverage.

\*\*Examples of when you'd qualify include a recent move that made new Medicare options available to you or leaving employer or union coverage.



# What's Next?

If you'd like more information about Essence plans or if you're ready to enroll, we can help.

Call **1-855-956-0107 (TTY: 711)\***

Visit **EssenceHealthcare.com**

*By calling or visiting our website, you can:*



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#### **Request an Information Kit.**

Our FREE Information Kit includes more benefit details and the forms you need to enroll in an Essence plan.



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#### **Request a personal appointment.**

We offer personal appointments with local, licensed healthcare advisors that take place in person or virtually via phone or web.



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#### **Attend a seminar.**

Join us for an online or in-person informational seminar. All sessions are hosted by a local, licensed healthcare advisor.

\*8 a.m. to 8 p.m., seven days a week. You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

For accommodations of persons with special needs at meetings, call 1-855-956-0107 (TTY: 711).

Essence Healthcare includes HMO, HMO-POS and PPO plans with Medicare contracts. Essence Healthcare also includes an HMO D-SNP plan with a contract with Medicare and the state Medicaid program. Enrollment in Essence Healthcare depends on contract renewal. All Essence plans include Part D drug coverage. Essence Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

To enroll in an Essence plan, you must have both Medicare Parts A and B and reside in the plan service area. You must continue to pay your Medicare Part B premium. Enrollment in an Essence Healthcare plan may be limited to specific times of the year.

Members must use plan providers except in emergency or urgent care situations. If a member obtains care from an out-of-network provider without prior approval from Essence Healthcare, neither Medicare, Medicaid nor Essence Healthcare will be responsible for the costs.

**Toll-free: 1-855-956-0107 (TTY: 711)  
8 a.m. to 8 p.m., seven days a week**

You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.



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