



First Look | 2025

Let's Medicare Together™

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About Essence

Exciting changes. Unwavering commitment to exceptional healthcare.

The Difference You Can Trust



Serving only the Medicare population



5-Star plans—
3 years in a row



Member retention rate



U.S.-based member
and broker support

Growth Outcomes

40

New County Expansions since 01/01/2024

9

New Growth Team Members

48%

More Selling Agents

107%

AEP Sales Growth

95%

Producer Support First Call Resolution

2025 Goals



Our Specialty: Provider Teamwork and Support

Doctor founded and backed by Lumeris—a leader in value-based-care technology.



By giving doctors the tools and technology they need to better care for patients, Essence has been able to **boost quality of care** for its members while **decreasing the cost of care.**

Our Goal: Healthy, Happy Members



There's no measurement to the relief we feel, the value we gain and the control we have over our monthly finances because we chose Essence.

-Johnnie H.



I want to know that I'm safe and I'm covered, and that I'm going to be taken care of, and I am taken care of very well with Essence.

-Anita K.



Let's face it, healthcare is everything. Without good health, we have nothing. To have good healthcare like Essence, that means a lot.

-Cheryl N.



They treat you like family and they care about you ... Just always willing to help and to get you where you need to be.

-Joan H.

Excellent Communication and Customer Service

- **100% U.S.-based customer service**—extensive plan training
- **Quick connection** with a live customer service expert
- Approximately 93 percent of questions **resolved on first call***
- **We stay in touch:** appointments, screening reminders and beyond
- Members are **highly likely to stay with Essence**—average disenrollment rate of just 6 percent compared to a 17 percent national average**

*Based on 2023 Essence customer service call reporting and documentation. **2023 Essence Healthcare Communication Preferences and Benefits Survey results, based on a random sample of Essence members.

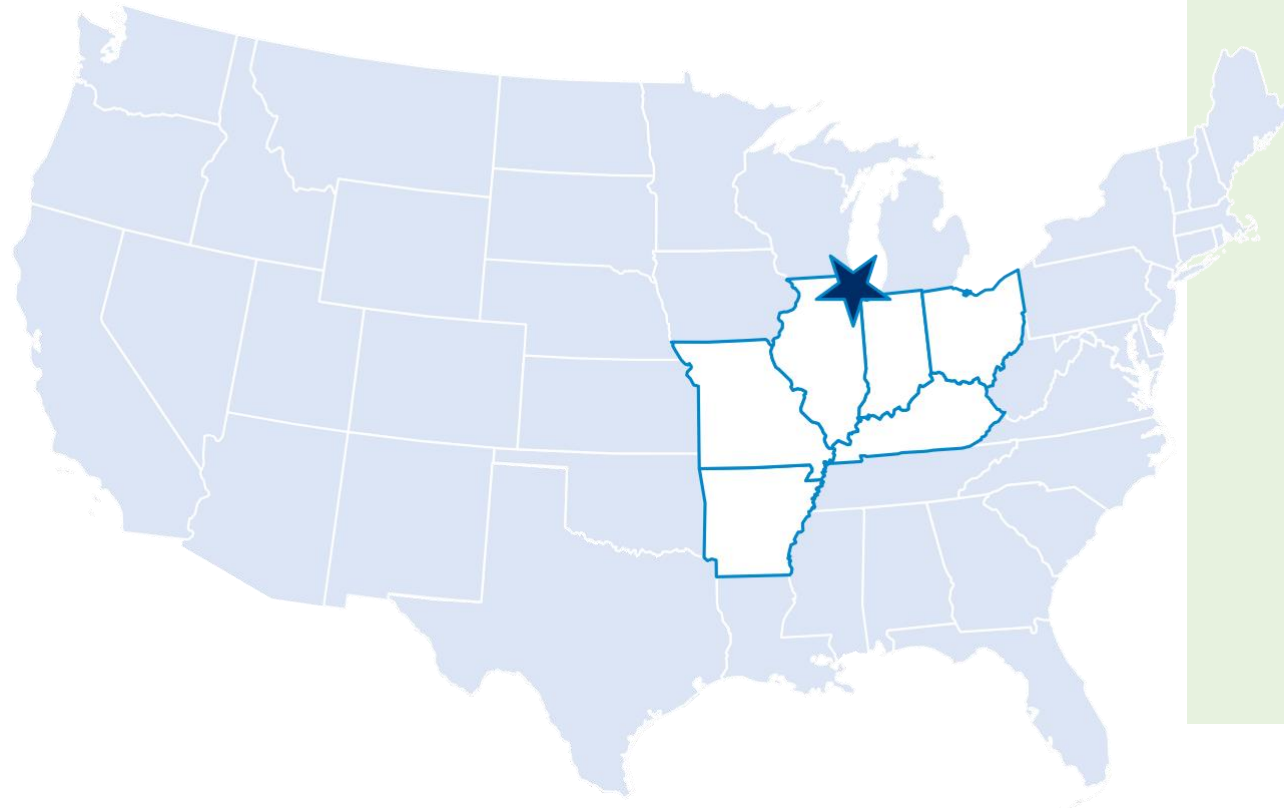


Market Landscape & Plan Highlights

2025 Focus: A Plan for Everyone, In Every Market

We're Expanding:

Essence plans available in Chicago!



New and Noteworthy:

- New market expansion into Chicago area and county expansions in Southwest Missouri, Northwest Arkansas and Mid-Missouri
- Innovative new PPO plan option for traditional Med Supp buyers
- More flexibility in how our members spend their healthcare dollars with the Flex Card— including for medical copays
- Oura Ring added to one PPO plan in each market

Benefit Highlight: Plans with Built-in Flexibility

Essence plans offer more flexibility than ever before with the Flex Card—including medical copay coverage on some plans

Annual allowance applied at membership start date

Generous allowances across all markets

Can be used for dental, vision, hearing, medical copays and OTC items*



Medical copay and OTC coverage only available on some plans. OTC on same card but separate purse. OTC not available in Chicago.

Product Feature: Oura Ring

- Essence will offer an Oura Ring and Oura App membership on select PPO plans
- Oura is a smart ring that measures over **20 biometrics**, including heart rate (and variability), body temperature, blood oxygen, sleep patterns and stress
- Data and lifestyle habits are turned into personal insights to improve health
- Members use the Oura app to see data, insights, tips, recommendations and more



OURA

88% Of Oura members see their health improve.

Market Spotlight: Greater Chicago Area

A robust portfolio of HMO & PPO plans to fit every need

Advantage Select (HMO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing + fitness + eyewear and hearing aid allowances

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for dental, vision and hearing + fitness + eyewear and hearing aid allowances + **network choice**

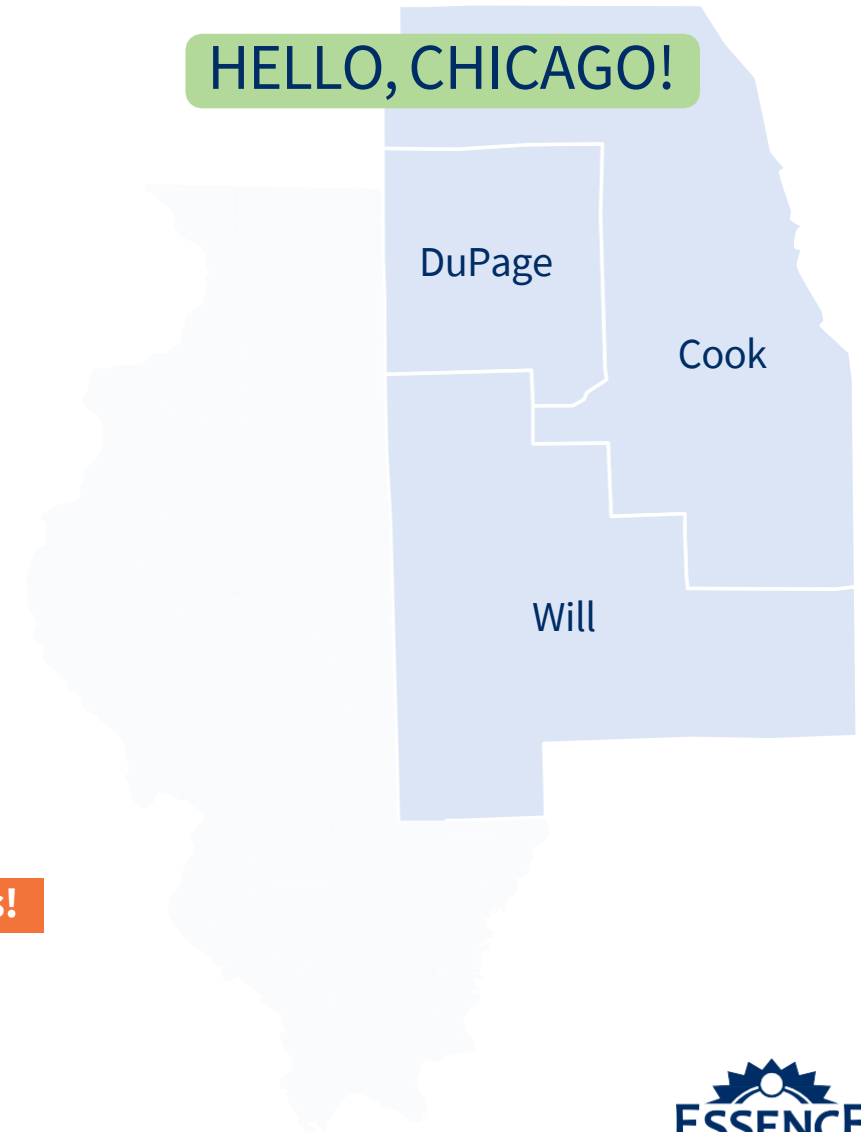
Advantage Choice Plus (PPO)

\$49 premium with preloaded Flex Card (D/V/H) + **Oura Ring**

Advantage Premier Plus (PPO) **Ideal for Med Supp shoppers and switchers!**

High \$ premium with nearly **no copays/coinsurance** on medical and hospital services + Part D + fitness + hearing aid allowance

HELLO, CHICAGO!



Market Spotlight: Greater Chicago Area

Partners in Health: A network of Providers Who Share Our Mission



Note: This is not a comprehensive list of Essence provider partners and systems. As work to develop the 2025 network is still in progress, some providers shown are not effective within the Essence network today.

Market Spotlight: Greater St. Louis Area (MO & IL)

A robust portfolio of HMO plans that focus on options

NEW!

Advantage Empower (HMO)

\$0 premium with preloaded Flex Card to spend on **medical copays**, dental, vision and hearing and OTC items + fitness + eyewear & hearing aid allowances

Advantage Select (HMO)

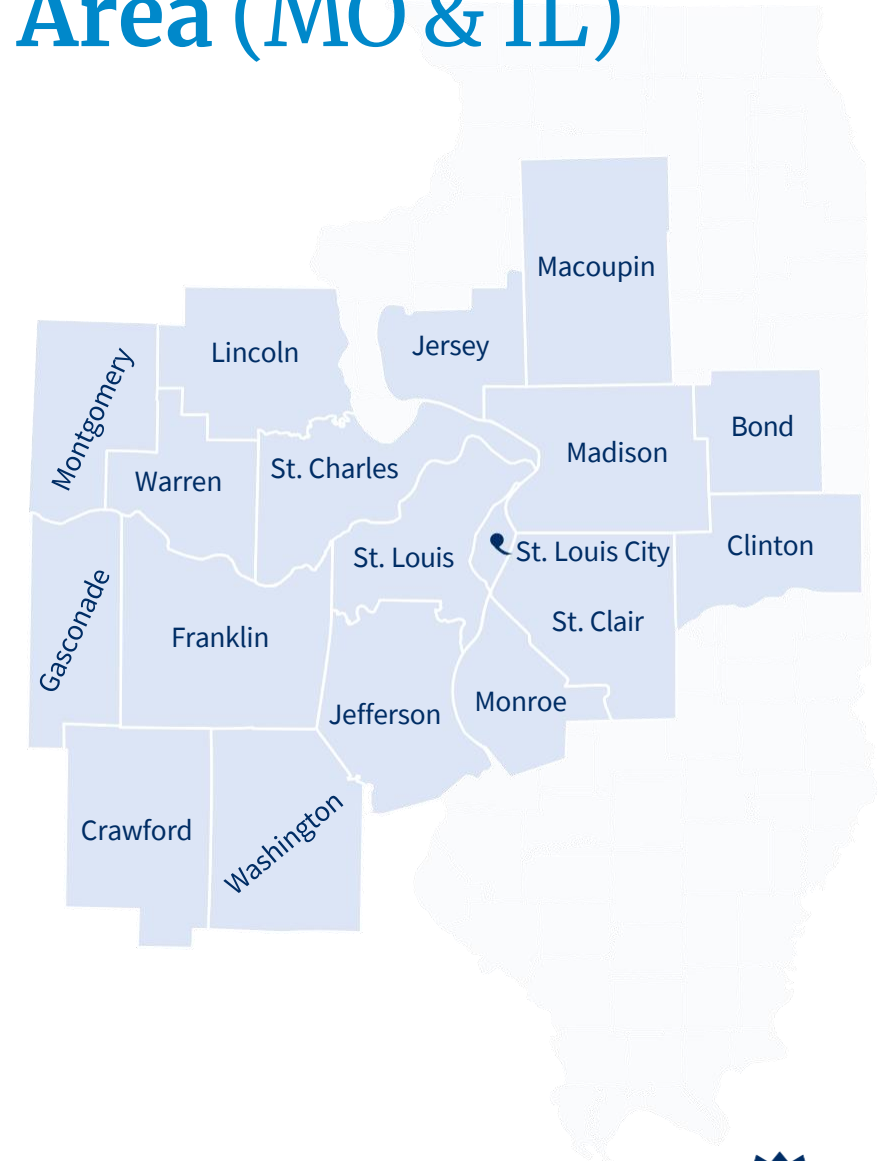
\$0 premium with **embedded comprehensive dental allowance** + fitness + eyewear, hearing aid & OTC allowances

Advantage (HMO)

\$0 premium with preloaded Flex Card (D/V/H & OTC)

Advantage Plus (HMO)

\$59 premium with preloaded Flex Card (D/V/H & OTC)



Market Spotlight: Greater St. Louis Area (MO & IL)

A robust portfolio of PPO plans to meet evolving needs

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for dental, vision and hearing + fitness + eyewear and hearing aid allowances

Advantage Choice Plus (PPO)

\$49 premium with preloaded Flex Card to spend on **medical copays**, dental, vision and hearing + **Oura Ring**

NEW!

Advantage Premier Plus (PPO) **Ideal for Med Supp shoppers and switchers!**

High \$ premium with nearly **no copays/coinsurance** on medical and hospital services + Part D + fitness + hearing aid allowance



Market Spotlight: Greater St. Louis Area (MO & IL)

Partners in Health: A network of Providers Who Share Our Mission



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Market Spotlight: Mid-Missouri

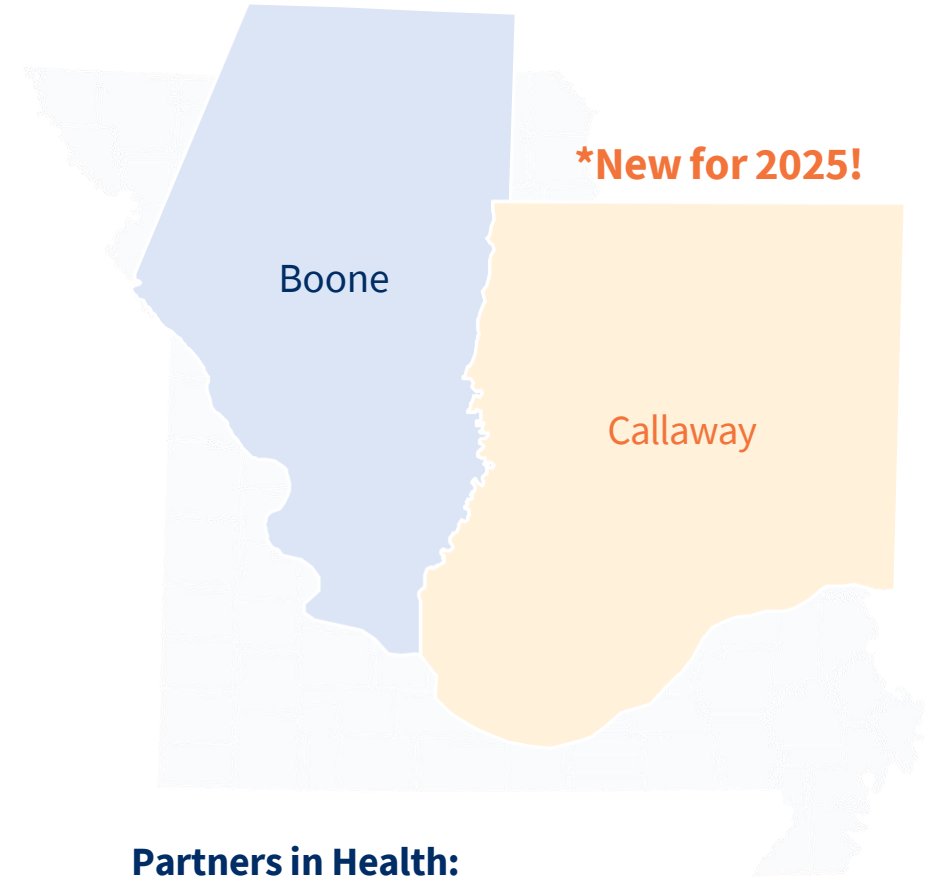
HMO & PPO plan options to fit every need

Advantage (HMO)

\$0 premium with preloaded Flex Card for dental, vision, hearing and OTC items + fitness + eyewear allowance

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing + fitness + eyewear and hearing aid allowances + **Oura Ring**



Partners in Health:

A network of Providers Who Share Our Mission



Market Spotlight: SW Missouri & NW Arkansas

HMO & PPO plan options to fit every need

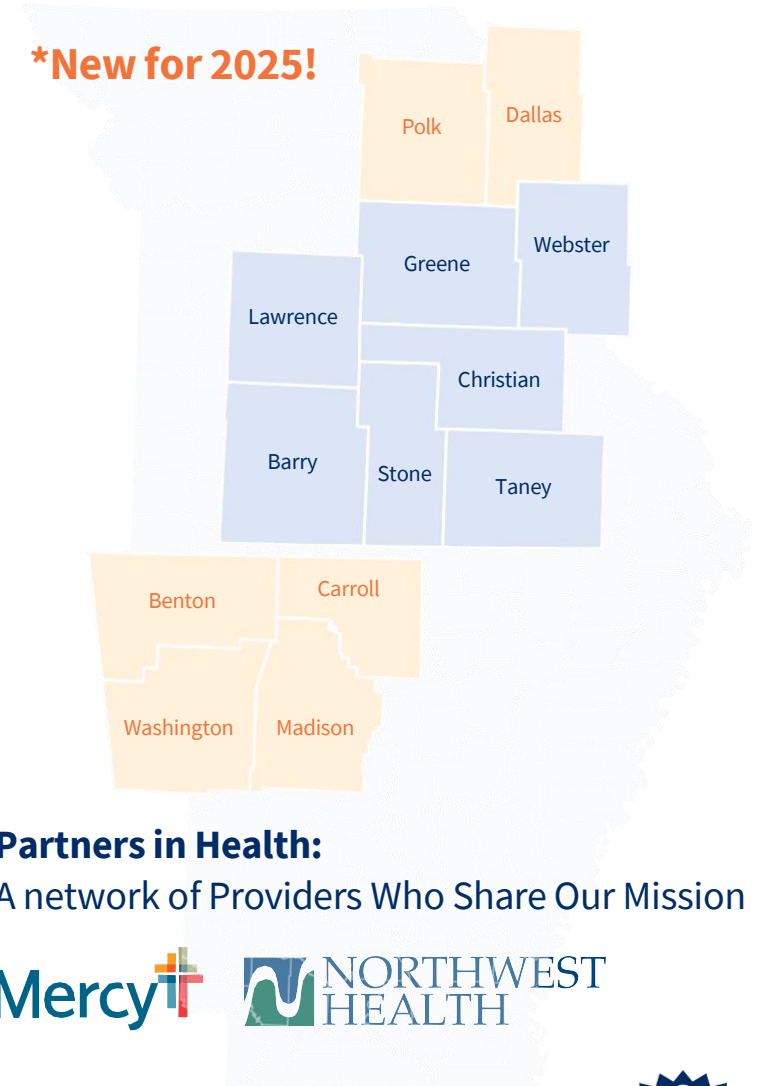
Advantage (HMO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing and **OTC** items + fitness + eyewear and hearing aid allowances

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing + fitness + eyewear and hearing aid allowances + **Oura Ring**

***New for 2025!**



Partners in Health:

A network of Providers Who Share Our Mission



Market Spotlight: Louisville & Lexington

HMO & PPO plan options to fit every need

Advantage (HMO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing and **OTC** items + fitness + eyewear and hearing aid allowances

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing + fitness + eyewear and hearing aid allowances + **Oura Ring**



Partners in Health:

A network of Providers Who Share Our Mission



Market Spotlight: Cincinnati

HMO & PPO plan options to fit every need

Advantage (HMO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing and **OTC** items + fitness + eyewear and hearing aid allowances

Advantage Choice (PPO)

\$0 premium with preloaded Flex Card for **medical copays**, dental, vision and hearing + fitness + eyewear and hearing aid allowances + **Oura Ring**



Partners in Health:

A network of Providers Who Share Our Mission



Service area reduction in Grant County, KY.

What's Next?

- Check **The Broker Beat home page** for:
 - Rollout meeting dates and times
 - 2025 benefit materials (for Producers)
 - Onboarding and recertifying instructions



Scan or visit EssenceHealthcare.com/The-Broker-Beat to learn more about Essence.

Our Market Growth team will be reaching out soon to discuss your AEP strategy and partnership opportunities.

Have questions? Contact Producer Support at 1-877-259-8657.

What Essence's 2025 Portfolio Offers Your Clients



OPTIONS

A plan for everyone



FLEXIBILITY

Freedom to choose how they spend their healthcare dollars



QUALITY

The same great service and satisfaction Essence has delivered for 20 years

Let's Medicare Together™

Appendix

Plans by Market

	Greater St. Louis Area (MO & IL)	Southwest Missouri & Northwest Arkansas	Mid-Missouri	Central Arkansas	Louisville/Lexington Areas (KY & IN)	Greater Cincinnati Area (KY, IN & OH)	Chicago
Essence Advantage® (HMO)	•	•	•	•	•	•	
Essence Advantage Plus® (HMO)	•						
Essence Advantage Select® (HMO)	•						•
Essence Advantage® Empower (HMO)	•						
Essence Advantage® Choice (PPO)	•	•	•	•	•	•	•
Essence Advantage® Choice Plus (PPO)	•						•
Essence Advantage® Premier Plus (PPO)	•						•

Our Service Area: Greater St. Louis

Missouri:

Crawford

Franklin

Gasconade

Jefferson

Lincoln

Montgomery

St. Charles

St. Louis

St. Louis City

Warren

Washington

Illinois:

Bond

Clinton

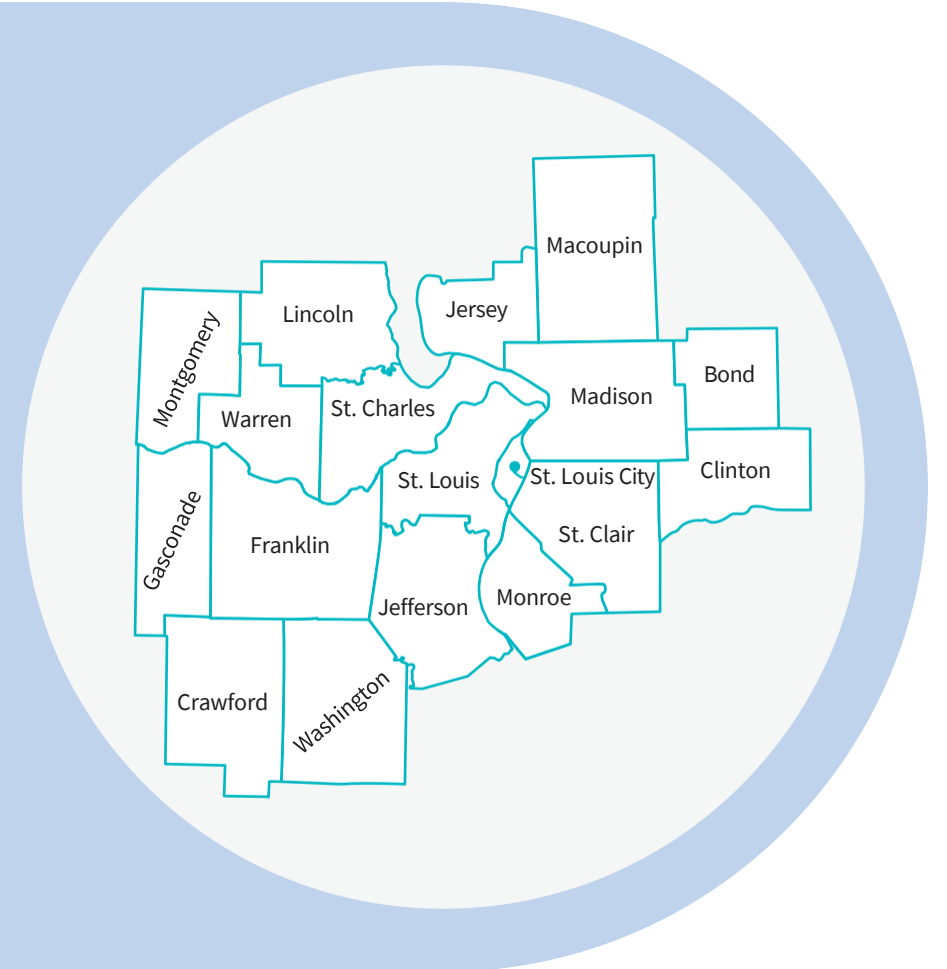
Jersey

Macoupin

Madison

Monroe

St. Clair



Our Service Area: SW Missouri/NW Arkansas

Missouri:

Barry

Christian

Dallas

Greene

Lawrence

Polk

Stone

Taney

Webster

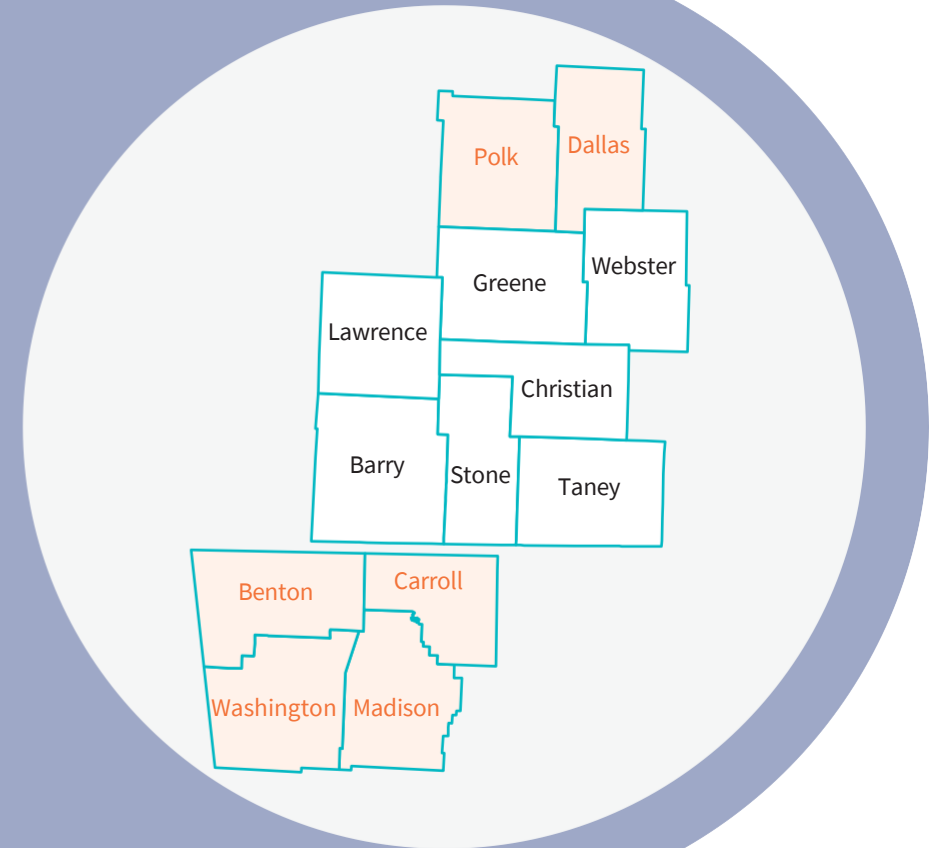
Arkansas:

Benton

Carroll

Madison

Washington



***New for 2025!**

Our Service Area: **Mid-Missouri**

Boone
Callaway



***New for 2025!**

Our Service Area: Louisville/Lexington

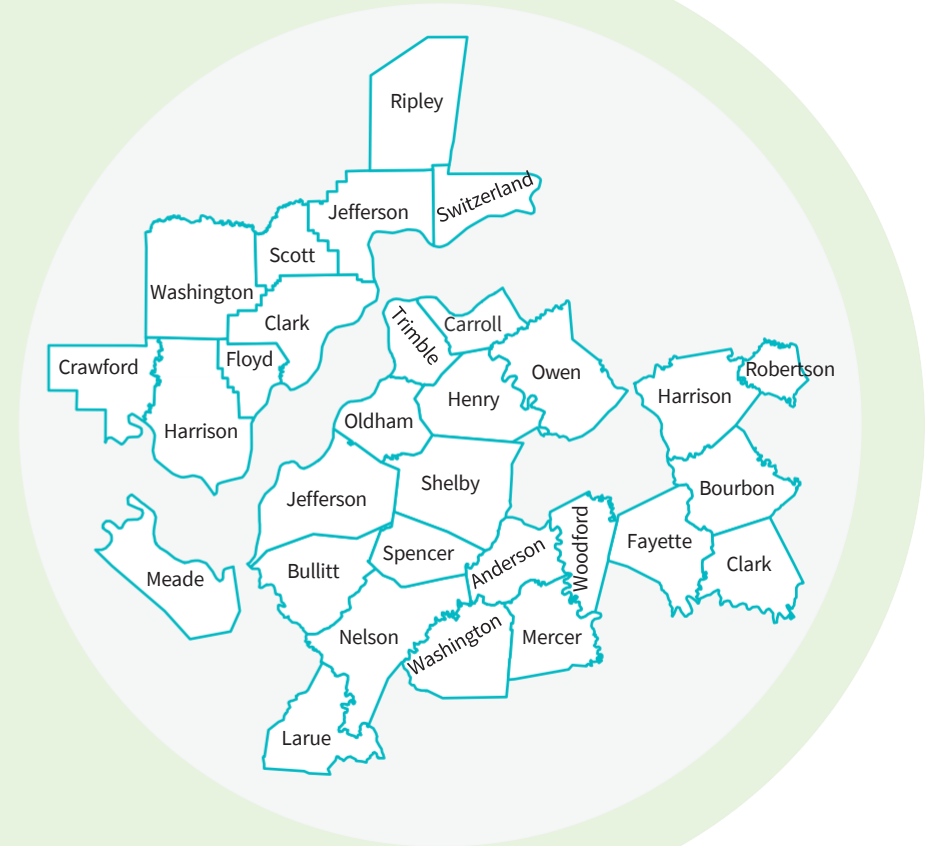
Kentucky:

Anderson
Bourbon
Bullitt
Carroll
Clark
Fayette
Harrison
Henry
Jefferson
Larue
Meade

Mercer
Nelson
Oldham
Owen
Robertson
Shelby
Spencer
Trimble
Washington
Woodford

Indiana:

Clark
Crawford
Floyd
Harrison
Jefferson
Ripley
Scott
Switzerland
Washington



Our Service Area: **Greater Cincinnati**

Kentucky:

Boone
Bracken
Campbell
Gallatin
Kenton
Pendleton

Ohio:

Brown
Butler
Clermont
Clinton
Hamilton
Warren

Indiana:

Dearborn
Franklin
Ohio

