



Essence received an Overall Plan (H2610) rating of 5 out of 5 stars three years in a row (2022, 2023 and 2024)!

2025 Product Highlights

What We Offer



A plan for everyone



Flexibility

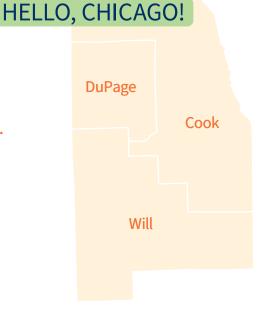
Freedom to choose how they spend their healthcare dollars

20 Quality

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

Service Area

We're excited to bring Essence to the Chicago counties of Cook, DuPage and Will.



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)

\$47 premium with preloaded Flex Card (D/V/H) + Oura Ring

Advantage Premier Plus (PPO)

Ideal for Med Supp shoppers and switchers!

\$247 premium with nearly no copays/coinsurance on medical and hospital services + Part D + fitness + hearing aid allowance

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