



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



### Options

A plan for everyone



### Flexibility

Freedom to choose how they spend their healthcare dollars

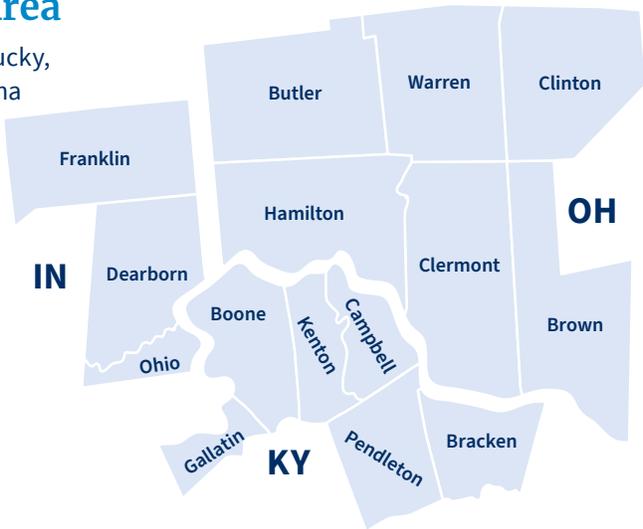


### Quality

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

## Service Area

Northern Kentucky, Ohio and Indiana



## 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**