



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

Kentucky 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**