



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

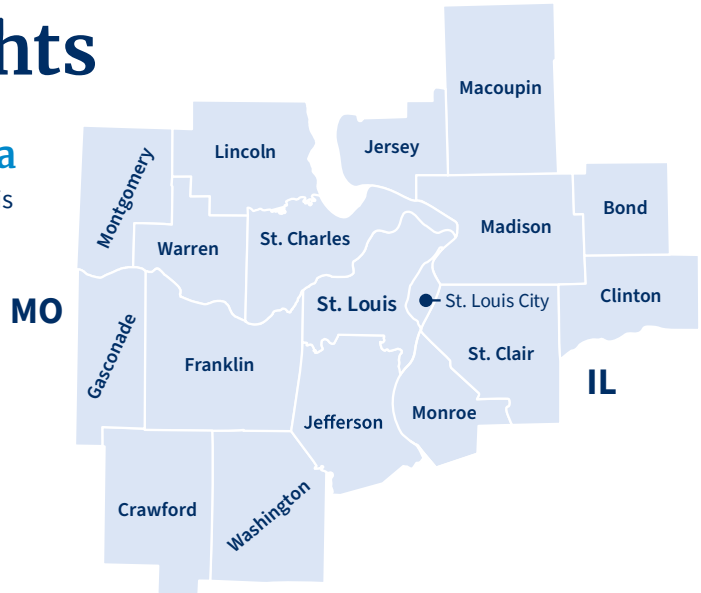
20
YEARS

Quality

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

Service Area

Missouri and Illinois



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 and hearing aid allowances

Advantage Select (HMO)

\$0 premium with **embedded comprehensive dental allowance** + fitness + eyewear, hearing aid and 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)

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!**

\$249 premium with nearly **no copays/coinsurance** on medical and hospital services + Part D + fitness + hearing aid allowance

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