



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

# **2024** Product Highlights

To create a plan for everyone, Essence is providing more than ever before.

### More Coverage

All Essence plans include core extras, such as dental, vision and hearing—plus, a **Flex Card** with MORE MONEY to spend in those categories, and on OTC items.

#### **Enhanced Dental\***

- Rich allowances—up to \$5,000
- First dollar coverage for implants, dentures, root canals, fillings, extractions and more (copays may apply for Medicare-covered services)
- PPO out-of-network flexibility and coverage beyond in-network rates

### **Market-Leading Drug Formulary and Added Savings**

- \$0 Generics at preferred pharmacies
- \$0 Generics during the coverage gap
- \$0 Covered drugs during the catastrophic phase

## More Competitive

### **Budget-Friendly Plans**

- \$0 Monthly plan premiums
- Maximum out of pocket (MOOP) protection is included with all Essence plans, and we've lowered the limit in our HMO plan.

#### **New PPO Plan Option**

- More out-of-network freedom
- Same cost for most in- and out-of-network services
- Embedded dental, vision and hearing allowances, plus Flex Card

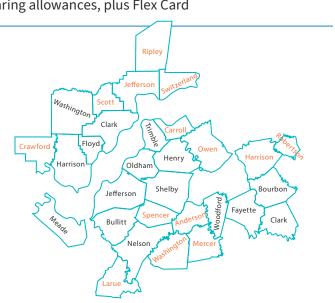
### More Counties

We've expanded our service area to include the following counties.

| Kentucky  | Spencer     |
|-----------|-------------|
| Anderson  | Washington  |
| Carroll   | Indiana     |
| Harrison  | Crawford    |
| Larue     | Jefferson   |
| Mercer    | Ripley      |
| Owen      | Scott       |
| Robertson | Switzerland |

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Benefits and amounts may change.



<sup>\*</sup>Benefits vary by plan.