



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

*Benefits vary by plan.

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

