



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 \$7,000**
- 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

- Plan premiums as low as \$0 per month
- Maximum out of pocket (MOOP) protection is included with all Essence plans, and we've lowered the limit in our PPO plans.

We now offer **PPO plans across all counties in the greater St. Louis area** for more out-of-network freedom.

- No referrals
- Same cost for most in- and out-of-network services, including specialist visits and dental services
- Embedded dental, vision and hearing allowances, plus Flex Card

More Counties

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

Missouri

Gasconade
Montgomery
Washington

Illinois

Bond
Clinton
Jersey
Macoupin

