



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** Preferred 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, with a low limit for HMO and PPO plans.

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 **Stone** and **Taney** counties.

