Summary of Benefits

MEDICARE ADVANTAGE | 2024

ESSENCE ADVANTAGE SELECT® (HMO) - ESSENCE ADVANTAGE® (HMO) - ESSENCE ADVANTAGE PLUS® (HMO)

ESSENCE HEALTHCARE®

Serving the greater St. Louis area (Missouri and Illinois)

Essence Advantage Select (HMO)

Essence Advantage (HMO)

Essence Advantage Plus (HMO)

Summary of Benefits

January 1, 2024 – December 31, 2024

This booklet gives you a summary of what we cover and what you pay. It doesn't list every limitation, exclusion or covered service. To get a complete list of services we cover, view the Evidence of Coverage online at EssenceHealthcare.com.

If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View it online at Medicare.gov, or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.

Sections in This Booklet

- Things to Know About **Essence Advantage Select, Essence Advantage** and **Essence Advantage Plus**
- Monthly Premium, Deductibles and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits
- Other Covered Benefits

This document is available in other formats such as Braille and large print. This document may be available in a non-English language. For additional information, call 1-866-947-5816 (TTY: 711) to speak with a customer service representative.

Things to Know About Our HMO Plans

Hours of Operation

- From October 1 to March 31, you can call us seven days a week from 8 a.m. to 8 p.m.
- From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m.

Phone Number and Website

- If you have questions, call 1-866-947-5816 (TTY: 711).
- Our website: EssenceHealthcare.com

Who can join?

To join **Essence Advantage Select, Essence Advantage** or **Essence Advantage Plus,** you must be entitled to Medicare Part A, be enrolled in Medicare Part B, be a United States citizen or are lawfully present in the United States and live in our service area. Our service area includes St. Louis City, the Missouri counties of Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, St. Charles, St. Louis, Warren and Washington, and the Illinois counties of Bond, Clinton, Jersey, Macoupin, Madison, Monroe and St. Clair.

What's an HMO?

An HMO, or Health Maintenance Organization, is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency.

Which doctors, hospitals and pharmacies can I use?

Essence Advantage Select, Essence Advantage and **Essence Advantage Plus** have a network of doctors, hospitals, pharmacies and other providers. If you use providers that aren't in our network, the plan may not pay for these services. You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Some of our network pharmacies have preferred cost-sharing. You may pay less if you use these pharmacies. You can see our plan's Provider Directory on EssenceHealthcare.com or call us, and we'll send you a copy.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers—and *more.*

- **Our plan members get *all* of the benefits covered by Original Medicare.** For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.
- **Our plan members also get *more* than what's covered by Original Medicare**. Some of the extra benefits are outlined in this booklet.

What drugs do we cover?

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on EssenceHealthcare.com or call us, and we'll send you a copy.

How will I determine my Part D drug costs?

Our plans group each medication into one of six tiers. You'll need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you've reached. Later in this document, we discuss the benefit stages that occur: initial coverage, coverage gap and catastrophic coverage. If you have questions about the different benefit stages, please contact the plan for more information or access the Evidence of Coverage on our website.

Monthly Premium, Deductibles and Limits on How Much You Pay for Covered Services

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Monthly Plan Premium	**Both Plans** $0 Per month. You must continue to pay your Medicare Part B premium.		$53.80 Per month. You must continue to pay your Medicare Part B premium.
Deductibles	**All Plans** These plans don't have a deductible.		
Maximum Out-of-Pocket Responsibility *(does not include Part D prescription drugs)*	The maximum out-of-pocket amount is the most that you pay out of pocket during the calendar year for in-network covered hospital and medical services. Your yearly limit(s) in this plan: $2,800 for covered hospital and medical services you receive from in-network providers	The maximum out-of-pocket amount is the most that you pay out of pocket during the calendar year for in-network covered hospital and medical services. Your yearly limit(s) in this plan: $2,300 for covered hospital and medical services you receive from in-network providers	The maximum out-of-pocket amount is the most that you pay out of pocket during the calendar year for in-network covered hospital and medical services. Your yearly limit(s) in this plan: $1,900 for covered hospital and medical services you receive from in-network providers
	All Plans If you reach the limit on out-of-pocket costs, hospital and medical services are still covered, and we pay the full cost for the rest of the year. Please note that you'll still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.		

Covered Medical and Hospital Benefits

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Inpatient Hospital Coverage	Our plan covers an unlimited number of days for an inpatient hospital stay. • $250 Copay per day, per stay: days 1–5 • $0 Copay per day, per stay: day 6 and beyond	Our plan covers an unlimited number of days for an inpatient hospital stay. • $230 Copay per day, per stay: days 1–5 • $0 Copay per day, per stay: day 6 and beyond	Our plan covers an unlimited number of days for an inpatient hospital stay. • $195 Copay per day, per stay: days 1–6 • $0 Copay per day, per stay: day 7 and beyond
	All Plans Prior authorization is required.		

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Outpatient Hospital Coverage	$250 Copay for outpatient hospital services, including surgery Copay is charged per surgery.	$230 Copay for outpatient hospital services, including surgery Copay is charged per surgery.	$150 Copay for outpatient hospital services, including surgery Copay is charged per surgery.
	All Plans Prior authorization may be required.		
Ambulatory Surgical Center (ASC)	**Both Plans** $175 Copay		$100 Copay
	All Plans Prior authorization may be required.		
Doctor Visits *(primary care providers and specialists)*	Primary care physician (PCP) visit: $0 copay Specialist visit: $25 copay	Primary care physician (PCP) visit: $0 copay Specialist visit: $20 copay	Primary care physician (PCP) visit: $0 copay Specialist visit: $30 copay
	All Plans A referral is required for specialist visits. Certain Medicare-covered services provided by a physician may require a prior authorization.		
Preventive Care	**All Plans** You pay nothing. Our plans cover many preventive services, including: • Abdominal aortic aneurysm screening • Annual wellness visit • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) • Cardiovascular disease testing • Cervical and vaginal cancer screening • Colorectal cancer screening • Depression screening • Diabetes screening • Diabetes self-management training and diabetic services • Health and wellness education programs • HIV screening • Immunizations (pneumonia, hepatitis B, COVID-19 and influenza) • Medical nutrition therapy • Medicare Diabetes Prevention Program (MDPP) • Obesity screening and therapy to promote sustained weight loss • Prostate cancer screening exams • Screening and counseling to reduce alcohol misuse • Screening for lung cancer with low-dose computed tomography (LDCT) • Screening for sexually transmitted infections (STIs) and counseling to prevent STIs		

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Preventive Care *(continued)*	**All Plans** • Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) • Vision care • "Welcome to Medicare" preventive visit (one-time) Any additional preventive services approved by Medicare during the contract year will be covered.		
Emergency Care	**All Plans** $125 Copay If you're admitted to the same hospital within 24 hours for the same condition, you pay $0 for the emergency room visit. See the "Inpatient Hospital Care" section of this booklet for other costs. Emergency services are always considered in-network. We provide worldwide coverage.		
Urgently Needed Services	**Both Plans** $35 Copay within the United States		$25 Copay within the United States
	All Plans $125 Copay outside of the United States Urgently needed services are always considered in-network. We provide worldwide coverage.		
Diagnostic Services/Labs/ Imaging *(Costs for these services may vary based on place of service.)*	**All Plans** Lab services: $0 copay Diagnostic procedures and tests: $30 copay Diagnostic colonoscopies: $0 copay Diagnostic radiology services (such as MRI, CT and PET scans): $200 copay Diagnostic mammograms: $0 copay Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance X-rays: $20 copay Prior authorization may be required.		
Hearing Services	**All Plans** Medicare-covered exam to diagnose and treat hearing and balance issues: $20 copay A referral is required for Medicare-covered visits. Routine hearing exam: $20 copay $1,000 Allowance for up to 2 hearing aids every 2 calendar years (both ears combined), no network restrictions One fitting/evaluation for hearing aids every 2 calendar years: $0 copay For details on an **additional shared allowance** that can be used on hearing products, see the Flexible Benefits Card section on page 16.		

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Dental Services	Preventive and enhanced preventive dental services: $0 copay **Preventive services include (but aren't limited to*):** • Periodic oral evaluation (2 every calendar year) • Comprehensive oral and periodontal exam (1 every 3 calendar years) • Routine cleaning (2 every calendar year) • Fluoride treatment (2 every calendar year) • Horizontal bitewing X-ray(s) (up to 4), intraoral tomosynthesis bitewing and intraoral tomosynthesis periapical radiographic image (once every calendar year) • Limited oral evaluations (3 every calendar year) • Intraoral complete series, intraoral tomosynthesis, vertical bitewings (7-8 images) or panoramic radiographic image (once every 3 calendar years) • Intraoral occlusal radiographic image (2 every calendar year) Medicare-covered dental services: $25 copay A referral is required to visit an oral surgeon for Medicare-covered services and those services may require a prior authorization.	Preventive dental services: $0 copay **Preventive services include:** • Periodic oral evaluation (2 every calendar year) • Comprehensive oral exam (2 every calendar year) • Routine cleaning (2 every calendar year) • Fluoride treatment (1 every calendar year) • Horizontal bitewing or intraoral tomosynthesis bitewing X-ray(s) (up to 4, once every calendar year) • Limited oral evaluations (2 every calendar year) Medicare-covered dental services: $20 copay A referral is required to visit an oral surgeon for Medicare-covered services and those services may require a prior authorization.	Preventive dental services: $0 copay **Preventive services include:** • Periodic oral evaluation (2 every calendar year) • Comprehensive oral exam (2 every calendar year) • Routine cleaning (2 every calendar year) • Fluoride treatment (1 every calendar year) • Horizontal bitewing or intraoral tomosynthesis bitewing X-ray(s) (up to 4, once every calendar year) • Limited oral evaluations (2 every calendar year) Medicare-covered dental services: $30 copay A referral is required to visit an oral surgeon for Medicare-covered services and those services may require a prior authorization.

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Dental Services *(continued)*	Plan-covered comprehensive services: $0 copay **Comprehensive services include (but aren't limited to*):** **Restorative services** (amalgam/resin fillings, inlays/onlays, protective restorations, crowns and associated services) **Endodontics** (root canal treatment, retreatment root canal therapy, apicoectomy, pulpotomy and retrograde filling) **Periodontics** (maintenance following active therapy, scaling and root planing, full mouth debridement "deep cleaning," clinical crown lengthening and gingivectomy) **Extractions** (simple extractions, surgical extractions, coronectomy) **Major restoratives: prosthodontics** (removable dentures—complete, partial or immediate—overdentures, fixed dentures, including retainer crowns, endosteal implants, abutments/ retainers, guided tissue regeneration) **Oral surgical procedures and other services** (anesthesia, including deep sedation, inhalation of nitrous oxide, IV and non-IV sedation, occlusal analysis, complete and limited adjustments)		

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Dental Services *(continued)*	**Prosthetic maintenance** (bridge or denture repair, adjustment to dentures, tissue conditioning, repair, replacement or addition of teeth to existing partial or full dentures, rebase and reline dentures and recement bridges, crowns, onlays and inlays crowns) Yearly maximum benefit for combined preventive and comprehensive services: $4,000 *See Evidence of Coverage for more details and a complete listing. Some limitations and exclusions apply.		
	All Plans For details on an **additional shared allowance** that can be used on dental services and products, see the Flexible Benefits Card section on page 16.		
Vision Services	Each visit to a specialist, such as an ophthalmologist or optometrist, for Medicare-covered benefits: $25 copay	Each visit to a specialist, such as an ophthalmologist or optometrist, for Medicare-covered benefits: $20 copay	Each visit to a specialist, such as an ophthalmologist or optometrist, for Medicare-covered benefits: $30 copay
	All Plans Diabetic eye exams performed by a contracted specialist: $0 copay* A referral is required for specialist visits. 1 Pair of Medicare-covered eyeglass lenses (standard plastic single, bifocal, trifocal or lenticular lenses) after each cataract surgery: $0 copay 1 Pair of Medicare-covered eyeglass frames or contact lenses (or 2 six packs) after each cataract surgery: $0 copay. Our plan pays up to $200 for eyeglass frames or contact lenses after each cataract surgery. 1 Routine eye exam every calendar year: $0 copay Eye refractions and dilation are covered as part of the exam. 1 Pair of eyeglass lenses (standard plastic single, bifocal, trifocal or lenticular lenses) every calendar year: $0 copay		

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Vision Services *(continued)*	**All Plans** Our plan pays up to $200 for 1 pair of eyeglass frames or 1 pair of contact lenses (or 2 six packs) every calendar year: $0 copay Upgrades may be available at an additional cost. For details on an **additional shared allowance** that can be used on eyewear, see the Flexible Benefits Card section on page 16.		
Mental Health Services	Inpatient visit: Our plan covers an unlimited number of days for an inpatient hospital stay. • $260 Copay per day, per stay: days 1–6 • $0 Copay per day, per stay: day 7 and beyond	Inpatient visit: Our plan covers an unlimited number of days for an inpatient hospital stay. • $240 Copay per day, per stay: days 1–8 • $0 Copay per day, per stay: day 9 and beyond	Inpatient visit: Our plan covers an unlimited number of days for an inpatient hospital stay. • $195 Copay per day, per stay: days 1–6 • $0 Copay per day, per stay: day 7 and beyond
	All Plans Outpatient individual visit: $15 copay Outpatient group visit: $10 copay Prior authorization may be required.		
Skilled Nursing Facility (SNF)	The plan covers up to 100 days each benefit period. No prior hospital stay is required. • $0 Copay per day, per stay: days 1–20 • $170 Copay per day, per stay: days 21–100	**Both Plans** The plans cover up to 100 days each benefit period. No prior hospital stay is required. • $0 Copay per day, per stay: days 1–20 • $125 Copay per day, per stay: days 21–100	
	All Plans Prior authorization is required. Admission to a new or different SNF within the same benefit period may start a new stay for copay administration purposes.		
Physical Therapy	$35 Copay	$30 Copay	$20 Copay
	All Plans A referral is required.		

*All members of the Essence Advantage Select plan have a $0 copay for diabetic eye exams. Essence Advantage and Advantage Plus plan members have a $0 copay, but this benefit is part of a special supplemental program for the chronically ill. Not all members qualify.

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Ambulance	**Both Plans** $220 Copay		$150 Copay
	All Plans This copay applies to each one-way trip. Ambulance services are always considered in-network. Prior authorization may be required for non-emergent transportation by ambulance.		
Transportation	**All Plans** $0 Copay Limited to 24 one-way trips to plan-approved health-related locations every calendar year		
Medicare Part B Drugs	**All Plans** Part B drugs (other than Part B insulin): You'll pay the lesser of 20% or the adjusted beneficiary coinsurance amount as provided by the Centers for Medicare & Medicaid Services (CMS). Part B insulin (insulin administered through a durable medical equipment pump): You'll pay the lesser of $35 or 20% coinsurance, for a one-month supply. Prior authorization may be required. Amounts you pay for Part B drugs count toward your maximum out-of-pocket amount; they don't count toward your Part D initial coverage limit or true out-of-pocket cost of $8,000.		

Part D Prescription Drug Benefits

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Deductible	**All Plans** These plans don't have a deductible.		
Initial Coverage	**All Plans** You pay the amounts listed in the following tables until your total yearly drug costs reach $5,030. You won't pay more than $35 for a one-month supply of each insulin product covered by our plan for all cost-sharing tiers. Total yearly drug costs are the total drug costs paid by both you and your Part D plan. If you reside in a long-term care facility, you pay the same as at a standard retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as a standard retail pharmacy. Coverage is limited to certain situations if you go out of network.		

	Essence Advantage Select (HMO)			Essence Advantage (HMO)			Essence Advantage Plus (HMO)		
Preferred Retail Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Tier 2 *(Generic)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Tier 3 *(Preferred Brand)*	$39 Copay	$78 Copay	$117 Copay	$39 Copay	$78 Copay	$117 Copay	$34 Copay	$68 Copay	$102 Copay
Tier 4 *(Non-Preferred Brand)*	$75 Copay	$150 Copay	$225 Copay	$75 Copay	$150 Copay	$225 Copay	$65 Copay	$130 Copay	$195 Copay
Tier 5 *(Specialty Drug)*	33% Coinsurance	Not offered		33% Coinsurance	Not offered		33% Coinsurance	Not offered	
Tier 6 *(Insulins)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Standard Retail Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	$4 Copay	$8 Copay	$12 Copay	$4 Copay	$8 Copay	$12 Copay	$4 Copay	$8 Copay	$12 Copay
Tier 2 *(Generic)*	$12 Copay	$24 Copay	$36 Copay	$12 Copay	$24 Copay	$36 Copay	$12 Copay	$24 Copay	$36 Copay
Tier 3 *(Preferred Brand)*	$47 Copay	$94 Copay	$141 Copay	$47 Copay	$94 Copay	$141 Copay	$42 Copay	$84 Copay	$126 Copay
Tier 4 *(Non-Preferred Brand)*	$100 Copay	$200 Copay	$300 Copay	$100 Copay	$200 Copay	$300 Copay	$80 Copay	$160 Copay	$240 Copay
Tier 5 *(Specialty Drug)*	33% Coinsurance	Not offered		33% Coinsurance	Not offered		33% Coinsurance	Not offered	
Tier 6 *(Insulins)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay

	Essence Advantage Select (HMO)			Essence Advantage (HMO)			Essence Advantage Plus (HMO)		
Standard Mail-Order Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	Not offered		$0 Copay	Not offered		$0 Copay	Not offered		$0 Copay
Tier 2 *(Generic)*	Not offered		$0 Copay	Not offered		$0 Copay	Not offered		$0 Copay
Tier 3 *(Preferred Brand)*	Not offered		$97.50 Copay	Not offered		$97.50 Copay	Not offered		$85 Copay
Tier 4 *(Non-Preferred Brand)*	Not offered		$187.50 Copay	Not offered		$187.50 Copay	Not offered		$162.50 Copay
Tier 5 *(Specialty Drug)*	33% Coinsurance	Not offered		33% Coinsurance	Not offered		33% Coinsurance	Not offered	
Tier 6 *(Insulins)*	Not offered		$0 Copay	Not offered		$0 Copay	Not offered		$0 Copay
Coverage Gap	**Both Plans** Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you'll pay for your drugs. The coverage gap begins after the total yearly drug cost (including what your plan has paid and what you've paid) reaches $5,030. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand-name drugs until your out-of-pocket costs total $8,000, which is the end of the coverage gap. Not everyone will enter the coverage gap. During the coverage gap, for tiers 1 and 2, you'll pay the same as during the initial coverage phase, or 25% of the drug cost (whichever is lower). Coverage gap costs for tiers 1 and 2 are shown in the following table. You'll need to use your formulary to locate your drug's tier.						Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you'll pay for your drugs. The coverage gap begins after the total yearly drug cost (including what your plan has paid and what you've paid) reaches $5,030. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand-name drugs until your out-of-pocket costs total $8,000, which is the end of the coverage gap. Not everyone will enter the coverage gap. During the coverage gap, for tiers 1, 2 and 6, you'll pay the same as during the initial coverage phase, or 25% of the drug cost (whichever is lower). Coverage gap costs for tiers 1, 2 and 6 are shown in the following table. You'll need to use your formulary to locate your drug's tier.		
	All Plans: **Important**—you won't pay more than $35 for a one-month supply of each insulin product covered by our plan for all cost-sharing tiers.								

	Essence Advantage Select (HMO)			Essence Advantage (HMO)			Essence Advantage Plus (HMO)		
Preferred Retail Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Tier 2 *(Generic)*	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay	$0 Copay
Tier 6 *(Insulins)*	No additional coverage			No additional coverage			$0 Copay	$0 Copay	$0 Copay
Standard Retail Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	$4 Copay	$8 Copay	$12 Copay	$4 Copay	$8 Copay	$12 Copay	$4 Copay	$8 Copay	$12 Copay
Tier 2 *(Generic)*	$12 Copay	$24 Copay	$36 Copay	$12 Copay	$24 Copay	$36 Copay	$12 Copay	$24 Copay	$36 Copay
Tier 6 *(Insulins)*	No additional coverage			No additional coverage			$0 Copay	$0 Copay	$0 Copay
Standard Mail-Order Cost-Sharing	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**	**30-Day Supply**	**60-Day Supply**	**90-Day Supply**
Tier 1 *(Preferred Generic)*	Not offered		$0 Copay	Not offered		$0 Copay	Not offered		$0 Copay
Tier 2 *(Generic)*	Not offered		$0 Copay	Not offered		$0 Copay	Not offered		$0 Copay
Tier 6 *(Insulins)*	No additional coverage			No additional coverage			Not offered		$0 Copay
Catastrophic Coverage	**All Plans** After your yearly out-of-pocket drug costs reach $8,000, you pay $0 for all plan-covered drugs.								

Cost-sharing may change depending on the pharmacy you choose.

Other Covered Benefits

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Acupuncture	Medicare-covered services (chronic low back pain), up to 20 visits per calendar year: $25 copay per visit	Medicare-covered services (chronic low back pain), up to 20 visits per calendar year: $20 copay per visit	Medicare-covered services (chronic low back pain), up to 20 visits per calendar year: $30 copay per visit
Chiropractic Care	**Both Plans** Manual manipulation of the spine to correct subluxation: $20 copay		Manual manipulation of the spine to correct subluxation: $15 copay
	All Plans A referral is required.		

<table>
<tr><th></th><th>Essence Advantage Select (HMO)</th><th>Essence Advantage (HMO)</th><th>Essence Advantage Plus (HMO)</th></tr>
<tr><td rowspan="2">Diabetes Supplies and Services</td><td colspan="3"><u>All Plans</u>
Diabetes self-management training: $0 copay
Diabetes monitoring supplies (including blood glucose monitors, lancets and blood glucose test strips*): $0 copay
When glucose meters and test strips are obtained at a pharmacy, coverage is limited to specific Bayer/Ascensia products.
Diabetic therapeutic custom-molded shoes or inserts: 20% coinsurance
Authorization is required for some items (e.g., diabetic custom-molded shoes and inserts, continuous glucose meters, insulin pumps).
*See Evidence of Coverage for a complete listing.</td></tr>
<tr><td colspan="2"></td><td><u>Both Plans</u>
Members with diabetes—for details on an additional shared allowance that can be used on over-the-counter items, see the Flexible Benefits Card section on this page.</td></tr>
<tr><td>Durable Medical Equipment
(wheelchairs, oxygen, etc.)</td><td colspan="3"><u>All Plans</u>
20% Coinsurance
Prior authorization may be required.</td></tr>
<tr><td rowspan="3">Flexible Benefits Card</td><td>$160 Shared credit per quarter</td><td>$110 Shared credit per quarter</td><td>$100 Shared credit per quarter</td></tr>
<tr><td colspan="2"></td><td><u>Both Plans</u>
Members with diabetes receive an additional $50 over-the-counter allowance per quarter as part of a special supplemental program for the chronically ill. Not all members qualify. Extra diabetes-related OTC funds won’t roll over from quarter to quarter.</td></tr>
<tr><td colspan="3"><u>All Plans</u>
Shared credit is supplied in the form of a debit card, provided by WEX, to use on certain non-Medicare-covered dental, vision and hearing products and services as well as health-related over-the-counter (OTC) items.
There are no restrictions on how much of the allowance can be spent in each category. Flex Card may be used with both in-network and out-of-network providers. For OTC items, the Flex Card can be used at approved retail locations and the online Essence OTC Store.
Any unused balance carries over from quarter to quarter but expires at the end of the calendar year.
The Flex Card isn’t a credit card. It can’t be converted to cash or used to pay plan premiums or for non-covered Flex Card services.
For more information, please see the Evidence of Coverage.</td></tr>
<tr><td rowspan="2">Foot Care
(podiatry services)</td><td>$25 Copay</td><td>$20 Copay</td><td>$30 Copay</td></tr>
<tr><td colspan="3"><u>All Plans:</u> A referral is required.</td></tr>
<tr><td>Home Healthcare</td><td colspan="3"><u>All Plans:</u> $0 Copay
A referral is required.</td></tr>
</table>

	Essence Advantage Select (HMO)	Essence Advantage (HMO)	Essence Advantage Plus (HMO)
Hospice	**All Plans** When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not Essence Healthcare.		
Outpatient Rehabilitation Services	Cardiac rehabilitation services: $20 copay per day Occupational, speech and language therapy visits: $35 copay	Cardiac rehabilitation services: $20 copay per day Occupational, speech and language therapy visits: $30 copay	Cardiac rehabilitation services: $20 copay per day Occupational, speech and language therapy visits: $20 copay
	All Plans A separate copayment for occupational therapy will apply if other outpatient therapy services are rendered on the same day. A referral is required.		
Outpatient Substance Abuse	**All Plans** Individual visit: $15 copay Group visit: $10 copay Prior authorization may be required.		
Over-the-Counter (OTC) Coverage	$160 Shared credit per quarter	$110 Shared credit per quarter	$100 Shared credit per quarter
		Both Plans Members with diabetes receive an additional $50 over-the-counter allowance per quarter as part of a special supplemental program for the chronically ill. Not all members qualify.	
	All Plans Shared credit is supplied in the form of a debit card (Flexible Benefits Card) provided by WEX. Allowance is shared between health-related OTC items, dental, vision and hearing. For more information, see the Flexible Benefits Card section on page 16.		
Prosthetic Devices	**All Plans** Prosthetic devices: 20% coinsurance Related medical supplies: 20% coinsurance Prior authorization may be required.		
Virtual/ Telehealth Visits	$0–$35 Copay	**Both Plans** $0–$30 Copay	
	All Plans You'll pay the same copay for the virtual/telehealth visit as if the services were received in the provider's office. A referral or authorization may be required (matches requirement for in-person visits).		
Wellness Programs	**All Plans** Health club membership/fitness classes through SilverSneakers®: $0 copay		

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-947-5816 (TTY: 711).

Understanding the Benefits

- [ ] The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs and benefits before you enroll. Visit EssenceHealthcare.com or call 1-866-947-5816 (TTY: 711) to view a copy of the EOC.
- [ ] Review the Provider Directory (or ask your doctor) to make sure the doctors you see now are in the network. See Understanding Important Rules for information regarding the rules for seeing providers outside of our network.
- [ ] Review the Provider Directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- [ ] Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- [ ] In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- [ ] Benefits, premiums and/or copayments/coinsurance may change on January 1, 2025.
- [ ] For our HMO plans, except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the Provider Directory).
- [ ] Our PPO plans allow you to see providers outside of our network (non-contracted providers). However, while we pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you may pay a higher copay for services received by non-contracted providers.
- [ ] **Effect on Current Coverage.** If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

Essence Healthcare includes HMO and PPO plans with Medicare contracts. Enrollment in Essence Healthcare depends on contract renewal. All Essence plans include Part D drug coverage. To enroll, you must have both Medicare Parts A and B and reside in the plan service area.

You must continue to pay your Medicare Part B premium. Please note that enrollment is limited to specific times of the year.

Members enrolled in an Essence Healthcare HMO plan must use plan providers except in emergency or urgent care situations. If a member obtains care from an out-of-network provider without prior approval from Essence Healthcare, neither Medicare nor Essence Healthcare will be responsible for the costs.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Essence Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Toll-free: 1-866-947-5816 (TTY: 711)
8 a.m. to 8 p.m., seven days a week

You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

ESSENCE HEALTHCARE®

13900 Riverport Drive
St. Louis, MO 63043
EssenceHealthcare.com

Our service area: St. Louis City, the Missouri counties of Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, St. Charles, St. Louis, Warren and Washington, and the Illinois counties of Bond, Clinton, Jersey, Macoupin, Madison, Monroe and St. Clair