

**Your Healthy  
Tomorrow —  
Starts Today**



**For all your questions, we have answers.**

Our customer service experts are ready to provide guidance and trained to answer all your questions. Just give us a call.

**1-866-597-9560 (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.

**Want to know more about your benefits?**

Log in to [EverythingEssence.com](https://EverythingEssence.com)  
or see your Evidence of Coverage booklet.



# Welcome to Essence

We're pleased to have you as a member of our plan and thank you for placing your trust in us.

At Essence, we realize there's no time like the present when it comes to your health. Investments you make in yourself today will benefit your health and well-being into the future. That's why we work hard today—and every day—to help you live your healthiest life.

Part of that work is how we communicate and collaborate with your doctors—to provide you with a better overall healthcare experience. Another part is how we work with and support you. That support takes many different forms—from making sure you have the benefits you need to reaching out with reminders and information to help you make decisions about your health.

One of the first ways we try to help is with this guide. It contains everything you'll need to know about getting started as an Essence member. We hope you find it helpful.

Thanks again for choosing Essence. We look forward to helping you on your healthcare journey.

Sincerely,  
The Essence Healthcare Team



**A Healthy Tomorrow Starts Today.**

# What's Inside



## Get Started.

---

A Quick New Member Checklist	page 6
Your Member Website	page 8
Payment Options	page 10



## Your Plan.

---

Choosing a Primary Care Physician	page 12
Part D Prescription Drugs	page 14
Dental	page 16
Vision	page 17
Flexible Benefits Card (and Over-the-Counter Benefits)	page 18
More Money-Saving Extras: Hearing, Fitness, Transportation, Travel	page 20



## Resources and More.

---

Over-the-Counter Product List	page 24
Annual Health Checklist	page 25
Phone Numbers	page 26
Important Legal Documents	page 27
Notice of Privacy Practices	page 28



**Get Started.**

# Where to Begin: A Quick New Member Checklist

## Review, Plan, Prepare



### **Review your Essence member ID card.**

Call Customer Service if you have questions or need to correct any information.



### **Plan a visit with your primary care physician (PCP).**

Talk to your doctor about preventive services you need to complete this year. (pg. 12)



### **Prepare your legal documents.**

Fill out or share important legal documents with Essence. (pg. 27)

# Utilize Your Member Website



## **Create an account on EverythingEssence.com.**

Access benefit information, see plan documents and more on your Member Website. (pg. 8)



## **Sign up for paperless communications.**

Cut the clutter and get Essence documents electronically. (pg. 8)



## **Complete your Health Risk Assessment (HRA).**

This helps us and your PCP provide the best care. View, download or fill out this form on your Member Website. (pg. 8)



## **Fill out your Transition of Services form.**

If you scheduled treatments or procedures that will take place after your effective date with Essence, fill out this form. View or download the form on your Member Website. (pg. 8)



## **Check out our convenient payment options— if applicable to your plan.**

See page 10 if your plan has a monthly premium or you owe a late-enrollment penalty.



## **Review your pharmacy and prescription drug options.**

Learn how to access all you need to know about covered drugs, pharmacies and more. (pg. 14)

# EverythingEssence.com

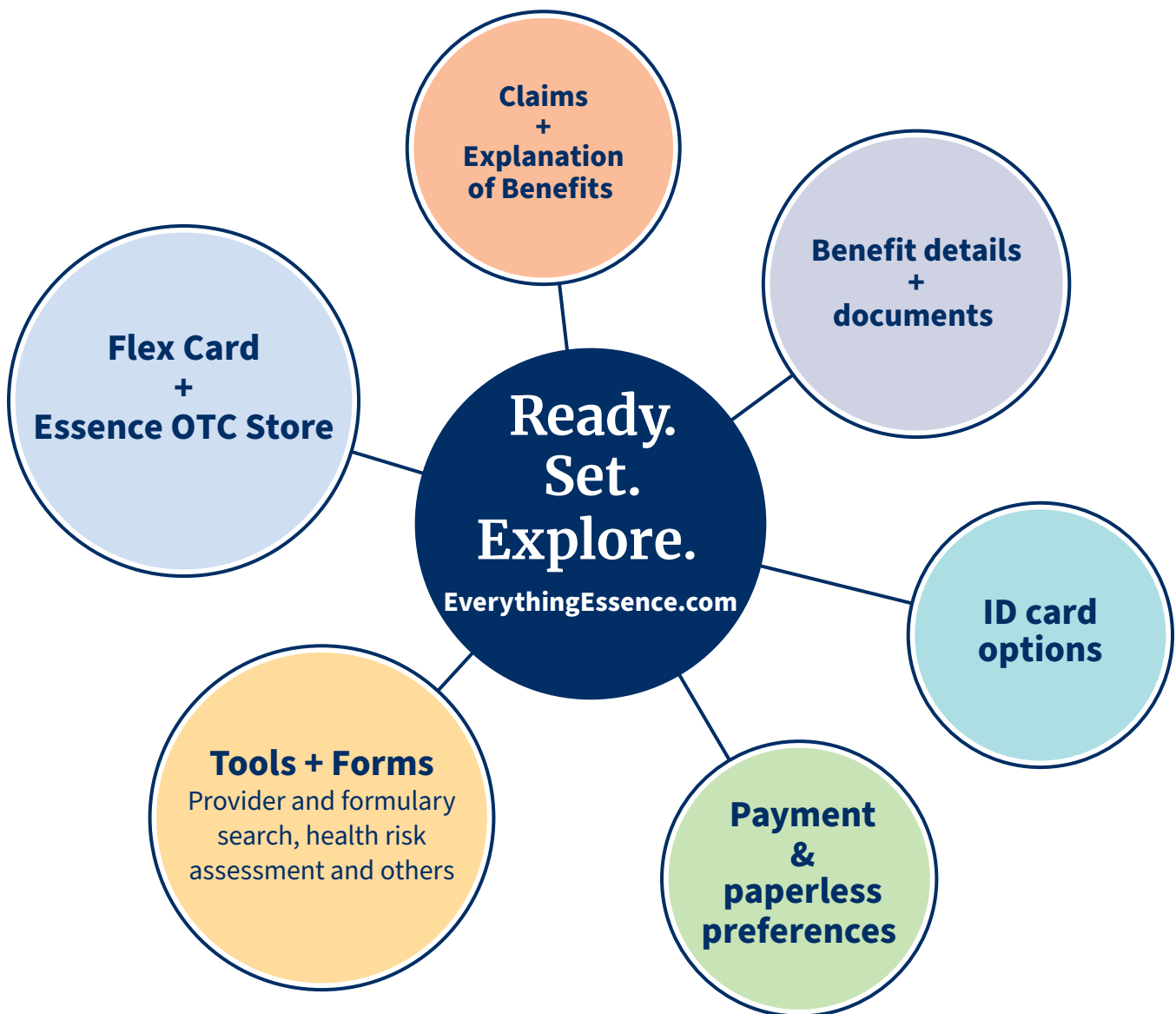
Plan information and more—at your fingertips.

From benefits to claims and everything in between, your Member Website makes it easy to access what you need as an Essence member.



## Signing up is easy.

Visit EverythingEssence.com and follow the steps to create an account. Be sure to have your member ID card handy.





Log in to your Member Website, and click the following sections to see all that's available to you.

## My Coverage

- Replace or request ID cards (via “Quick Links” section).
- Change payment option for plan premium or late enrollment penalty (via “Plan Premium Information” section).
- Switch to paperless plan documents (click the “Save paper. Go paperless.” button).
- See covered benefits and costs plus how to use extras like dental, vision, hearing, fitness and more.
- Learn about your Flex Card and access the online Essence OTC Store.

## Providers

- Use the online search tool to see in-network providers, or print the Provider Directory.
- Learn about different types of providers or how to change or choose a primary care physician (if relevant to your plan).

## Pharmacy

- Use the online search tool to see covered drugs, or print the Prescription Drug Formulary.
- Learn about mail-order service, phases of your drug benefit and programs available to you.

## Claims/Referrals

- See your hospital or medical claims and any associated Explanation of Benefits documents that are available.
- Learn how to dispute a claim or file a claim for services you already paid for.

## Documents/Other

- Access important forms, such as the Health Risk Assessment, Transition of Services and more.
- See plan documents like your Evidence of Coverage (lists all your plan benefits) and the Annual Notice of Change (sent yearly to notify you of any plan changes).

# Convenient Payment Options: Making It Easier to Pay Your Bill

If you chose a plan with a premium, or if you owe a late enrollment penalty, there are a variety of ways to pay your bill. Rather than sending a check, consider one of our quicker, easier payment options, which help prevent payment processing delays while saving you time and effort.

## Choose From



Social Security Administration withholding



Railroad Retirement Board withholding



Automatic bill-triggered or one-time credit card payment



Automatic Electronic Funds Transfer (directly from your bank)



## Changing Your Payment Method

1. Log in to [EverythingEssence.com](https://www.everythingessence.com) (or create an account if you don't already have one).
2. Once logged in, locate "Plan Premium Information" on your "My Coverage" page, and click "Change my payment option."
3. Fill out the online Payment Option Change form.

## A Special Note for Setting up Credit Card Payments

After you fill out the online payment option form, there are easy-to-follow instructions for setting up your credit card payment. You can access instructions on your Member Website by visiting [EverythingEssence.com](https://www.everythingessence.com). If you log in, select the "Access a helpful PDF guide" link near the "Pay Now" button on the "My Coverage" page. If you choose not to log in, you must first enter your ZIP code and select your plan. Then, click "Learn How to Use Direct Biller," which is near the "Pay Now" button. Note: The system used to process credit card payments (Direct Biller) requires a separate username and password.

**Your Plan.**

# Getting Healthy: It's Easier with a PCP

---

At Essence, our goal is to help your health. That's why we encourage building a relationship with a primary care physician (PCP). A PCP helps keep your health on track. Not only can they communicate with other physicians involved in your care, a PCP also serves as your go-to for health-related questions, advice and recommendations.

If you're an HMO plan member, you're required to choose a PCP. If you're a PPO plan member, a PCP isn't required, but we recommend choosing one. Follow the steps below to get started with a PCP.

## STEP 1

### **Choose someone who's right for your needs.**

Start by visiting [EverythingEssence.com](https://www.EverythingEssence.com) and clicking the "Providers" section. There, you'll find our online provider search tool. You can see a list of in-network providers and even filter by distance, gender, spoken language and more.

## STEP 2

### **Make an appointment.**

If you're new to Medicare, schedule your Welcome to Medicare visit. Or, if you're an existing Medicare member, make an appointment for an annual visit. In addition to taking routine measurements like height, weight and blood pressure, your PCP can:

- Review your medical history and prescription drugs.
- Complete a cognitive assessment or check your risk for depression.
- Discuss risk factors, treatments and preventive screenings you might need.

## Preventive Care and Screenings—No Cost to You

Based on your health needs and age, your PCP will recommend certain screenings, vaccines or other preventive care options.

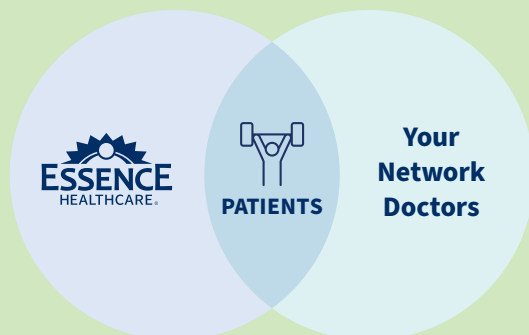


*Essence covers many preventive services for a \$0 copay; some of which are listed on page 25.*

*For more information on preventive services, see Chapter 4 of your Evidence of Coverage.*

### Did You Know?

Essence works with your providers to give you a better healthcare experience. Our in-network doctors receive incentives for helping you stay healthy. We also share technology driven insights so providers can improve your care. And because our network providers are more familiar with Essence plans, you receive a more personalized visit.



# Getting the Most out of Your Part D Prescription Drug Coverage

Your Essence plan covers thousands of generic and brand-name prescription drugs. And you won't have to meet any deductibles, which means your coverage starts on day one. There are a few things you'll want to know to make the most of this benefit.



*Your Essence Member Website (EverythingEssence.com) is the best place to find information about specific covered drugs and where to get them. Once you log in, click the “Pharmacy” section near the top of the page.*

## Your Covered Drugs

In the “Pharmacy” section of your Member Website, you'll see a quick breakdown of covered drugs and your cost-share based on the drug's tier. If you're curious about what drugs are covered by the plan, you can use our online Formulary Search Tool, which lets you search by the drug name and/or drug class. The Prescription Drug Formulary is also available for download.

## Pharmacy Options

As an Essence member, you have thousands of in-network pharmacies to choose from nationwide. In certain situations, we may also cover drugs purchased from out-of-network pharmacies (usually at a higher cost).

Use our online Pharmacy Search Tool to search for a pharmacy by name or to access a complete list of network pharmacies.

## Save More with Preferred and Mail-Order Pharmacies!

You'll save money when you fill your prescription drugs at one of our preferred pharmacies, which include CVS and Walmart. Mail order is another great way to save—not just money, but time. Get a 90-day supply of your prescriptions delivered right to your door.

### Preferred pharmacies:



### Mail-order pharmacy:



### Signing up for mail order:

- Click the “MedImpact Portal” button on your “Pharmacy” page.
- Or call Birdi, your mail-order pharmacy, directly at 1-855-873-8739 (TTY: 711).

## Want to Learn More About Your Pharmacy Benefit?

Log in to your Member Website and click the “Pharmacy” section for information about:

- Getting Extra Help for your prescription drug costs
- Different coverage phases of your Part D prescription benefit
- Covered diabetic testing supplies at retail pharmacies
- The Part D Drug Transition Policy—how to obtain a temporary fill of non-covered drugs and/or drugs with a coverage restriction (as applicable)
- The FREE Medication Therapy Management Program—for members who qualify based on the number and cost of drugs they take, along with having qualified medical conditions

### HELPFUL HINTS

- If you prefer retail pharmacies, eliminate trips by asking your doctor for 90-day supplies!
- Going out of town? You can request a vacation override for some medications. Just call our customer service department.

# Dental Benefits to Smile About

Dental coverage is included with your Essence plan for no additional premium. You won't have to meet any deductibles before we start paying for your care, and all covered services are a \$0 copay.



*To see your dental benefit details, such as what's covered and information on your dental allowance (if included in your plan), log in to [EverythingEssence.com](https://EverythingEssence.com) and click the "Dental Benefits" button on your "My Coverage" page.*



## Your Dental Network

Your dental benefit is administered through DentaQuest®. You can find your DentaQuest contact information on the back of your Essence member ID card. If you're in an HMO plan, you must see dental providers in the DentaQuest provider network. PPO plan members may see out-of-network providers if they agree to treat Essence members.



## Finding a DentaQuest Provider

Visit [DentaQuest.com](https://DentaQuest.com) or contact DentaQuest at 1-800-214-9881 (TTY: 711).



## Flex Card Eligible!

In addition to your included dental benefits, you'll also get a preloaded Flex Card to help cover certain non-Medicare-covered dental services and products. For more information, see page 18.

## What's Next?

After you choose a dentist, it's a good idea to:

1. Call and confirm that the dental office participates with DentaQuest and accepts members from your Essence plan. If you're a PPO plan member and want to see an out-of-network provider, make sure they agree to treat Essence members.
2. Schedule your first yearly cleaning. Be sure to show the dental office staff your Essence member ID card when you check in for your appointment.



# Seeing Clearly with Essence

As an Essence member, you're covered for vision services and eyewear for no additional monthly premium, and we don't require you to meet any deductibles before we start paying for your care.



## Your Vision Network

Your vision benefit is administered through EyeQuest®. If you're in an HMO plan, you must see vision providers in the EyeQuest provider network. PPO plan members may see out-of-network providers if they agree to treat Essence members.



## Finding an EyeQuest Provider

Visit [DentaQuest.com/Vision](https://DentaQuest.com/Vision) or contact EyeQuest at 1-800-214-9881 (TTY: 711).

You can also find detailed provider search instructions on your Member Website.

## What's Next?

After you choose a routine vision provider, it's a good idea to:

1. Call and confirm that the office participates with EyeQuest and accepts members from your Essence plan. If you're a PPO plan member and want to see an out-of-network provider, make sure they agree to treat Essence members.
2. Schedule a routine eye exam if you're due for one. If you have a medical eye problem, such as cataracts or glaucoma, contact your primary care physician. Your doctor may refer you to or recommend an ophthalmologist or optometrist. Please check Chapter 4 of your Evidence of Coverage booklet to see any referral requirements.



*To see your vision benefit details, such as what's covered and information on your eyewear allowance, log in to [EverythingEssence.com](https://EverythingEssence.com) and click the "Vision Benefits" button on your "My Coverage" page.*



## Flex Card Eligible!

In addition to your included vision benefits, you'll also get a preloaded Flex Card to help cover non-Medicare-covered eyewear. For more information, see page 18.

# Core + More

## Preloaded Flexible Benefits Card

As an Essence member, you get built-in dental, vision and hearing benefits. You'll also get a debit Flex Card with more money to use in those categories, and on over-the-counter items.



### How It Works

You can use up to your whole allowance in any of the allowed categories—with both in-network and out-of-network providers. Your card is valid at eligible physical retail locations or the online Essence OTC Store. Your total annual allowance is divided into equal amounts that are loaded on the card at the beginning of each quarter (January, April, July and October). Funds roll over from quarter to quarter but expire at the end of the calendar year.

You'll receive your first quarterly allowance as soon as your Essence plan membership begins and you have received your card.

### Eligible Services and Products

Non-Medicare-covered items and services, such as:

- Eyewear
- Hearing aids
- X-rays, fillings, crowns and other dental work

Eligible health-related over-the-counter products, like:

- Pain relievers
- Vitamins
- First aid products

See page 24 for a more comprehensive list of eligible OTC items.

## For Everything Flex Card, Check EverythingEssence.com

Log in to your Member Website account to find out:



What can be purchased with the Flex Card



Where you can use your card



How to check your card balance



How to access the online Essence OTC Store

Some features, like frequently asked questions, are available without logging in. For more personalized Flex Card information and options, simply log in (or create a new account if you don't already have one).

### Finding Applicable Retail Locations

Once logged in to EverythingEssence.com:

1. Click “Flex Card” under the “How to Use Your Benefits” section of the “My Coverage” page.
2. Click on the “Visit WEX” button. You’ll be automatically redirected to the WEX Flex Card website and can:
  - Click “Tools & Support” from the top navigation panel.
  - Click “Merchant Locator.”

Don't want to visit the website? See Chapter 4 of your Evidence of Coverage booklet for allowance details and more. You can also contact Essence Customer Service.



### IMPORTANT:

- The Cardholder Agreement document mailed with your Flex Card includes details on activating your card and selecting a PIN. Please disregard this information. You don't need to call to activate your card, nor do you need to select a PIN. Your card is sent ready to use.
- The Flex Card must be used for payment of eligible items and services. Any other forms of payment used aren't eligible for reimbursement.
- Your 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.

# More Money-Saving Extras



To see your hearing benefit details, such as what's covered and information on your hearing aid allowance (if included as part of your plan), log in to [EverythingEssence.com](https://EverythingEssence.com) and click the "Hearing Services" button on your "My Coverage" page.



## Flex Card Eligible!

In addition to your included hearing benefits, you'll also get a preloaded Flex Card to help cover the cost of hearing aids. For more information, see page 18.



## Hearing

As an Essence member, you're covered for hearing exams and screenings for no additional monthly premium, and we don't require you to meet any deductibles before we start paying for your care.

### Provider Network and Hearing Aids

#### For hearing exams and screenings:

You must see an audiologist or other qualified provider in the Essence network if you're an HMO plan member. If you're in a PPO plan, you may go outside of the Essence network as long as the provider accepts Medicare and agrees to treat you.

#### For hearing aids:

There are no network restrictions on hearing aids. While they may be purchased from any provider, we partner with Amplifon Hearing Healthcare to give you added savings and support. For more information on what Amplifon offers or how to set up an appointment for hearing aids with an Amplifon provider, visit [AmplifonUSA.com/Essence](https://AmplifonUSA.com/Essence) or contact 1-877-846-7076 (TTY: 711).



## Fitness

SilverSneakers® is a fitness and well-being program included with your plan at no extra cost. You'll enjoy basic access to participating fitness centers with amenities such as fitness equipment, pools and fitness classes geared toward seniors of all fitness levels.<sup>1,2</sup> You'll also have access to live and on-demand workouts by visiting [SilverSneakers.com](https://www.silversneakers.com). Make sure to explore the website to see all that's available to you.

### Getting Started with SilverSneakers

1. You'll need to get your 16-digit member ID from SilverSneakers by visiting [SilverSneakers.com/Card](https://www.silversneakers.com/Card) or calling Customer Service at 1-888-423-4632 (TTY: 711).
2. To find participating gyms and fitness centers that accept SilverSneakers, visit [SilverSneakers.com/Locations](https://www.silversneakers.com/Locations). You can visit any of the thousands of locations nationwide.
3. Set a date to visit a location and remember to write down your SilverSneakers member ID number and take it with you. You can tour the location to see what they have to offer.

<sup>1</sup> Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

<sup>2</sup> Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.

# More Money-Saving Extras *(cont)*



## Transportation

Many Essence plans include no-cost transportation assistance. If this benefit is included with your plan, you'll have a set number of one-way rides to approved medical appointments and facilities.

### Approved Locations

- Provider offices
- Rehabilitation clinics
- Pharmacies and more

### How to Schedule a Ride

1. Call MTM toll-free at 1-888-513-0705 (TTY: 711) 24 hours a day, seven days a week.
2. Please call two business days (Monday through Friday) in advance to schedule your ride. Note: If calling on Saturday or Sunday to schedule a trip, the first business day would begin on Monday.
3. Please have the following information available when you call:
  - Your name and Essence ID number (located on your Essence member ID card)
  - The name, address, ZIP code and phone number of the location where you need to be picked up
  - The name, address, ZIP code and phone number of your destination



To see your transportation benefit details, log in to [EverythingEssence.com](https://EverythingEssence.com) and click the “Transportation Benefits” button on your “My Coverage” page.



For more on your travel coverage, log in to [EverythingEssence.com](https://EverythingEssence.com) and click “Accessing Care Away from Home” on your “My Coverage” page.



## Travel

If an illness or injury should arise while you're away from home, we have you covered. We offer you the coverage you need by providing urgent or emergency care while traveling within or outside of the United States.

**Resources  
and More.**

# Summary of Approved OTC Items

---

## First Aid

- Bandages, wraps, tapes, dressings and kits
- Antibiotics/antiseptics
- Slings/supports
- Skin remedies/protectants
- Hand sanitizers
- Protective gloves and face masks

## Foot/Leg Care/Treatments

- Foot care/hygiene aids
- Therapeutic compression hosiery

## Vitamins/Minerals

- Sleeping aids
- Stress relief/calmatives
- Pain relief products
- Arthritic/rheumatic/muscular pain relief
- General/multi-use pain relief
- Headache/migraine pain relief
- Powdered pain relief

## Skin/Scalp Aid Products

- Antifungal products
- Insect bite relief
- Wart/corn/callus treatments

## Respiratory/Allergy Products

- Allergy prevention/relief/antihistamines
- Chest rubs
- Cold/cough remedies
- Decongestants
- Humidifiers/vaporizers
- Nasal strips/sprays
- Throat remedies

## Sensory Organs Care/Treatments

- Ear preparations
- Eye preparations
- Contact lens care
- Reading glasses

## Diagnostic Monitors

- Body fat monitor
- Heart rate monitor
- Personal scales

## Oral Hygiene

- Breath fresheners/mouth rinses
- Dental cleansing
- Denture care/cleansing
- Oral care aids (non-powdered/powdered)

## Personal Aids

- Disability aids

## Sun Protection Products

- Sunscreen
- After sun care
- Lip balm with SPF

## Habit Treatment

- Anti-smoking aids

## Travel Sickness Products

- Motion sickness

## Diagnostic Tests

- COVID-19 home tests
- Thermometers

## Bladder/Genital/Rectal Products

- Diuretic remedies
- Enemas/douches
- General irritation
- Rectal medication
- Adult incontinence pads/supplies
- Underwear (disposable/non-disposable)

## Gastrointestinal Remedy Products

- Antacids/indigestion/flatulence remedies/diarrhea remedies
- General gastrointestinal remedies, laxatives
- Nausea remedies
- Oral rehydration/electrolyte maintenance

## Oral/Mouth Treatments

- Halitosis treatment
- Ulcer treatments



# My 2024 Annual Health Checklist

Put this Annual Health Checklist somewhere visible and use it to keep track of important upcoming screenings and vaccines as well as appointments with your doctor.



Schedule a yearly visit or a Welcome to Medicare visit with your primary care doctor.    date: \_\_\_\_\_ time: \_\_\_\_\_

Work with your doctor to get a list of any annual screenings you need this year.



Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_

Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_



September—get your annual flu shot.

I got my flu shot on: \_\_\_\_\_

Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_

Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_



October—get your annual flu shot if you haven't already.

I got my flu shot on: \_\_\_\_\_

Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_

Screening: \_\_\_\_\_ date: \_\_\_\_\_ time: \_\_\_\_\_

## Additional Screenings and Appointments

Mammogram: *do I need one:* Y or N    date: \_\_\_\_\_ time: \_\_\_\_\_

Colonoscopy: *do I need one:* Y or N    date: \_\_\_\_\_ time: \_\_\_\_\_

Routine dental cleaning: schedule two this year.    date: \_\_\_\_\_ time: \_\_\_\_\_

date: \_\_\_\_\_ time: \_\_\_\_\_

Routine vision exam: schedule one this year.    date: \_\_\_\_\_ time: \_\_\_\_\_

## If You Have Diabetes

Talk to your doctor about which tests you need to schedule (A1C, diabetic retinal eye exams, kidney tests, etc.).

# Customer Service and Other Important Numbers

Toll-free: 1-866-597-9560 (TTY: 711)

Open Monday through Friday, from 8 a.m. to 8 p.m., seven days a week.\*

Email: [customerservice@essencehealthcare.com](mailto:customerservice@essencehealthcare.com)

Member Website: [EverythingEssence.com](http://EverythingEssence.com)

## MTM Transportation Provider

Toll-free: 1-888-513-0705 (TTY: 711)

Open 24 hours a day, seven days a week

[MTM-Inc.net](http://MTM-Inc.net)

## Mercy Behavioral Health/Chemical Dependency Services

Toll-free: 1-877-405-7612 (TTY: 711)

Open 24 hours a day, seven days a week

[MBH-EAP.com/Managed-Behavioral](http://MBH-EAP.com/Managed-Behavioral)

## DentaQuest®

Toll-free: 1-800-214-9881 (TTY: 711)

Open Monday through Friday, 7 a.m. to 5 p.m., Central Time

[DentaQuest.com](http://DentaQuest.com)

## EyeQuest®

Toll-free: 1-800-214-9881 (TTY: 711)

Open Monday through Friday, 7 a.m. to 5 p.m., Central Time

[DentaQuest.com/Vision](http://DentaQuest.com/Vision)

## SilverSneakers Fitness Program

Toll-free: 1-888-423-4632 (TTY: 711)

Open Monday through Friday, 7 a.m. to 7 p.m., Central Time

[SilverSneakers.com](http://SilverSneakers.com)

## Amplifon Hearing Healthcare

Toll-free: 1-877-846-7076 (TTY: 711)

Open Monday through Friday, 7 a.m. to 7 p.m., Central Time

[AmplifonUSA.com/Essence](http://AmplifonUSA.com/Essence)

## Birdi, Inc.® (mail-order prescriptions)

Toll-free: 1-855-873-8739 (TTY: 711)

Open Monday through Friday, 7 a.m. to 7 p.m., Central Time and Saturdays, 8 a.m. to 4 p.m.

[MedImpact.com](http://MedImpact.com)



### Your Member Website

[EverythingEssence.com](http://EverythingEssence.com)

Username:

---

Password:

---

\* 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.

# Important Legal Documents

---

## WHY THEY MATTER:

If you ever need someone to make healthcare decisions for you (family, friend, etc.), it's wise to have certain legal documents ready. The following documents serve different purposes but may all be necessary depending on your situation or needs. Take some time to read about and prepare each one in case you need them.

### Appointment of Representative (AOR)

- Grants power to file complaints with Essence, appeal plan decisions and more
- Good for one year from the date signed
- Durable Power of Attorney can work in its place

### Power of Attorney (POA)

- Grants power to change your PCP, address or phone number, disenroll you from the plan, etc.
- Typically this document is a Durable POA, which remains in effect for life or until you revoke the power granted to the agent

### Health Care Directive/Living Will

This document helps providers determine a course of action if you're unable to communicate.

### HIPAA Authorization Form

This form grants Essence permission to release your account information to certain third parties (spouse, family and friends).

## WHERE TO FIND:

- AOR and HIPAA forms are available at [EverythingEssence.com](https://www.EverythingEssence.com) after clicking on "Documents/Other."
- You can find POA and Health Care Directive forms by searching the form name on your state's government website. For these two forms specifically, it's wise to seek legal counsel before completing them or to help you complete them.

## Sending Your Documents

Choose the option that's easiest for you.

### Mail

Essence Healthcare  
P.O. Box 5907  
Troy, MI 48007

### Email

[customerservice@essencehealthcare.com](mailto:customerservice@essencehealthcare.com)

### Fax

1-888-480-2577



## Need help?

If you have questions about any of these forms or need help locating them, please contact Customer Service.

# Notice of Privacy Practices

---

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.**

**PLEASE REVIEW THIS NOTICE CAREFULLY.**

The protection of the privacy and confidentiality of our members' health information takes precedence at Essence. We know that you count on Essence to keep your personal and health information safe. Health information that identifies you ("protected health information" or "health information") includes your medical record and other information relating to your care or payment for your care. This document is based on state and federal law, as well as our own Code of Conduct, and is effective as of October 1, 2023.



## Your Rights

---

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

## Your Choices

---

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

## Our Uses and Disclosures

---

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

## Your Rights

---

**When it comes to your health information, you have certain rights.**

This section explains your rights and some of our responsibilities to help you.

**Get a copy of health and claims records.**

- You can ask to receive a copy of certain health information we maintain about you in a “designated record set”, such as claims or medical management records. In some cases, you may receive a summary of this health information. Ask us how to do this.
- We may charge a reasonable, cost-based fee for providing the copies.

### **Ask us to correct health and claims records.**

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. We may say “no” to your request but we’ll tell you why in writing within 60 days. Ask us how to do this.

### **Request confidential communications.**

- You can request to receive confidential communications in a specific way (for example, home or office phone) or to send mail to a different address. We will accommodate reasonable requests.

### **Ask us to limit what we use or share.**

- You can ask us not to use or share certain health information for treatment, payment, or our healthcare operations.
- We will consider your request, but we are not required to agree.

### **Get a list of those with whom we’ve shared information.**

- You can ask for a list (accounting) of the times we’ve shared your health information for up to six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

### **Get a copy of this privacy notice.**

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

### **Choose someone to act for you.**

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

### **To contact us or file a complaint if you feel your rights are violated:**

- If you wish to exercise any of your rights, have a question, or believe that your privacy rights have been violated, please contact us by calling the customer service telephone number on the back of your membership card. We will not retaliate against you for filing a complaint, either with us or the Department.

You may also mail your written requests or complaints to:

Essence Healthcare  
ATTN: Privacy Officer  
13900 Riverport Drive  
Maryland Heights, MO 63043

- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/complaints/](http://www.hhs.gov/ocr/complaints/).

# Your Choices

---

## **For certain health information, you can tell us your choices about what we share.**

If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care.
- Share information in a disaster relief situation.

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

## **Situations that require your authorization**

For uses and disclosures not generally described below, we must obtain your written authorization. For example, the following uses and disclosures will be made only with your authorization:

- Uses and disclosures for marketing purposes;
- Uses and disclosures that constitute the sale of Personal Health Information (“PHI”); and
- Most uses and disclosures of psychotherapy notes.

You have the choice to revoke that authorization, in writing, at any time. If you revoke your authorization, we will no longer use or disclose health information about you for the activities covered by the authorization. The uses and disclosures made previously while your authorization was in effect will not be impacted by a revocation.

# Our Uses and Disclosures

---

## **How do we typically use or share your health information?**

We typically use or share your health information in the following ways:

### **Help manage the health care treatment you receive**

We may use your health information and share it with another health plan, insurer, or health care professional who has a relationship with you to support case management, care coordination or quality improvement activities. This includes the use and disclosure of your information to help you obtain services you may need, or to coordinate your care and services.

*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

### **Run our organization**

- We may use and disclose your information to run our business, including but not limited to activities such as quality assessment and improvement, case management and care coordination, activities relating to improving health outcomes or reducing health care costs, provider credentialing, compliance activities, and general business planning and administrative activities. We may also de-identify health information in accordance with applicable laws. De-identified Information is no longer subject to this Notice, and we may use the information for any lawful purpose.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

- We do not sell member information for HIPAA-defined fundraising purposes.
- We may disclose your information to Business Associates that perform services on our behalf if the information is necessary for such services. Our Business Associates are required by law and under a written agreement with us to protect the privacy of your information.

*Examples: We use health information about you to improve the services we offer to you, provide you with customer service, and offer disease management programs or treatment alternatives you may be eligible for.*

### **Pay for your health services**

We can use and disclose your health information as we pay for your health services.

*Example: We use and disclose your information to process and pay claims for healthcare services provided to you.*

### **How else can we use or share your health information?**

We are allowed or required to share your information in other ways, usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: [www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/](http://www.hhs.gov/hipaa/for-individuals/guidance-materials-for-consumers/).

### **Public health and safety issues**

We can share health information about you for certain situations, such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

### **Research**

We can use or share your information for health research.

### **Comply with the law**

We will share information about you to comply with legal obligations or requirements.

### **Respond to organ and tissue donation requests and work with a medical examiner or funeral director**

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner or funeral director when an individual dies.

### **Address workers' compensation, law enforcement, and other government requests**

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security and presidential protective services



### **Respond to lawsuits and legal actions**

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

### **Contacting you**

We, along with our affiliates and/or vendors, may call, email, or send you a text message by using the contact information you have provided to us to let you know about wellness programs, treatment options, or other benefits and services related to your health. If at any time you would like to opt-out from receiving text messages from us, you can opt-out at any time by texting “Stop.”

## **Our Responsibilities**

---

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/hipaa/for-individuals/notice-privacy-practices/](http://www.hhs.gov/hipaa/for-individuals/notice-privacy-practices/).

## **Changes to the Terms of this Notice**

---

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our website at [EssenceHealthcare.com](http://EssenceHealthcare.com), and we will mail a copy to you.<sup>1</sup>

<sup>1</sup> This Notice of Privacy Practices applies to the following health plans affiliated with Essence Healthcare: Essence Healthcare, Inc. (operating in Missouri, Illinois, Kentucky, Indiana, and Arkansas) Essence Healthcare of Ohio, Inc. (operating in Ohio) Essence Healthcare PPO, Inc. (operating in Missouri, Illinois, Kentucky, Indiana and Arkansas)

## To Contact Us or to File a Complaint

---

If you wish to exercise any of your rights, have a question, or believe that your privacy rights have been violated, please contact us by calling the customer service telephone number on the back of your membership card. We will not retaliate against you for filing a complaint, either with us or the Department. You may also mail your written requests or complaints to:

Essence Healthcare  
ATTN: PRIVACY OFFICER  
13900 Riverport Drive  
Maryland Heights, MO 63043

- You can file a complaint with the **U.S. Department of Health and Human Services Office for Civil Rights** by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/complaints/](http://www.hhs.gov/ocr/complaints/).

## Multi-Language Insert

### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-597-9560 (TTY: 711). Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-597-9560 (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-597-9560 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-597-9560 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-597-9560 (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-597-9560 (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-597-9560 (TTY: 711) sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-597-9560 (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-597-9560 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-597-9560 (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (TTY: 711) 1-866-597-9560. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-597-9560 (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-597-9560 (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-597-9560 (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-597-9560 (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-597-9560 (TTY: 711). Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますごございます。通訳をご用命になるには、1-866-597-9560 (TTY: 711) にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。







Essence Healthcare includes HMO and PPO plans with Medicare contracts. Enrollment in Essence Healthcare depends on contract renewal. 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.

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.

Members enrolled in an Essence Healthcare PPO plan may see out-of-network providers (non-contracted providers). Out-of-network/non-contracted providers are under no obligation to treat Essence Healthcare 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.

**Toll-free: 1-866-597-9560 (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.



**13900 Riverport Drive**  
**St. Louis, MO 63043**  
**EverythingEssence.com**



**Like Us On Facebook**  
[Facebook.com/EssenceHealthcare](https://www.facebook.com/EssenceHealthcare)



**Visit Us Online**  
[EverythingEssence.com](https://www.EverythingEssence.com)