

A Healthy Tomorrow Starts Today.



2023 Medicare Decision Guide

ESSENCE ADVANTAGE® (HMO) - ESSENCE ADVANTAGE SELECT® (HMO)
ESSENCE ADVANTAGE PLUS® (HMO) - ESSENCE DUAL ADVANTAGE (HMO D-SNP)
ESSENCE ADVANTAGE CHOICE (PPO) - ESSENCE ADVANTAGE CHOICE PLUS (PPO)



Serving St. Louis City, the Missouri counties of Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis and Warren, and the Illinois counties of Madison, Monroe and St. Clair

More of What Makes the Right Plan

One of our goals at Essence is to have a plan that's right for everyone—one that meets all your needs and wants, from doctor choice to benefits and price. We do this by offering more in every way possible.

More Choices.

We have several plan types to choose from, including Health Maintenance Organization (**HMO**), Preferred Provider Organization (**PPO**) and Dual Special Needs Plans (**HMO D-SNP**). They all function differently and are designed to help you get the most out of your care—in a way that you're most comfortable. See page five for help choosing which is right for you.

More Flexibility.

Our new **Flexible Benefits Card** allows you to access your plan's extra benefits when, how and where you want. With Flex Card allowances up to \$2,500 depending on the plan you choose, you can use your card to pay for things like dental, vision, hearing and over-the-counter (OTC) items.

More Savings.

Our plan options include many ways to save, such as **\$0** premiums, **\$0** deductibles, **\$0** primary care copays and **\$0** generic medications.*

More Doctors.

Essence has a robust network of leading area providers—all sharing our mission of delivering high-quality care.

More Counties.

To provide more areas with better healthcare, **we've expanded our service area** to include the following counties in Missouri: Crawford, Franklin, Lincoln and Warren. We continue to serve St. Louis City, the Missouri counties of Jefferson, St. Charles and St. Louis, and the Illinois counties of Madison, Monroe and St. Clair.

*Copay amounts applicable at preferred pharmacies. You are not required to use a preferred pharmacy and other pharmacies are available in our network.



A Healthy Tomorrow Starts Today.

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.

At **Essence Healthcare**, we work hard today—and every day—to help you live your healthiest life so you can continue to pursue the things you love surrounded by the people you love.



Complete Protection

page 4

A Plan for Everyone

page 5

Benefits at a Glance

page 6

Why People Choose Essence

page 8

Important Dates

page 10

What's Next?

page 11

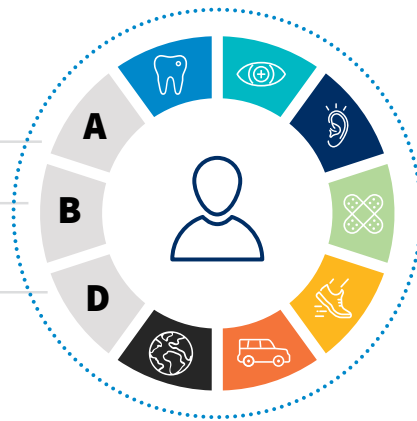
The Complete Protection Package

Unlike other Medicare options, Essence bundles your hospital, medical and prescription drug coverage into one plan. You'll also get extras needed to complete your coverage, such as dental, vision, hearing, health club memberships and more. We do this for as little as a \$0 monthly premium, and we provide maximum out-of-pocket protection so that you won't pay more than a certain amount per year for your healthcare.

Original Medicare

- Hospital Coverage (Part A)
- Medical Coverage (Part B)

Prescription Drug Coverage (Part D)



Money-Saving Extras

Dental Coverage

Vision Coverage

Hearing Aid Coverage

Over-the-Counter Coverage

Fitness Club Memberships/
SilverSneakers®

Transportation Assistance

Coverage when Traveling

The Essence Advantage

Everything you want and need in one convenient, affordable plan

Extras with Flexibility

NEW Preloaded Flex Cards

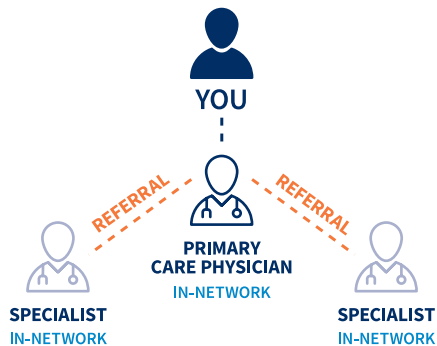
Depending on your plan choice, you'll receive a debit card with up to \$2,500 to use on dental, vision, hearing and over-the-counter items. You can use this card when and where you want—even with out-of-network providers—on what's most important to you.



A Plan for Everyone

Your health and financial needs come first. Pick an Essence plan that meets both.

Do you value a coordinated care experience with predictable costs?

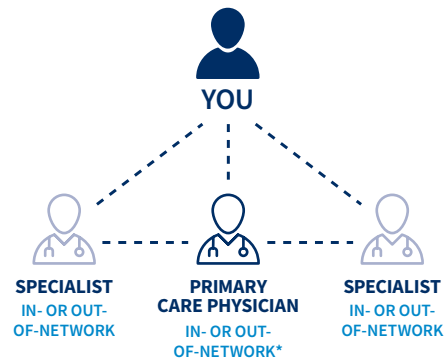


With an **HMO plan**, you have a network of doctors and specialists who communicate to make sure nothing slips through the cracks. You'll pay lower costs for this in-network care.

"I like that my doctors keep in touch with each other to make sure I'm getting what I need for my health conditions. And, I like that my primary care doctor refers me to specialists he trusts."

–John, age 72

Do you value more freedom in doctor choice?



PPO plans offer more flexibility to see doctors inside or outside of your plan's network, but you'll usually pay more for out-of-network care.

"I like having the option to choose any doctor I want, without having to ask for a referral. I'm OK paying a bit more for this convenience."

–Elizabeth, age 65

Are you eligible for both Medicare AND Medicaid?

With an **HMO D-SNP**, you get comprehensive coverage for hospital stays, doctor visits and prescription drugs—as well as extras like dental, vision, transportation coverage and more. If you meet the plan's Medicare and Medicaid requirements, you get all this for no monthly premium, no annual medical deductible and no copays or coinsurance for covered items and services other than prescription drugs.

"Having all my benefits in one plan—for no cost other than prescription drugs—helps me get all the care I need."

–Bridget, age 70

*While a primary care physician is encouraged, our PPO plans don't require you to choose one. Quotes on this page are for illustration purposes only.

Benefits at a Glance

	Maximum Out-of-Pocket Limit	Annual Deductible	Preventive Care/ Screenings
Essence Advantage (HMO) \$0 Monthly premium	\$1,950 Per calendar year	\$0 Per calendar year	\$0 Copay
Essence Advantage Select (HMO) \$0 Monthly premium	\$2,800 Per calendar year	\$0 Per calendar year	\$0 Copay
Essence Advantage Plus (HMO) \$60 Monthly premium	\$1,700 Per calendar year	\$0 Per calendar year	\$0 Copay
Essence Advantage Choice (PPO) \$0 Monthly premium	\$4,200 Per calendar year	\$0 Per calendar year	\$0 Copay
Essence Advantage Choice Plus (PPO) \$27 Monthly premium	\$3,900 Per calendar year	\$0 Per calendar year	\$0 Copay

For more plan details, as well as out-of-network costs, see the complete Summary of Benefits located in our Information Kit. See page 11 to find out how to request a copy.

Are you on Medicare and Medicaid?

You may be eligible for our HMO D-SNP. Request an Information Kit for details, benefits and costs associated with this plan.

Primary Care Visits	Specialist Visits	Prescription Drug Coverage	Extra Benefits
\$0 Copay	\$25 Copay	\$0 Generics* <i>Coverage also provided on other drug classes</i>	\$440 Flex Card allowance for OTC items only† <i>Additional extras: dental, vision, hearing, transportation, fitness memberships</i>
\$0 Copay	\$30 Copay	\$0 Generics* <i>Coverage also provided on other drug classes</i>	\$640 Flex Card allowance for OTC items, dental, vision and hearing only† <i>Additional extras: transportation, fitness memberships</i>
\$0 Copay	\$30 Copay	\$0 Generics* <i>Coverage also provided on other drug classes</i>	\$440 Flex Card allowance for OTC items only† <i>Additional extras: dental, vision, hearing, transportation, fitness memberships</i>
\$0 Copay	\$35 Copay	\$0 Generics* <i>Coverage also provided on other drug classes</i>	\$1,500 Flex Card allowance for OTC items, dental, vision and hearing only† <i>Additional extras: transportation, fitness memberships</i>
\$0 Copay	\$25 Copay	\$0 Generics* <i>Coverage also provided on other drug classes</i>	\$2,500 Flex Card allowance for OTC items, dental, vision and hearing only† <i>Additional extras: transportation, fitness memberships</i>

*Copay amounts applicable at preferred pharmacies. You are not required to use a preferred pharmacy and other pharmacies are available in our network.

†Amount shown is an annual total. Total allowance is divided equally and applied quarterly.



Why People Choose Essence

Financial Security

Health plan costs should never prevent you from using your benefits. That's why we provide various plan options with **monthly premiums as low as \$0 and no or low copays on doctor visits, prescriptions and other services**. Our plans also include **out-of-pocket protection** that limits your annual healthcare costs and protects your savings. This important protection isn't offered by traditional Medicare.

Plans That Fit All Your Needs

At Essence, we believe that your Medicare plan should be a **complete protection package for every aspect of your health**—from medical and hospital care to extras like dental, vision, over-the-counter items and more. And we believe your plan should work how you want it to, whether that's by providing a **coordinated care experience through a network of doctors** or by offering **more flexibility in doctor choice**.

A Teamwork Approach

We've always valued communication and teamwork—not only because it helps improve your health, but also because it results in better benefits and lower costs. We communicate and work together both with you and with your network physicians. As an Essence member, you're not alone. You can rest easy knowing that you have a **team of people who are focused on getting you the medical care you need and making sure that nothing slips through the cracks**.

Dedication to Our Members

Essence is a **long-standing leader in healthcare—focused exclusively on serving people with Medicare**. We are doctor founded and are dedicated to providing affordable, accessible healthcare. Our commitment will always be to you and your improved health. **You are our number one priority**.

Important Dates

Medicare has different enrollment periods for Medicare beneficiaries. The chart below explains the enrollment periods as well as their time frames and requirements for enrolling during that time.

Initial Enrollment Period (IEP)

Sign up for Medicare for the first time.



Annual Enrollment Period (AEP)

Switch, drop or join a different Medicare plan.

Open Enrollment Period (OEP)

Make a one-time election to change your Medicare Advantage plan.*

Special Enrollment Period (SEP)

Enroll in a Medicare plan if you qualify.**

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
									10/15-12/07		
01/01-03/31											
YEAR-ROUND											

*You can also switch to Original Medicare as well as add or drop Part D coverage.

**Examples of when you'd qualify include a recent move that made new Medicare options available to you or leaving employer or union coverage. For those wishing to enroll in a D-SNP plan, Special Enrollment Periods are available once per quarter during the first three quarters of the year.



What's Next?

If you'd like more information about Essence plans or if you're ready to enroll, we can help.

Call **1-866-509-5395 (TTY: 711)***

Visit **EssenceHealthcare.com**

By calling or visiting our website, you can:



Request an Information Kit.

Our FREE Information Kit includes more benefit details and the forms you need to enroll in an Essence plan.



Request a personal appointment.

We offer personal appointments with local, licensed healthcare advisors that take place in person or virtually via phone or web.



Attend a seminar.

Join us for an online or in-person informational seminar. All sessions are hosted by a local, licensed healthcare advisor.

*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.

For accommodations of persons with special needs at meetings, call 1-866-509-5395 (TTY: 711).

Essence Healthcare includes HMO, HMO-POS and PPO plans with Medicare contracts. Essence Healthcare also includes an HMO D-SNP plan with a contract with Medicare and the state Medicaid program. Enrollment in Essence Healthcare depends on contract renewal. All Essence plans include Part D drug coverage. 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.

To enroll in an Essence plan, you must have both Medicare Parts A and B and reside in the plan service area. You must have both Medicare Parts A and B and medical assistance from the Missouri Medicaid program with QMB and QMB Plus eligibility to enroll in an Essence Healthcare HMO D-SNP. You must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party). Enrollment in an Essence Healthcare plan may be limited to specific times of the year.

Members enrolled in an Essence Healthcare HMO or HMO D-SNP 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, Medicaid 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 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.



13900 Riverport Drive
Maryland Heights, MO 63043
EssenceHealthcare.com

Toll-free: 1-866-509-5395 (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.