



# What to Know | 2024



A Healthy Tomorrow Starts Today.

# #1 Quality and Focus

- Essence manufactures and sells ONE product: Medicare Advantage
- Top Rated, 5 Star plans: 90%+ of Essence members are in 5 Star Plans (2022, 2023)
  - Only 57 plans nationwide are 5 Stars!
- 20 years in business; not a startup!
- 100% US-based Member Service
- 100% US-based Agent Service
- Steady, intentional, sustainable growth focused on quality providers



# #3 No Potential Conflicts of Interest

- Essence is a private company answering to doctors and patients, not Wall Street
- We don't own our doctors or nurses
- We don't own pharmacies, walk-in surgery centers, urgent care centers, etc.
- We don't own transportation companies, DME providers, fitness networks

*Who advocates for the Member when all sides are owned by the same company?*



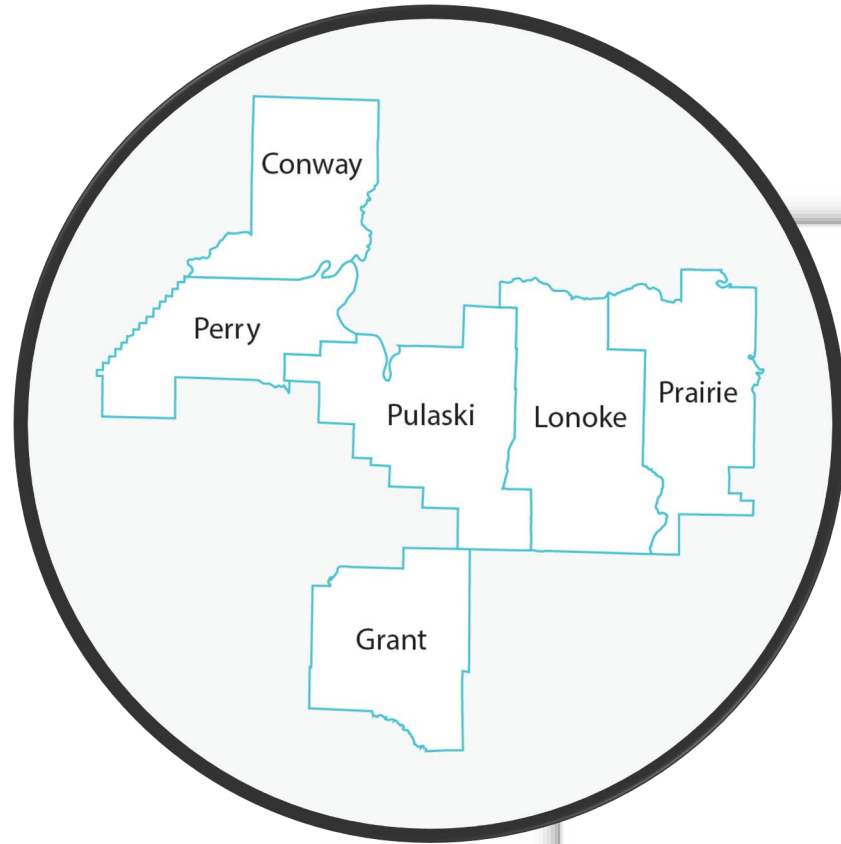
2024 is a **Game-Changer!**

# 2024 Benefit Highlights

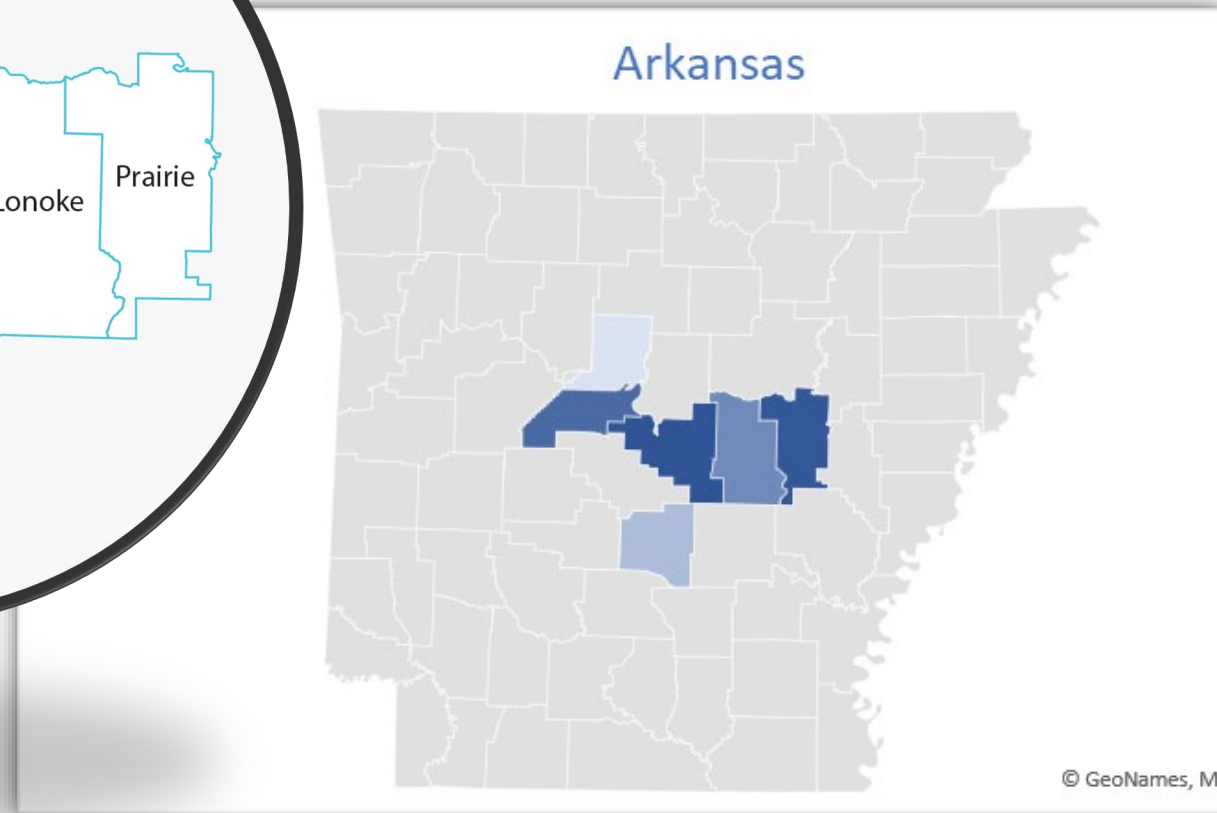
# Growth Plans by Market

St. Louis, Missouri (MO/IL)	Southwest Missouri (SWMO)	Cincinnati, Ohio	Louisville/ Lexington, Kentucky	Little Rock, Arkansas
<i>Essence Advantage Choice Plus PPO</i>	<i>Essence Advantage Choice PPO</i>	<i>Essence Advantage Choice PPO</i>		
<ul style="list-style-type: none"> <li>✓ \$7,000 Dental</li> <li>✓ Yearly Vision</li> <li>✓ \$1,500 Annual Flex</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$5,000 Dental</li> <li>✓ Yearly Vision</li> <li>✓ \$500 Annual Flex</li> </ul>	<ul style="list-style-type: none"> <li>✓ \$5,000 Dental</li> <li>✓ Out of network coverage non differential to in network coverage for most A&amp;B service</li> </ul>		

# Little Rock, Arkansas

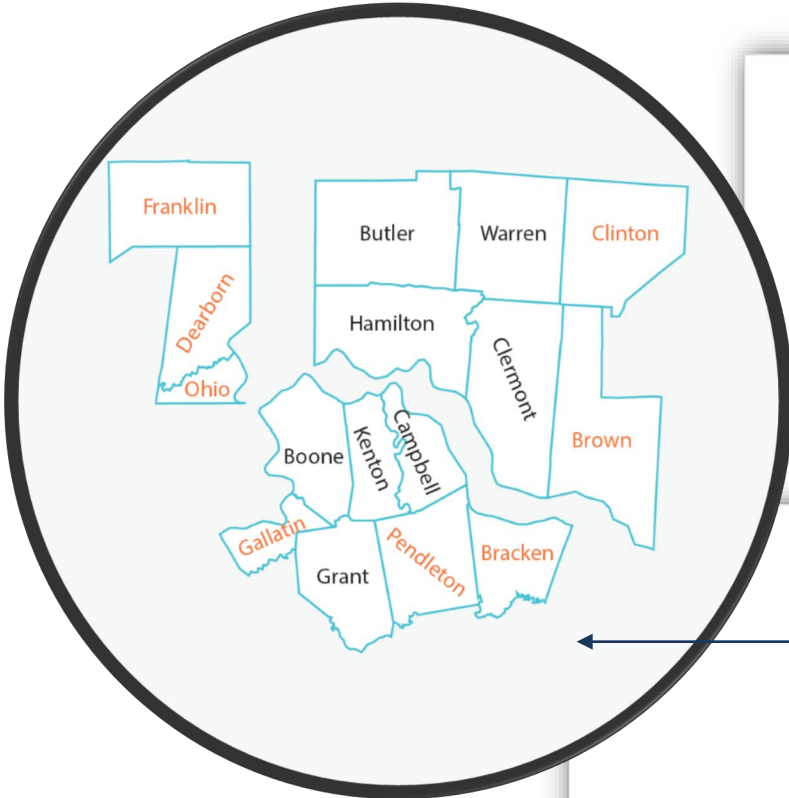


**Plans Available in 2024**  
Essence Advantage (HMO)  
Essence Advantage Choice (PPO) NEW

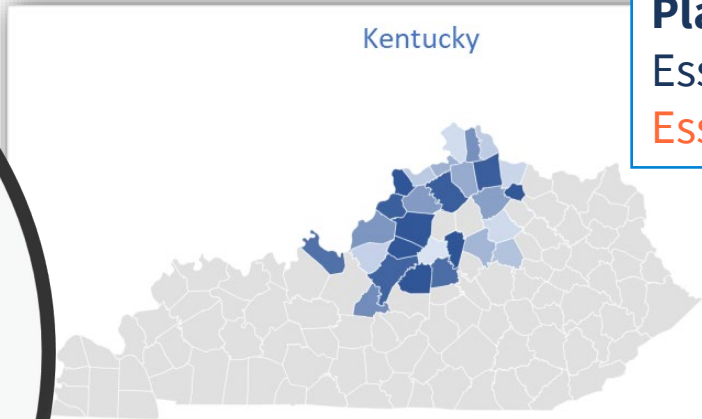


# Cincinnati

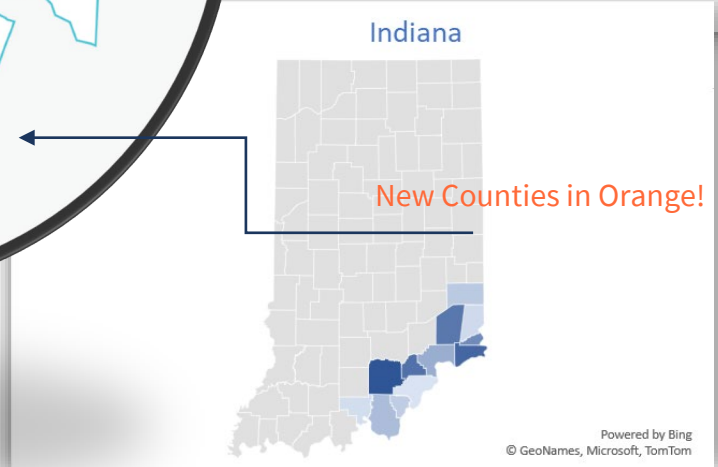
## Ohio, Kentucky & Indiana Service Areas



**Plans Available in 2024**  
Essence Advantage (HMO)  
Essence Advantage Choice (PPO) **NEW**

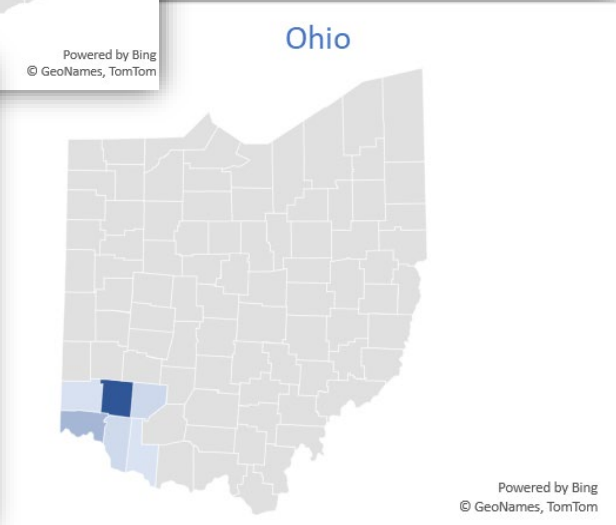


Powered by Bing  
© GeoNames, TomTom



New Counties in Orange!

Powered by Bing  
© GeoNames, Microsoft, TomTom



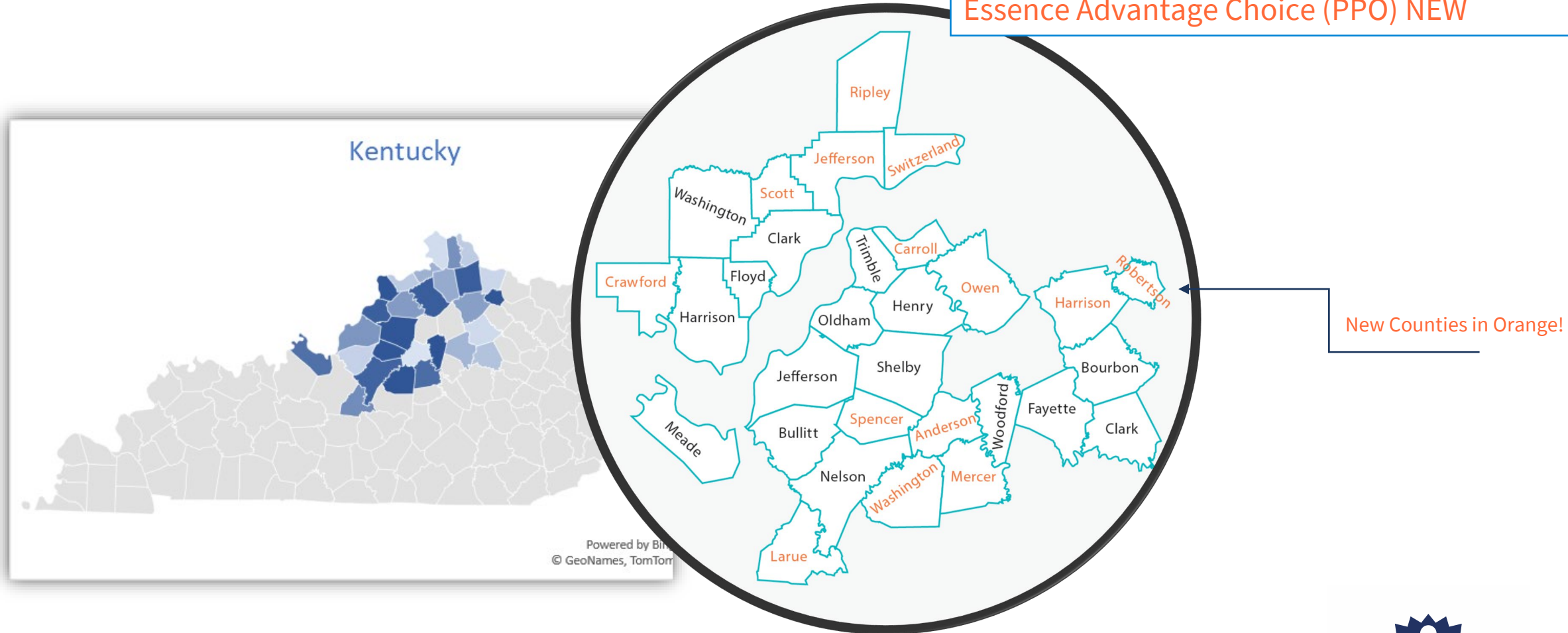
Powered by Bing  
© GeoNames, TomTom



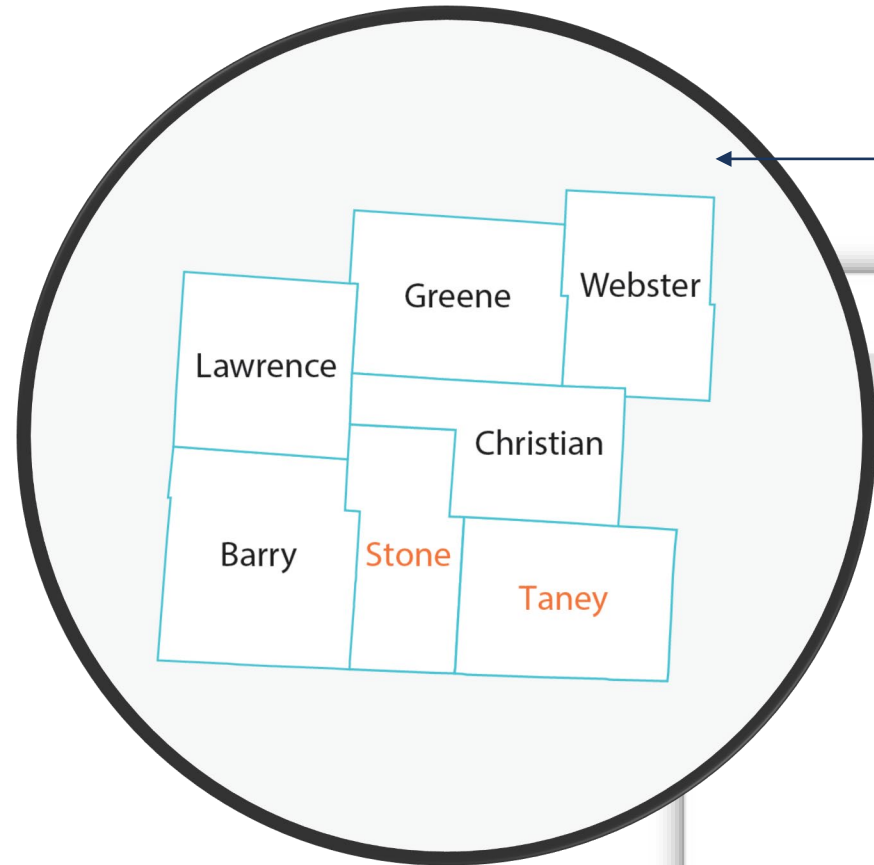


# Louisville/Lexington, Kentucky

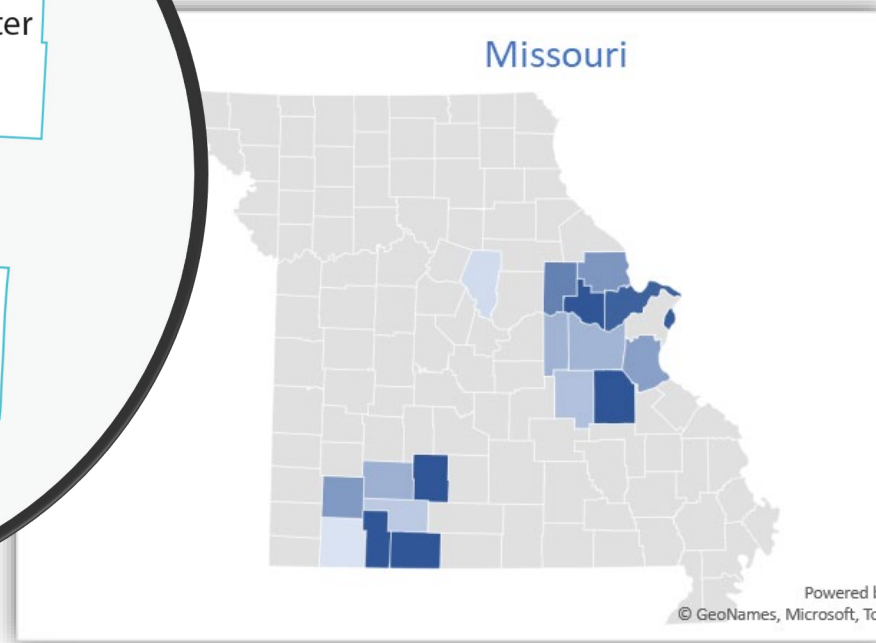
**Plans Available in 2024**  
Essence Advantage (HMO)  
Essence Advantage Choice (PPO) **NEW**



# Southwest Missouri



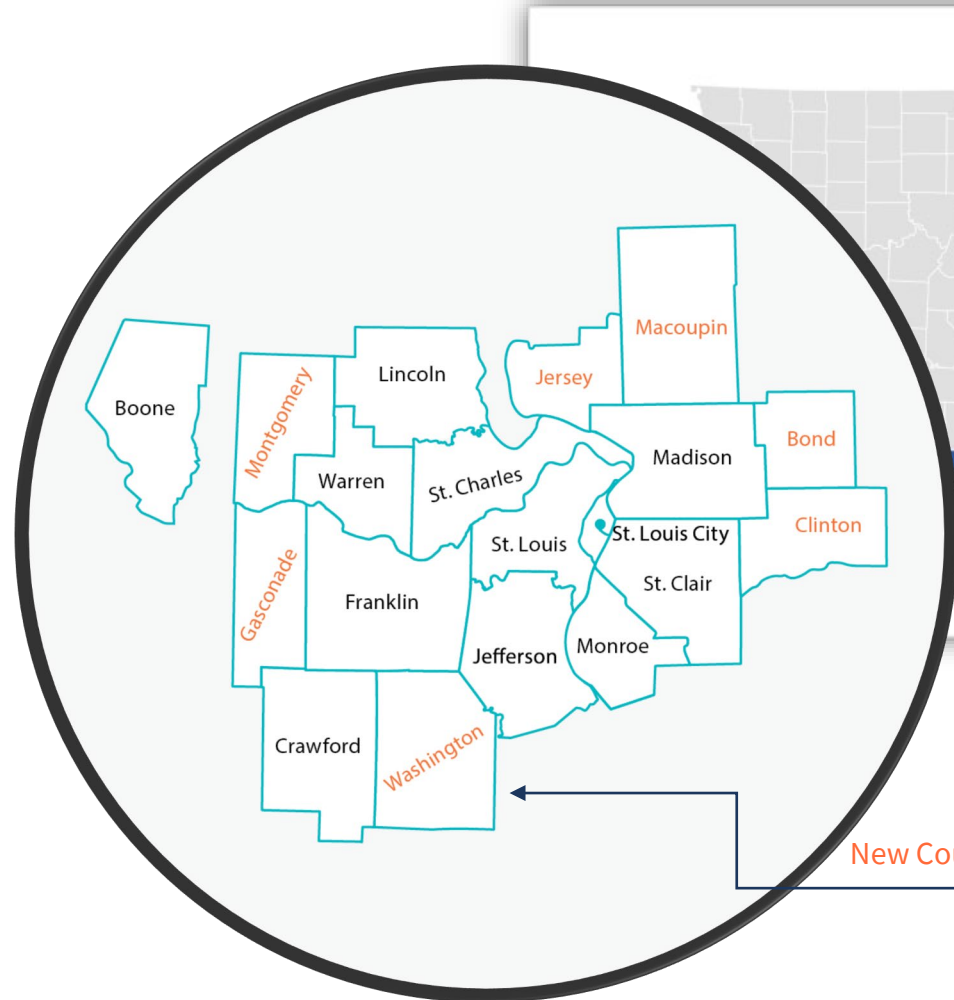
New Counties in Orange!



**Plans Available in 2024**  
Essence Advantage (HMO)  
Essence Advantage Choice (PPO)

# Missouri / Illinois

## St. Louis area & Boone County Service Areas



Missouri

Powered by  
© GeoNames, Microsoft, TomTom

### Plans Available in 2024

- Essence Advantage (HMO)
- Essence Advantage Plus (HMO)
- Essence Advantage Choice (PPO)
- Essence Advantage Choice Plus (PPO)

Illinois

Series1

14900

14020

Powered by Bing  
© GeoNames, Microsoft, TomTom

# Essence Healthcare Physician Anchor Partners

