

Let's Medicare
Together[®]



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
or see your Evidence of Coverage booklet.



Scan to visit
your Member Website.



Welcome to Essence

We're excited to have you as a member of our plan and can't wait to show you what we're all about.

Essence does things a bit differently from typical insurance companies. Sure, you can call on us when you need us. But we're equally focused on preventing health issues in the first place. That's how it started more than 20 years ago, and that's still our approach to healthcare today.

As an Essence member, you can expect quality care from your network doctors. Why? Because we give them the tools, resources and technology they need to provide you with a better, more personalized experience. You can expect a lot from us, too—from making sure you have the benefits you need to reaching out with reminders and information to help you make decisions about your health.

Another key factor in improving your health is being familiar with your benefits. This guide contains everything you'll need to know about getting started as an Essence member. But, remember, it's not the last time you'll hear from us, and you can always reach out for help.

Thanks again for choosing Essence. Here's to the start of a healthy relationship.

Sincerely,

Your Essence Healthcare Team



Let's Medicare Together®

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Get Started

Where to Begin: A Quick New Member Checklist

Review, Plan, Prepare



Review your Essence member ID card and Flexible Benefits Card.

Be on the lookout for these cards. 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. 30)

Utilize Your Member Website



Create an account on EverythingEssence.com.

Access benefit information, see plan documents and more on your Member Website. When you sign up, use an email address that is not shared with anyone else. (pg. 8)



Update your online profile and paperless preferences.

Make sure we have your correct contact information, and sign up to get Essence documents electronically. (pg. 8)



Sign up for a member event.

We're hosting ZOOM meetings and select in-person events to help you learn more about your Essence plan and benefits, as well as how to get started as a new member. Visit EssenceHealthcare.com/Events.



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 (to confirm if prior authorizations or referrals are needed). 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, including mail order.

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

EverythingEssence.com

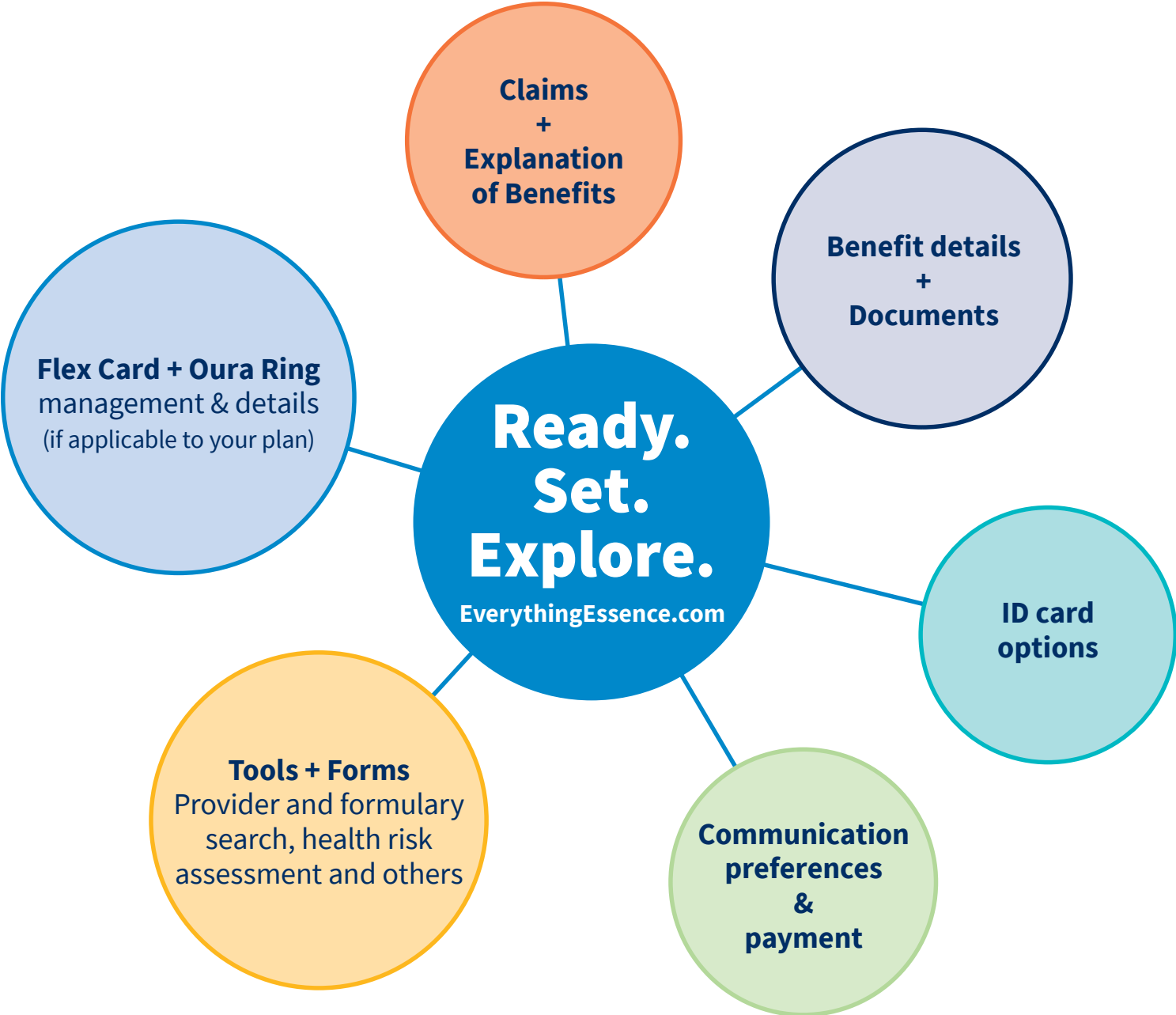
Plan information and more—at your fingertips.

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.

Profile

- Check your contact information and language preferences.
- Switch to paperless plan documents and update your communication options.

My Coverage

- Download, print, replace or request ID cards (via “Quick Links” section).
- Change payment option for plan premium or late enrollment penalty (via “Plan Premium Information” section).
- 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.
- Request your free Oura Ring sizing kit and see ordering instructions for your Oura Ring (if applicable).

Providers

- Use the online search tool to see in-network providers, or download the Provider Directory.
- Learn about different types of providers or how to change or choose a primary care physician.

Pharmacy

- Use the online search tool to see covered drugs, or download the Prescription Drug Formulary.
- View pharmacy claims and 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

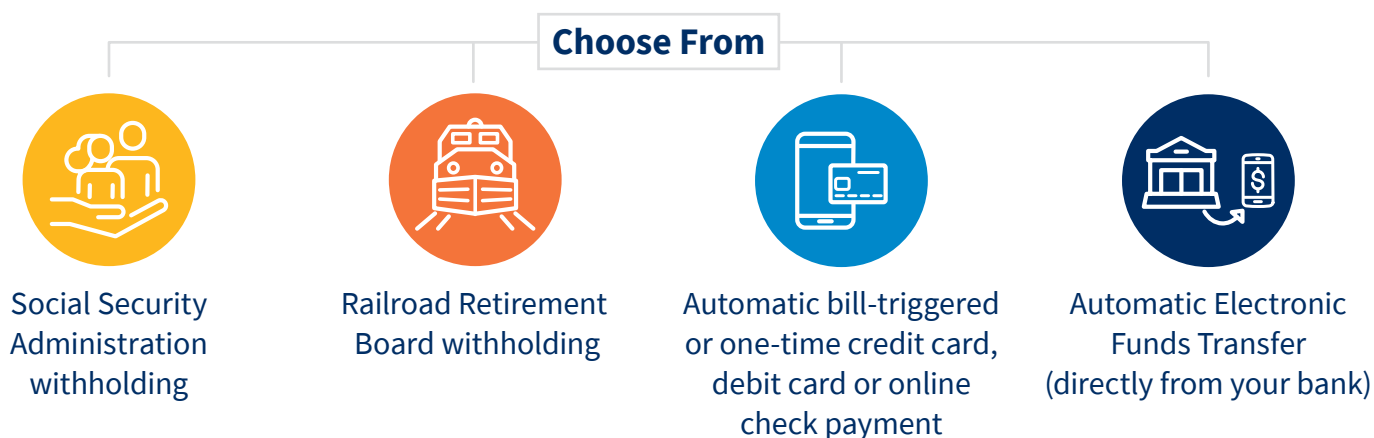
- Access important forms, such as the Health Risk Assessment, Transition of Services and more.
- See plan documents like your Evidence of Coverage (lists all your plan benefits) and the Annual Notice of Change (sent yearly to notify you of any plan changes).

Scan to visit
your Member Website.



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.



A Special Note for Setting up Credit Card Payments

You can access instructions on your Member Website by visiting EverythingEssence.com. Once you log in, select the “Access a helpful PDF guide” link near the “Pay Now” button on the “My Coverage” page.

Note: The system used to process credit card payments (Direct Biller) requires a separate username and password.



Changing Your Payment Method

1. Log in to 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.

Members who qualify for the Medicare **Low-Income Subsidy (LIS)**, also known as Extra Help, may be eligible for additional savings on prescriptions, plan premiums and Part D deductibles. You should have received information about your Extra Help eligibility (if applicable) on your acknowledgement letter. If you'd like more information, or to check your Extra Help eligibility, contact Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).



Scan to visit
your Member Website.



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.



Check or change your PCP—all in one place.

Start by visiting [EverythingEssence.com](https://www.EverythingEssence.com) and clicking the “Providers” section. There, you'll see your assigned PCP and can make changes if necessary. With the online provider search tool, you can find providers that meet your needs.



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 a yearly 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.



Scan to search
our Provider Directory.

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 27.

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



THE ESSENCE DIFFERENCE

Medicare Made for You— and Your Doctors

Our approach to healthcare is simple: We give your doctors what *they* need, so they can give you the care *you* need.

That teamwork results in a few things you'll both enjoy:

For your doctor:

Health insights
Data
Support

For you:

Coordinated care
Robust benefits
Affordable costs

Getting the Most out of Your Part D Prescription Drug Coverage

Your Essence plan covers thousands of generic and brand-name prescription drugs. There are a few things you'll want to know to make the most of this benefit.



Your Covered Drugs

In the “Pharmacy” section of your Member Website, you'll see a quick breakdown of covered drugs and your cost-share or deductible (if required in your plan) 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.

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 look for a pharmacy by name or to access a complete list of network and preferred pharmacies.

Drug Coverage Phases

Your prescription drug benefit is broken up into two phases. During your **initial coverage phase**, you pay your Essence plan copays or coinsurance as shown in your Evidence of Coverage or Summary of Benefits. Note that you must meet your annual Part D deductible (if applicable) before standard cost-sharing will apply.

After you reach your annual **Part D out-of-pocket maximum of \$2,100**, you enter the **catastrophic coverage phase** where you'll pay nothing for all covered Part D drugs. Chapter 6, Section 2 in your Evidence of Coverage will provide an explanation of the drug payment stages associated with your plan.



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.



Scan for your Part D information.



Save with a Preferred Pharmacy

You'll save money when you fill your prescription drugs at one of our preferred pharmacies. We're talking **\$0 copays** for preferred generic medications and reduced copays for brand-name medications.

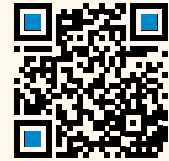


Preferred pharmacies:

Note: Other preferred pharmacies are available in our network.



Save Even More with Mail Order!



Maximize your savings and convenience with a 90-day prescription delivery. For most medications, you'll receive a three-month supply for the price of just two months—delivered right to your door.

Mail-order pharmacy: **Express Scripts** By EVERNORTH

Get started with mail order—it's easy:

- **Online:** Log in to EverythingEssence.com and click the "Express Scripts Portal" button on your "Pharmacy" page OR visit Express-Scripts.com/Rx. You can also scan the code shown above to download the Express Scripts® app.
- **By phone:** Call Express Scripts mail-order pharmacy directly at 1-800-987-4918 (TTY: 1-800-899-2114).
- **Ask your doctor** to send a new prescription for a 90-day supply electronically to Express Scripts Pharmacy.

Note: You can also use the Express Scripts Portal to see your pharmacy claims information and sign up for your electronic Part D Explanation of Benefits.

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 Abbott and Roche diabetic glucose monitors and test strips, with \$0 copay when obtained at retail pharmacies (Click "Diabetic Testing Supplies at Network Pharmacies" to learn how to get a preferred brand glucose meter or test strips free of charge.)
- 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

Dental Benefits to Smile About

Your Essence plan has **built-in preventive dental coverage**, which includes cleanings, exams, X-rays and fluoride treatment. You can also use your **Flexible Benefits Card** for non-Medicare-covered dental and vision items and services, such as fillings, implants, dentures, crowns and more. Visit your Member Website or check Chapter 4 of your Evidence of Coverage booklet for more information.



To see your dental benefit details, log in to EverythingEssence.com and click the “Dental Benefits” button on your “My Coverage” page.



Dental Network

Your plan includes preventive dental coverage, which requires your dentist to be part of the LIBERTY Dental Plan network. You can find their contact information on the back of your Essence member ID card. If you’re using your Flex Card for additional dental services, you may see out-of-network providers.

Finding a LIBERTY Dental Plan Provider

Visit LibertyDentalPlan.com/Find-a-Dentist/Find-a-Dentist or contact LIBERTY Dental Plan at 1-866-609-0822.

What’s Next?

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

1. Call and confirm that the dental office participates with LIBERTY Dental Plan and accepts members from your Essence plan.
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.



Flex Card Eligible!

Your plan includes a preloaded Flex Card to help cover certain non-Medicare-covered dental services and products. For more information, see page 18.



Scan for dental details.

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.



Vision Network

To utilize your built-in vision benefit, you must use a provider in the EyeMed network. You can use your Flex Card with an out-of-network provider or for additional eyewear.

Finding an EyeMed Provider

Visit EyeDocLocator.EyeMedVisionCare.com/Essence/en or contact EyeMed at 1-833-918-0475.

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 EyeMed and accepts members from your Essence plan.
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 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 and click the "Vision Benefits" button on your "My Coverage" page.



Flex Card Eligible!

Your plan includes a preloaded Flex Card to help cover non-Medicare-covered eyewear. For more information, see page 18.

Scan for vision details.



Your extras. Your way.

Preloaded Flexible Benefits Card

How It Works

As an Essence member, you'll receive a Flex Card to use across several benefit categories.

Check Chapter 4 of your Evidence of Coverage for Flex Card services included in your plan.

Dental, Vision, Hearing, Medical Copays

Your card is preloaded with your entire annual allowance for non-Medicare-covered dental, vision and hearing items, plus medical copays (if applicable). You can use up to your whole allowance in any of those categories. You may choose in- or out-of-network providers for dental, vision and hearing services. For medical copay coverage, you must use in-network providers. Flex Card funds expire at the end of the calendar year.

Over-the-Counter (OTC) Items

Your plan includes an allowance for OTC items, which is applied to your Flex Card quarterly and is separate from your allowance for dental, vision, hearing and medical copays (if applicable). Your OTC allowance does not roll over from quarter to quarter, and it expires at the end of the calendar year.



Services and Products

(may differ by plan)

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

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

Eligible health-related OTC products:

- Pain relievers
- Vitamins
- First aid products and more

See page 26 for a more comprehensive OTC list.

Medical copays:

- Doctor visits
- Urgent care
- Diagnostic tests (labs, MRIs, CTs, etc.)
- Medicare-covered dental, vision and hearing exams

The Mastercard circles design is a registered trademark of Mastercard International Incorporated. Google Play is a trademark of Google LLC. Apple logo and App Store are registered trademarks of Apple Inc.

For everything Flex Card, check [EverythingEssence.com](https://www.EverythingEssence.com) or use the **Essence Flex Spend app**.



See eligible Flex Card categories.



Check your card balance.



Report a card lost/stolen.

To see your Flex Card details, including **important instructions for downloading the app**, log in to your Member Website and click the “Flex Card” button on your “My Coverage” page.

You’ll also be able to **see eligible retailers and access the online Essence OTC Store** on your Member Website. And you can use the app to **scan OTC items in store** for eligibility.

Finding a Store Near You & Accessing the Online Essence OTC Store

Log in to [EverythingEssence.com](https://www.EverythingEssence.com). Click the “Flex Card” button on your “My Coverage” page, and then click “Flex Card Portal.”

- To see eligible retailers, hover over “Tools & Support” in the top navigation panel and click “Merchant Locator.”

OR

- To visit the online OTC store, look for the “Essence OTC Store” button in the “I Want To” section of the Flex Card Portal main landing page.

If you have any questions about your Flex Card, please contact Essence Customer Service.

Get the Essence Flex Spend app today!



IMPORTANT:

- The Cardholder Agreement document mailed with your Flex Card includes details on activating your card and selecting a PIN. However, you don’t need to call to activate your card, and you do not need to select a PIN unless you’re shopping at Costco locations. If you’d like to set up a PIN for your card, you can do so by calling 1-833-647-9633.
- The Flex Card must be used for payment of eligible items and services.
- 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.

Scan for Flex Card details.



From Hearing Aids to Exams

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 for this care. You'll also have a built-in allowance for hearing aids, as well as the ability to use your Flex Card for hearing items and services.



To see your hearing benefit details, log in to EverythingEssence.com and click the "Hearing Services" button on your "My Coverage" page.



amplifon Hearing Health Care

Provider Network and Hearing Aids

For hearing exams and screenings:

You must see an audiologist or other qualified provider in the Essence network.

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 or contact 1-877-846-7076 (TTY: 711).

Note: If you get hearing aids through a different provider, you must pay for your hearing aids out of pocket and submit a reimbursement request to Essence.



Flex Card Eligible!

In addition to your included hearing benefits, your plan includes a preloaded Flex Card to help cover the cost of hearing aids. For more information, see page 18.



Scan for hearing details.

Transportation & Travel



Uber

Your Ride to Better Health

In select markets, some Essence plans include a simple, flexible way to get to medical appointments and pharmacies—with Uber.

How it works:

- 20 One-way rides to approved medical locations within the U.S. (scheduled or on-demand), in comfortable Uber vehicles
 - Rides must be connected to your medical benefits (doctor’s offices, pharmacy, rehab clinics, dental, vision and hearing appointments, and more)
- Door-to-door rides available, including wheelchair-accessible vehicles (WAV)*
- Request rides by phone, or use the convenient Uber app to request rides and track your driver in real time**

*Door-to-door and WAV rides available for request via phone only.

**Uber app scheduling subject to availability.



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



Care That Travels with You

Whether you’re across the country or traveling abroad, you’re covered. Essence provides urgent and emergency care benefits that follow you—so you can get the care you need, when and where you need it.

Scan for transportation & travel details.



Stay Active. Stay Healthy.

Free Fitness Membership through SilverSneakers®



For more on your fitness benefit, log in to EverythingEssence.com and click “Fitness Benefits” on your “My Coverage” page.

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 older adults of all fitness levels.^{1,2} You’ll also have access to live and on-demand workouts by visiting 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 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. 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.



Scan for fitness details.

Class Locations	
Live (online)	✓
On Demand (online)	✓
In Person	when offered at participating facilities
In Your Community	when offered

Class Types
Balance
Cardio
Chair- or Water-Based
Dance
Mind Improvement
Muscle Conditioning
Strength Training
Flexibility/Range of Movement

A First-of-Its-Kind Smart Ring

Included with Most Essence Plans



OURA



Oura Ring is a smart, comfortable wearable that turns complex health data into easy-to-understand insights. Combined with the Oura App, it becomes a personal wellness guide, right at your fingertips, day and night.

See Chapter 4 of your Evidence of Coverage, or log in to your Member Website to confirm if your plan offers Oura Ring. While you're logged in, you can request your free sizing kit and see ordering instructions for your Oura Ring.

Use the Oura App to track your:

- Heart health
- Activity
- Temperature trends
- Sleep patterns
- Average blood oxygen
- Stress indicators
- Plus so much more

Need help?

You can watch a video or schedule a one-on-one meeting with an Oura expert to walk you through activating your account, discovering Oura features and answering all your questions.

Watch a video: [EssenceHealthcare.com/Events](https://www.essencehealthcare.com/events)

Schedule a meeting: [EverythingEssence.com/s/OuraRing](https://www.everythingessence.com/s/OuraRing)

Note: If you're scheduling a meeting online, you'll need to log in to your Essence Member Website after visiting the URL above. Once you're on the "Oura Ring" page, find the "Need help getting started with Oura?" section and click "Schedule a Phone Appointment."

If you've received your sizing kit and have questions or need assistance, you can also email partnersupport@ouraring.com.



For more on your Oura Ring benefit, log in to [EverythingEssence.com](https://www.everythingessence.com) and click "Oura Ring" on your "My Coverage" page.

Scan for
Oura Ring details.



Finding the Right Care at the Right Time

Choosing the right place for care ensures you get the support you need and can help manage costs. Your primary care provider (PCP) is a great place to start.



If your condition is life threatening, call 911 or go **immediately** to the nearest emergency department.

Quick Reference Care Guide



PCP



Virtual Visit



Urgent Care



Emergency Department

Cost	\$	\$	\$\$	\$\$\$
Nausea, vomiting, diarrhea	✓		✓	
Cold and flu symptoms	✓	✓	✓	
Ear infections	✓		✓	
Broken bone				✓
Chest pain				✓
Cough	✓	✓	✓	
Fever	✓	✓	✓	
Minor burns, cuts, rashes	✓		✓	
Poison ivy	✓		✓	
Muscle strain	✓		✓	
Pink eye	✓	✓	✓	
Shortness of breath				✓
Sinus problems	✓	✓	✓	
Sore throat	✓	✓	✓	
Sprain	✓		✓	
Urinary tract infection	✓	✓	✓	



Did you know? Emergency departments are usually the most expensive place for care. Use the chart above to find the best option for your needs.

This is not a complete list of reasons to see your PCP, schedule a virtual visit, or go to urgent care or the emergency department.



**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

- Blood pressure monitor
- 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 2026 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. This is a great time to talk to your doctor about important topics, such as fall risk, mental health, bladder control, physical activity and others you wish to discuss. Visit [EssenceHealthcare.com/HealthyLiving](https://www.essencehealthcare.com/HealthyLiving) for more information.

Welcome to Medicare or yearly visit: *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: *date:* _____ *time:* _____

schedule two this year. *date:* _____ *time:* _____

Routine vision exam: *date:* _____ *time:* _____

schedule two 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**

Member Website: **EverythingEssence.com**

Email:

Must be an address that only you use.

Password:

You can also sign in with your Google account.

Mercy Behavioral Health/Chemical Dependency Services

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

Open 24 hours a day, seven days a week

LIBERTY Dental Plan

Toll-free: 1-866-609-0822

(TTY: 1-877-855-8039)

Open 5 a.m. to 5 p.m., all time zones

LibertyDentalPlan.com/Find-a-Dentist/Find-a-Dentist

EyeMed

Toll-free: 1-833-918-0475

April 1–Sept. 30 (Central Time):

Monday through Friday, 7 a.m. to 1 a.m.;

Saturday, 7 a.m. to 10 p.m.;

Sunday, 10 a.m. to 7 p.m.

Oct. 1–March 31 (Central Time):

Monday through Saturday, 7 a.m. to 1 a.m.;

Sunday, 7 a.m. to 7 p.m.

Member.EyeMedVisionCare.com/Essence

Oura Ring

Open Monday through Friday, 6 a.m. to 9 p.m., Central Time

Email: partnersupport@ouraring.com

*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.

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

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

Uber

Toll-free: 1-866-974-3585

Express Scripts® (prescriptions/mail-order)

Toll-free: 1-800-282-2881 (TTY: 1-800-759-1089)

Open 24 hours a day, seven days a week

Express-Scripts.com

Member Events

We're hosting ZOOM meetings and select in-person events to help you learn more about your Essence plan and benefits, as well as how to get started as a new member. Visit **EssenceHealthcare.com/Events** to sign up.

Frequently Asked Questions



If I have a Part D drug deductible, does it count toward my Part D maximum out-of-pocket (MOOP) amount?

Yes, your Part D deductible counts toward your Part D maximum out-of-pocket amount of \$2,100. This MOOP is separate from your plan's MOOP for medical and hospital services.

If I have a Part D drug deductible, when will Essence start paying for a portion of my medications?

If your plan has a Part D deductible for tier 3–5 drugs, you must meet that deductible before Essence starts covering a portion of the costs for those medications. After you meet your deductible, standard cost-sharing will apply. A deductible is not required for tier 1, 2 or 6 drugs. For your cost-sharing details, see your Summary of Benefits or Chapter 6, Section 2 of your Evidence of Coverage.

Which OTC products can I purchase with my Flex Card?

You can purchase thousands of eligible OTC items (see page 26 for categories). Look for an OTC-eligible label in stores, or use the Essence Flex Spend app to scan items (note: scanning may not work properly at Walmart®, Schnucks® or Rite Aid®). You can also shop online at the Essence OTC Store (powered by Medline) or call 1-833-881-1425 to place an order by phone. See page 19 for details.

How will I know if my dentist, vision or hearing provider accepts the Flex Card?

Providers will need to be set up as a dental, vision or hearing provider in their point-of-sale system in order for the Flex Card to go through. If they are unsure how they are set up, an option would be to try to prepay for the service to ensure the amount processes. If waiting until you're billed after the service, partner with your provider to determine what kind of payments they accept.

What are some exceptions to using my Flex Card?

Your Flex Card will not work for:

- Prescriptions
- Services covered by Medicare, such as dental work done in an inpatient hospital setting or that's required because of other covered medical procedures or services. Vision services like diabetic eye exams, glaucoma screenings, cataract surgery and post-cataract eyewear are also not covered by the Flex Card.
- Items purchased at CVS® locations located inside other stores

If your Flex Card covers medical copays, it will work on Medicare-covered dental, vision and hearing exams in addition to other items and services. See page 18 for more information on what's covered.

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, file complaints with Essence, appeal plan decisions, 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). A Durable Power of Attorney can also work in its place.

WHERE TO FIND:

- AOR and HIPAA forms are available at 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

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 February 1, 2026.



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 in the event 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, or by calling 1-877-696-6775.

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.

We may use technologies that process your health information, including clinical decision support tools and technologies with artificial intelligence capabilities, to support your treatment and care.

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 use advanced technologies, including artificial intelligence, to improve quality, process and/or outcomes of care we provide. This technology may interact with you via phone call, text or email and may analyze your information to support healthcare operations, such as quality assessment activities, developing clinical guidelines, and planning for services.
- We and our authorized vendors may remove information that identifies you from your health information in accordance with applicable laws and use and share this de-identified information to study healthcare and healthcare delivery, among other things. De-identified information may also be used with artificial intelligence technologies, including to develop and train models and algorithms.
- 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.

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.

Additional restrictions on use and disclosure

Some federal and state laws may require special privacy protections that restrict the use and disclosure of certain sensitive health information. We will follow the more stringent and protective law, where it applies to us. Such laws may protect information related to:

- Alcohol and substance use disorder
- Biometric information
- Child or adult abuse or neglect, including sexual assault
- Communicable diseases
- Genetic information
- HIV and AIDS
- Mental health
- Minors' information
- Reproductive or sexual health
- Sexually transmitted diseases

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. As always, Message and Data Rates May Apply for any messages sent to you from us and to us from you. 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,” “QUIT,” “END,” “REVOKE,” “OPT OUT,” “CANCEL,” or “UNSUBSCRIBE” to any SMS messages you receive from us.

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.

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 and on our website at EssenceHealthcare.com.¹

¹ 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 PPO, Inc. (operating in Missouri, Illinois, Kentucky, Indiana and Arkansas)

Notice Of Availability of Language Assistance Services

English - ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-866-597-9560 (TTY: 711) or speak to your provider.

Español (Spanish) - ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-866-597-9560 (TTY: 711) o hable con su proveedor.

中文 (Simplified Chinese) - 如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-866-597-9560（文本电话：711）或咨询您的服务提供者。

中文 (Traditional Chinese) - 注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-866-597-9560 (TTY: 711) 或與您的提供者討論。

العربية (Arabic) - تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-866-597-9560 (711) أو تحدث إلى مقدم الخدمة".

Polski (Polish) - UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-866-597-9560 (TTY: 711) lub porozmawiaj ze swoim dostawcą.

ထာနုာ်လီၤဖဲအံၤ (Karen) - ဆူ-န့ၢ်ကတိၤ ထာနုာ်လီၤဖဲအံၤ အယိ, တၢ်အိၣ်ဒီး ကျိာ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢာ် ဘျုးလၢာ်စ့ၤလၢန့ၢ်လီၤ. တၢ်အိၣ်ဒီး တၢ်မၤစၢၤတၢ်န့ၢ်ဟူပီးလီၤဒီး တၢ်မၤစၢၤတၢ်မၤ လၢအကြးအဘျုး လၢကဟ့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢတၢ်မၤန့ၢ်အီၤသ့တဖၣ် လၢတလၢာ်ဘျုးလၢာ်စ့ၤ လၢန့ၢ်လီၤ. ကိး 1-866-597-9560 (TTY: 711) မ့တမ့ၢ် ကတိၤတၢ်ဒီး န့ၢ်လၢဟ့ၣ် န့ၢ်တၢ်ကွၢ်ထွဲမၤစၢၤတက့ၢ်.

မြန်မာ (Burmese) - သတိပြုရန်- သင်က မြန်မာဘာသာစကား ပြောဆိုပါက၊ အခမဲ့ ဘာသာစကားအကူအညီ ဝန်ဆောင်မှုများကို ရရှိနိုင်ပါသည်။ အသုံးပြုနိုင်သော ဖော်မတ်များဖြင့် အချက်အလက်များ ဖော်ပြပေးရန် သင့်လျော်သော အရန်အကူအညီများနှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ ရရှိနိုင်ပါသည်။ 1-866-597-9560 (TTY: 711) သို့ဖုန်းခေါ်ပါ သို့မဟုတ် သင်၏ ဆောင်ရွက်ပေးသူနှင့် စကားပြောပါ။

Việt (Vietnamese) - LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-866-597-9560 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

יידיש (Yiddish) - נאטיץ: אויב איר רעדט יידיש, שפראך הילף סערוויסעס זענען בארעכטיגט פאר דיר פריי. צונעמען אײס און באַדינונגס פֿאַר פּראָוויידינג אינפֿאַרמאַציע אין צוטריטלעך פֿאַרמאַטירונגען זענען אויך בנימצא פֿריי. רופן 1-866-597-9560 (TTY: 711) אָדער רעדן מיט דיין טרעגער.

Nederlands (Dutch) - LET OP: als je Nederlands spreekt, zijn er gratis taalhelpdiensten voor je beschikbaar. Passende hulpmiddelen en diensten om informatie in toegankelijke formaten te verstrekken, zijn ook gratis beschikbaar. Bel 1-866-597-9560 (TTY: 711) of spreek met je provider.

Français (French) - ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-866-597-9560 (TTY : 711) ou parlez à votre fournisseur.

Tagalog - Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-866-597-9560 (TTY: 711) o makipag-usap sa iyong provider.

한국어 (Korean) - 주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-866-597-9560 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

РУССКИЙ (Russian) - ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-866-597-9560 (TTY: 711) или обратитесь к своему поставщику услуг.

українська мова (Ukrainian) - УВАГА: Якщо ви розмовляєте українська мова, вам доступні безкоштовні мовні послуги. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1-866-597-9560 (TTY: 711) або зверніться до свого постачальника.

Deutsch (German) - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-866-597-9560 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.

नेपाली (Nepali) - सावधान: यदि तपाईं नेपाली भाषा बोल्नुहुन्छ भने तपाईंका लागि निःशुल्क भाषिक सहायता सेवाहरू उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-866-597-9560 (TTY: 711) मा फोन गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

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