



Monthly Plan Premium for People who get Extra Help from Medicare to Help Pay for their Prescription Drug Costs

Low Income Subsidy Premiums for this Plan Year

Medicare provides Part D premium and cost-sharing assistance to beneficiaries who qualify for the program's low-income subsidy, also called the LIS. An enrollee's monthly plan premium will generally be lower once he or she receives extra help from Medicare, if the enrollee joins an Essence Healthcare plan with a monthly premium. If you qualify for extra help, the amount of extra help you receive will determine your total monthly plan premium as a member of our Plan.

The premiums listed include coverage for both medical services and prescription drug benefits.

Essence Advantage (HMO)

Your Level of Extra Help	Your Monthly Premium *
100%	\$0.00
75%	\$0.00
50%	\$0.00
25%	\$0.00

*This does not include any Medicare Part B premium you may have to pay.

If you aren't getting extra help, you can see if you qualify by calling:

- 1-800-Medicare or TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778 between 8 a.m. and 7 p.m., Monday through Friday.

If you have any questions, please call Customer Service at 314-209-2700 or toll free 1866-597-9560, from 8 a.m. to 8 p.m., seven days a week. TTY users can call 711 toll free. 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.