

# HumanaPPO

## Deductible Carry-over Credit Rider

This rider modifies your coverage as follows:

- Covered expenses incurred during the last three (3) months of the year, may be applied toward satisfaction of the following year individual or family deductible.
- Provisions of your plan regarding how deductibles accumulate with regard to expenses for participating versus nonparticipating providers still apply.
- Your plan's requirements for meeting family and individual deductibles still apply.

\*Plan limitations and exclusions apply. Refer to your Certificate for details.



Offered by Humana Health Plan, Inc. or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Emphesys Insurance Company, or Humana Insurance of Puerto Rico, Inc. License #00187-0009.

For Arizona Residents: Insured by Humana Insurance Company or Emphesys Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Insurance) for more information on the company providing your benefits.

Our plans have limitations and exclusions.