## HumanaPPO 24-Hour Coverage

This rider modifies your medical plan coverage as follows:

- If you are a covered *employee* who is not eligible to receive Workers' Compensation benefits, you will have 24-hour medical coverage under the *policy*.
- A covered employee must be:
  - The sole proprietor, if the *employer* is a proprietorship;
  - A partner of the employer, if the employer is a partnership; or
  - An executive officer of the *employer*, if the *employer* is a corporation.
- \*Limitations and exclusions apply. Refer to your Certificate for details.



Offered by Humana Health Plan, Inc. or insured by 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.