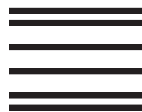
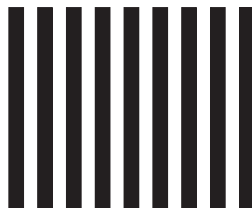


Income Protector rates

MONTHLY DEDUCTIONS:
 Twelve month benefit period with
 14/14 accident/sickness elimination period.

Benefit Amount	MONTHLY PREMIUM	
	Age 18-50	Age 51-69
\$500	\$19.50	\$31.00
\$600	\$23.40	\$37.20
\$700	\$27.30	\$43.40
\$800	\$31.20	\$49.60
\$900	\$35.10	\$55.80
\$1,000	\$39.00	\$62.00
\$1,100	\$42.90	\$68.20
\$1,200	\$46.80	\$74.40
\$1,300	\$50.70	\$80.60
\$1,400	\$54.60	\$86.80
\$1,500	\$58.50	\$93.00
\$1,600	\$62.40	\$99.20
\$1,700	\$66.30	\$105.40
\$1,800	\$70.20	\$111.60
\$1,900	\$74.10	\$117.80
\$2,000	\$78.00	\$124.00
\$2,100	\$81.90	\$130.20
\$2,200	\$85.80	\$136.40
\$2,300	\$89.70	\$142.60
\$2,400	\$93.60	\$148.80
\$2,500	\$97.50	\$155.00
\$2,600	\$101.40	\$161.20
\$2,700	\$109.20	\$167.40
\$2,800	\$105.30	\$173.60
\$2,900	\$113.10	\$179.80
\$3,000	\$117.00	\$186.00

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 NECESSARY
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 IN THE
 UNITED STATES



BUSINESS REPLY MAIL
 FIRST-CLASS MAIL PERMIT NO. 62722 LOS ANGELES CA

POSTAGE WILL BE PAID BY ADDRESSEE

CITY EMPLOYEES CLUB
 311 S SPRING ST STE 1300
 LOS ANGELES CA 90013-9844

SEAL WITH TAPE BEFORE MAILING - DO NO STAPLE



06/2016 JULIA- HUMANA STD

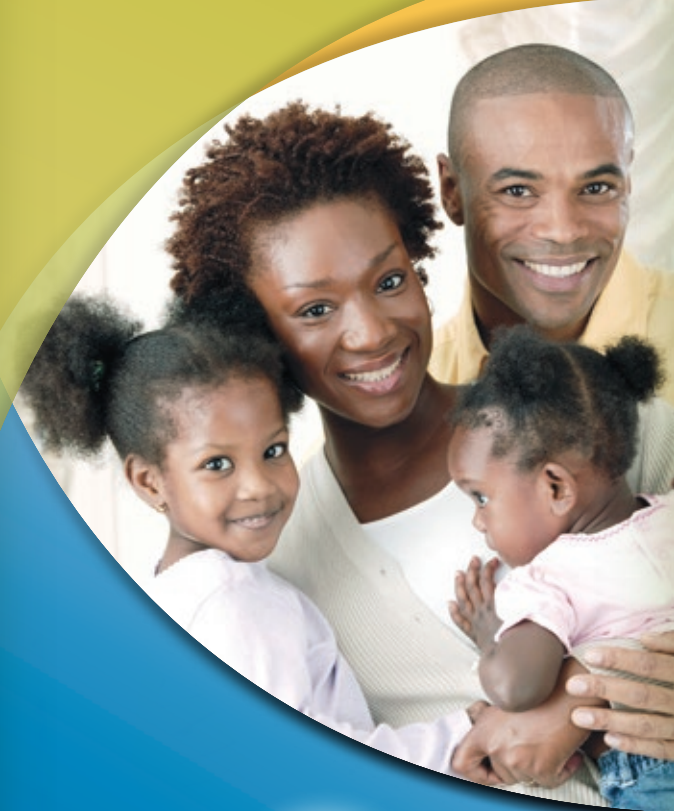
Who is Humana?

The City Employees Club of Los Angeles has joined with **Humana** to offer **Income Protector** short term disability coverage at great rates.

Humana Inc., the parent company of Kanawha, and headquartered in Louisville, Kentucky, is a leading health care company that offers a wide range of insurance products and health and wellness services that incorporate an integrated approach to lifelong well-being.

Short Term Disability Insurance

Humana
 Income Protector



SHORT TERM DISABILITY INSURANCE:

An extra layer of security to help supplement lost wages

Did you ever think about what would happen to your family if you suddenly lost the ability to bring home a paycheck? With **Humana Income Protector** you won't have that worry. You'll enjoy a valuable benefit to help supplement lost wages due to a covered injury or illness that occurs off the job. You will receive a payment to spend however you wish — to help cover everyday expenses, medical costs, and more. Plus, Humana Income Protector pays in addition to any existing disability coverage you may have.

What does Humana Income Protector cover?

You'll receive a cash benefit paid directly to you for the following:

- Off-the-job injuries or illnesses
- Pre-existing conditions (after 12 months)
- Pregnancy leave

Here's how it works:

- Benefit is paid after the elimination period has been satisfied, which is the number of continuous days beginning with the first day of total disability.
- Pays regardless of any other disability/income.
- Pay premiums conveniently through automatic payroll deduction.
- Coverage is fully portable if you change jobs and it's guaranteed renewable.

Additional plan information:

- **Coverage type** – Individual, guaranteed renewable to age 70, non-occupational disability income insurance policy that provides a monthly income for total disability as a result of an accidental injury or sickness and inability to work due to a non-occupational accidental injury or sickness.
- **Benefit amount** – Up to the selected percentage of income per month. Minimum \$500; maximum \$3,000 in \$100 increments. You can protect up to 60% of your gross monthly pay.
- **Elimination period** – Covers off-the-job injuries/sicknesses after 14 days of total disability.
- **Benefit period** – Twelve months.

Income Protector offers coverage for the following:

- Sickness includes Total Disability due to normal pregnancy after you have been insured for 360 days. A Total Disability beginning in the first 360 days after the Date of Application and due to normal pregnancy will be covered beginning 360 days after the Date of Application, subject to the Elimination Period.
- Waiver of premium included after 90 days of total disability.

Questions?

Club Counselors are ready to answer your questions about Humana Income Protector short term disability insurance. Call today...



(800) 464-0452

City Employees Club

120 West 2nd Street
Los Angeles, CA 90012
www.cityemployeesclub.com

The City Employees Club is a membership program of LACEA Insurance Services, Inc. (CA DOI Lic. #0B98000). LACEA Insurance Services, Inc. is a licensed insurance agency offering insurance benefits to qualified Club members. LACEA Insurance Services, Inc. is not directly affiliated with Kanawha Insurance Company.

Definition of Total Disability:

- The complete inability to perform the material and substantial duties of the insured's regular occupation as certified by the insured's attending doctor. Regular occupation is that which the insured was performing immediately before total disability began. The total disability must be the result of an injury or sickness. The insured must be under the regular care of a doctor and not engaged in any employment or occupation for wages or profit.
- Total disability does not include disability caused by or contributed to the insured's employment.
- Total disability does not include disability caused by or contributed to sickness or injury covered under any workers' compensation or occupational disease law.

Add this valuable coverage

Humana Income Protector is an excellent way to add an extra layer of protection if you are unable to bring home a paycheck — even if you are injured on a weekend you'll be covered!

Enrollment is easy. There are only a few questions to answer to get valuable coverage that will give you and your family greater financial peace of mind.

A 30-year-old man has a one in five chance of suffering a long-term disability before reaching the age of retirement. A 30-year-old woman has a one in three chance. Your chances of being disabled for longer than three months are much greater than your chances of dying.

– Website, www.insurance.com, 2010

This brochure is not a complete disclosure of plan qualifications and limitations. Specific limitations and exclusions can be found in the Regulatory and Technical Information Guide for this product on Humana.com. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. Humana Income Protector is Kanawha Insurance Company Policy Form 80260 8/99. Underwritten by Kanawha Insurance Company — a member of the Humana family of companies.