



American Income Life Insurance Company is a 100% Union Insurance Company. We provide a group Accidental Death and Dismemberment Benefit for all members of your Local at no cost. The union will be sending a letter to all members and enclosed with the letter is a response card with which the members can designate their beneficiary intent. All members who return the card will be contacted by an American Income Life representative for delivery of their no cost benefits and members will have the option on a voluntary basis to purchase additional supplemental insurance benefits.

The following have been implemented for effective communication ensuring the success of the program. Our levels of communication include:

- Executive Board Presentation
- Union Steward Education
- Office Orientation for Administrative Staff
- Orientation for Phone Bank Staff (if applicable)
- Assisting with processing of death claims

Read-Off Letter – A letter from the local will be read to all members we visit, prior to showing them additional insurance benefits they can purchase on a voluntary basis. This letter lets the members know the benefits are presented in the spirit of “Be Union – Buy Union” and there is absolutely no obligation whatsoever. It also lets the members know the AIL benefits are not in competition with their negotiated benefits and the supplemental insurance benefits being offered will also have the Strike and Lay-off Waiver automatically built in.

Incident Resolution Policy – No matter our long-standing history of service, occasionally a misstep with a member can occur. This policy addresses misrepresentation, overly aggressive behavior and our commitment to ensure all members are treated respectfully. If you receive concerns from any of your members, we ask you to document the information and email it directly to the AIL Public Relations Team. Our commitment is that within 24 hours of receiving information from you, we will begin a full investigation of the incident and resolve any concerns to your complete satisfaction.



To further ensure our program is positively received by your membership, AIL provides ongoing training for all representatives visiting your members. The training includes an explanation of organized labor and our relationship with your local; what commitments have been made and what your expectations are.

Also, enclosed for your convenience, is a document entitled “**Frequently Asked Questions**” which will be helpful to you in answering any questions that may arise in the workplace.

As your representative for American Income Life, I am committed to making sure the servicing for your local is of the highest standard. Please contact me at the phone number or email address listed below if you or your members have any questions.

In Solidarity,



Frequently Asked Questions by your Union Members

When a notification of benefits letter is mailed out, you may receive phone calls from your members with questions. Your positive response will be very helpful in promoting goodwill between American Income Life Insurance Company, the Union, and your members.

1. **What is this all about? Is this legit?**

All members are provided a fully paid group Accidental Death and Dismemberment benefit through the co-operation of the Union and American Income Life Insurance Company. This is at no cost to the Union or the member. AIL is a 100% unionized insurance company that offers members additional supplemental insurance benefits. AIL's benefits are presented in the spirit of "Be Union – Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

2. **Do we have to return the (yellow) card to receive the benefits?**

No, all members are covered for the Accidental Death and Dismemberment benefit whether or not they return their card. If members do not return their card, they will not be able to take advantage of the no cost offers such as the Family Health Services Discount Program or the Child Safe material. If your card is returned, you can designate your beneficiary intent and receive a follow-up courtesy visit to receive the no cost material including an opportunity to have a Needs Based Analysis provided in your home to determine current and future needs. You will also receive additional information on voluntary supplemental insurance benefits for which you may qualify.

3. **Are they going to sell me insurance?**

American Income Life offers members additional supplemental insurance benefits. The additional benefits are presented in the spirit of "Be Union-Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

4. **Am I covered only at work?**

No, the coverage is 24 hours a day, 7 days a week.

5. **How did they get my name?**

You were sent a letter and enclosed with your letter was a (yellow) reply card that was sent back to American Income Life Insurance Company. Someone in your home would have sent back the card and the representative would have that information or a friend or family member may have referred you.

6. **Someone called and said they are from the Union:**

They are with American Income Life Insurance, a 100% unionized company and they are contacting you to set an appointment to deliver the no cost benefits and your certificate of coverage for the Accidental Death and Dismemberment benefit.

7. **I had an appointment with AIL and they never showed up:**

The policy is for the representative to contact you and let you know they are running late and give you the option to reschedule. Do you have the representative's name or number? I will get in touch with American Income, find out what happened, and have the appointment rescheduled.

If a member calls with a question other than what is listed above, please refer them to me so that I can make sure their question is answered. I appreciate your assistance in making this program a positive experience for your members.

