AMERICAN INCOME LIFE
insurance company

www.ailife.com
Protecting Working Families

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. **Someone dropped by the house:**
   They are with American Income Life Insurance, a 100% unionized company and they dropped by when visiting other members in the area. They are trying to set a meeting to deliver the no cost benefits and your certificate of coverage for the Accidental Death and Dismemberment benefit.
8. **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.