



AMERICAN INCOME LIFE
insurance company

www.ailife.com
Protecting Working Families

Commonly Asked Questions by your members:

When a notification of benefits is mailed out through your Local 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.

Someone called and said they are from the Union:

They are with American Income Life Insurance Company and 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. AIL is a 100% unionized insurance company that offers members additional supplemental insurance benefits. AIL's additional benefits are presented in the spirit of Be Union-Buy Union. It is a voluntary program and all additional insurance benefits purchased include a waiver of premium during an authorized strike or qualified layoff.

Someone dropped by the house:

They are with American Income Life Insurance Company and they dropped by when visiting other members in the area. They probably could not reach you by phone and are trying to set a meeting to deliver the no cost benefits and your certificate of coverage for the accidental death and dismemberment benefit.

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

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

What is all this about? Is this legit?

All members have an additional fully paid group Accidental Death and Dismemberment (AD&D) 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 fully unionized insurance company that primarily works with unions and their members.

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

No, all members of the union are covered for the AD&D benefit whether or not they return their card. If members do not return the card they will not be able to take advantage of the AIL Family Health Services Discount program or the AIL Child Safe Kit. Members who return their cards can designate their beneficiary intent, receive the Health Services Discount card information, Child Safe kit(s) and receive a follow-up courtesy visit.

Are they going to try to sell me insurance?

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Am I covered only at work?

No, the coverage is 24 hours a day, 7 days a week and will provide coverage for all business, union or social activities anywhere in the world.

How did they get my name?

You were sent a letter that was mailed through the union regarding the no cost benefits. Enclosed with your letter was a (yellow) reply card that was sent back to the AIL office. Someone in your home would have sent back the card. AIL contacts only those who voluntarily return the completed card.

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