

Additional Information:

Commonly Asked Questions by your members:

When a notification of benefits is mailed out through your organization 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 organization, and your members.

1. 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 organization and American Income Life Insurance Company, at no cost to the organization or the member. **AIL** is an insurance company that works with organizations and their members.

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

No, all members of the organization 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.

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

AIL is an insurance company that offers members additional supplemental insurance benefits. It is a voluntary program, however, and there is no obligation whatsoever.

4. 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, organization or social activities anywhere in the world.

5. How did they get my name?

You were sent a letter that was mailed through the organization 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.