



AMERICAN INCOME LIFE
insurance company

www.ailife.com
Protecting Working Families

Frequently Asked Questions by your Credit Union Members

When a notification of benefits 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 Credit 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 cooperation of the Credit Union and American Income Life Insurance Company. This is at no cost to the Credit Union or the member.
- 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 the card they will not be able to take advantage of the Family Health Services Discount Program or the 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 including additional information on voluntary supplemental insurance benefits for which you may qualify.
- 3. Are they going to sell me insurance?**
American Income offers members additional supplemental insurance benefits. It is a voluntary program.
- 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 activities anywhere in the world.
- 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. AIL contacts only those who voluntarily return the completed card.
- 6. Someone called and said they are from the Credit Union:**
They are with American Income Life Insurance 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 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.
- 8. I had an appointment with AIL and they never showed up:**
The policy is for the agent to contact you and 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 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.

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