

## **Frequently Asked Questions by Credit Union Members (American Income Life)**

### **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 Credit Union and American Income Life Insurance Company at no cost.

### **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 your card is returned, you can designate your beneficiary and receive a follow-up courtesy visit to receive the Health Services Discount card and Child Safe.

### **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.

### **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 them.. 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 AD&D benefit.

### **7. Someone dropped by the house:**

They dropped by when 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 AD&D 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? I will get in touch with American Income, find out what happened, and have the appointment rescheduled.

Website: [mybenefits.aillife.com](http://mybenefits.aillife.com)