

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.ailife.com