



**AMERICAN INCOME LIFE**  
insurance company

**www.ailife.com**  
**Protecting Working Families**

Dear Michigan Professional Firefighters Union Leadership-

American Income Life Insurance Company is a 100% Union Insurance Company. We provide a group Accidental Death and Dismemberment Benefit for all members of your Local at no cost. The union will be sending a letter to all members and enclosed with the letter is a response card with which the members can designate their beneficiary intent. All members who return the card will be contacted by an American Income Life representative for delivery of their no cost benefits and members will have the option on a voluntary basis to purchase additional supplemental insurance benefits.

*The following have been implemented for effective communication ensuring the success of the program. Our levels of communication include:*

- *Executive Board Presentation*
- *Union Steward Education*
- *Office Orientation for Administrative Staff*
- *Orientation for Phone Bank Staff (if applicable)*
- *Assisting with processing of death claims*

**Read-Off Letter** – *A letter from the local will be read to all members we visit, prior to showing them additional insurance benefits they can purchase on a voluntary basis. This letter lets the members know the benefits are presented in the spirit of "Be Union – Buy Union" and there is absolutely no obligation whatsoever. It also lets the members know the AIL benefits are not in competition with their negotiated benefits and the supplemental insurance benefits being offered will also have the Strike and Lay-off Waiver automatically built in.*

**Zero Tolerance Policy** – *AIL has a zero tolerance policy. This policy is our commitment to ensure all members are treated respectfully. If you receive concerns from any of your members, we ask you to document the information and email it directly to me, your AIL representative. My contact information is below. Upon receiving the information, I will immediately begin a full investigation of the incident in an effort to resolve all concerns you may have.*

To further ensure our program is positively received by your membership, AIL provides ongoing training for all representatives visiting your members. The training includes an explanation of organized labor and our relationship with your local; what commitments have been made, and your expectations.

Also, enclosed for your convenience, is a document entitled "Frequently Asked Questions" which will be helpful to you in answering any questions that may arise in the workplace.

As your representative for American Income Life, I am committed to making sure the servicing for your local is of the highest standard. Please contact me at the phone number or email address listed below if you or your members have any questions.

In Solidarity,

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OPEIU 277

cc:

