



Dear Members & Retirees,

We've renewed the group Accidental Death and Dismemberment policy providing all members, including retirees of CPAA/ACMPA with \$4,000 AD&D coverage, 24 hours a day, on and off the job. There is no cost to you for this coverage.

Name your beneficiary by completing and returning the enclosed card, or respond online at mybenefits.ailife.com, and use access code SG5S3. Please remember that CPAA does not keep a record of this information. If you don't name your beneficiary, your benefit would be paid to your estate and may be taxable.

All members who return the card can receive an option to increase the coverage an additional \$10,000 with a cost of \$2.00 for the first year.

After naming your beneficiary, you can also receive at no cost:

- Legacy Will Kit® – Help protect the legacy you plan to leave your loved ones.
- Eye Care Discount Card – Provides discounts on prescription eyewear.

This coverage is provided through American Income Life Insurance Company (AIL), a 100% union company, serving union families like yours for more than 65 years. They currently have more than 300 CPAA members covered under AD&D policies and have paid over \$990,000 in life, health and AD&D benefits to CPAA families.

In Solidarity,

Dwayne Jones
National President

An AIL representative will call on you to deliver your certificate of coverage and witness your beneficiary designation. AIL has other supplemental insurance programs, presented in the spirit of **"Be Union – Buy Union,"** available strictly on a voluntary basis. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213 or contact Casandra Robinson, AIL Public Relations, directly at 1-613-301-2988 or rc.robinson@rogers.com.

Your union wants you to be aware that this AD&D benefit and other items exist and that they may be helpful to you. Your union, however, is not party to any agreement entered into by you and American Income Life Insurance Company (AIL) as the information is sent directly to AIL and CPAA is not responsible for the operation or administration of any plans

Frequently Asked Questions by Your Union Members

Is this legit? What is this all about?

Yes, this is legitimate. This is a no-cost program provided to all members through the union and American Income Life Insurance Company.

Do we have to respond to receive the benefits?

All members are covered under the group Accidental Death & Dismemberment benefit. Your response allows you to receive your certificate of coverage, designate your beneficiary and request the additional no-cost items.

Are they going to sell me insurance?

You may qualify for additional insurance programs offered on a voluntary basis.

Am I covered only at work?

The coverage is 24 hours a day, 7 days a week.

How did they get my information?

Communication was recently sent to all members and either you or someone else in your household responded by mail or electronically.

Someone called and said they are from the Union.

AIL's representatives are members of Unifor 247. They're contacting you because our union and AIL Canada provide this no-cost program as a benefit to you.

The representative who contacted me identified as being from Globe Life – American Income Division.

American Income Life is a 100% unionized division of Globe Life.

Someone dropped by the house.

They're trying to schedule a time to deliver the certificate of coverage for the no cost AD&D benefit being provided to members.

Someone sent me a text message.

They're trying to schedule a time to deliver the certificate of coverage for the no cost AD&D benefit being provided to members.

I had an appointment with AIL and they never showed up.

I will get in touch with AIL to find out what happened and have the appointment rescheduled.

I continue to be contacted by an AIL representative.

Have you previously responded to the representative's communication? If not, they're responding to the response card you sent in to schedule a time to deliver the certificate of coverage for the no cost AD&D benefit. If you are not interested, please let the AIL Rep know so any unwanted calls stop.

If yes, please reach out to me so I can investigate and resolve.

Casandra Robinson (613) 301-2988 - rc.robinson@rogers.com