American Income
life insurance company

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 OPEIU 277. They're contacting you because our union and American Income Life Insurance Company 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 American Income Life 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 being provided to members.
If yes, I will get in touch with American Income Life to resolve.