

TO: All NCAREMS CEOs

FROM: Vivian Dwyer– American Income Life, Public Relations

I would like to take this opportunity to introduce you to American Income Life, a company that has been helping to secure the future of working families nationwide with affordable, permanent, and portable supplemental benefits for over 50 years. In addition to no-cost benefits for your members, we provide supplemental life insurance on an individual basis to complement members’ existing health and welfare benefits.

When a mailing is done through your Association, you may receive phone calls from your members with questions. Your positive response will be very helpful in promoting goodwill between American Income, the Association, and your members. With your help, we will be able to offer your members the best service available. Following are some points that may help you with your members’ questions:

1. Members have an additional \$3,000 accidental death and dismemberment benefit through the cooperation of the NCAREMS and American Income Life, at no cost. This coverage is 24 hours a day and will provide coverage for all business and social activities - even out of town.
2. A letter announcing this benefit and a reply card has been sent to each member. When they return the reply card, members will be contacted by an AIL Representative. The Representative will call and set a time to visit with the member, deliver the individual certificate of coverage and record and witness the member’s beneficiary designation.
3. During this visit, the Representative will also deliver the Health Discount Program (at no cost), which provides household discounts up to 60% on vision care, prescriptions, hearing care and chiropractic services. An optional discount dental program is also available. If the member has children or grandchildren, the Representative will provide that member with Child Safe fingerprint/ID kits. The Representative will also ask for a can of food for our food bank which is available to members, collectively or individually.

I encourage you to meet with the representative who calls so that you will have a clear understanding of this American Income program and its benefits. The Representative needs only enough time to deliver the no-cost member benefits, to explain the optional benefits and to get a signature on the certificate of coverage. If they can help you with any of your insurance needs or answer any questions you may have, they look forward to serving you.

As a point of interest, American Income Life respects the confidentiality of membership mailing lists. Only those members who return the reply card will be contacted. The information on each card will also be kept confidential.

Since the beginning of the partnership between American Income and the NCAREMS, we have paid numerous member death claims on the Association group policy, as indicated on the chart below.

As your Public Relations representative for American Income Life, I am committed to ensuring that our servicing of the NCAREMS is of the highest standard. Please do not hesitate to contact me at 804-347-4175 if any questions or concerns should arise.

Sincerely,
Vivian Dwyer
Public Relations
American Income Life

American Income Life Annual Claims History

Year	Life Claim Count	Life Claim Amount
2003	1	\$1,000.00
2004	3	\$3,000.00
2005	1	\$1,000.00
2006	1	\$2,000.00
2007	5	\$10,000.00
2008	7	\$17,000.00
2009	4	\$10,000.00
Total	22	\$44,000.00

***To view the Member Benefits letter
OR
to return the reply card on-line, please go to:
<http://www.aillife.com/benefits/SGE1C>***