



Washington State Council of Fire Fighters

October, 2017

Dear WSCFF Member,

As an active or retired member of the Washington State Council of Fire Fighters (WSCFF), you have a no-cost **\$4,000 Accidental Death & Dismemberment** benefit. This benefit and others listed below are provided jointly through the WSCFF and American Income Life Insurance Company, a 100% union company serving working families like yours.

American Income Life currently has over 310,000 firefighters covered under AD&D policies at no cost. Since 1990, over \$7.9 million in life, health, and no cost AD&D benefits has been paid to over 5,800 firefighters and their families.

Please return the enclosed card so you may receive your certificate of coverage and name your beneficiary. If you do not name your beneficiary, the \$4,000 would be paid to your estate and may be taxable.

Those who return the card will also receive a Health Services Discount Card for you and your family at no cost that provides household discounts up to 60% on prescriptions, hearing care, vision care/products, and chiropractic care.

You can also receive Child Safe Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

In Solidarity,

Greg Markley
Secretary/Treasurer

An AIL representative, who is a member of OPEIU Local 277, will call on you to deliver your certificate of coverage and no-cost benefits, and witness your beneficiary designation. AIL has other supplemental insurance programs, presented in the spirit of "**Be Union – Buy Union**," available on a strictly voluntary basis. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213.

Please return the enclosed card right away or respond online at
www.aillife.com/benefits/sjjg





Washington State Council of Fire Fighters

Dear WSCFF Member,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of Washington State Council of Fire Fighters and American Income Life Insurance Company, a 100% union label company with a long-standing history of serving unions and their members. American Income Life currently has over 310,000 firefighters covered under AD&D policies at no cost. Since 1990, more than \$7.9 million in total benefits have been paid to firefighters and their families.

AIL's supplemental benefits are not in competition with any group benefits through your workplace/ employer and can complement any insurance policies you may already have. If you choose to take advantage of any insurance programs offered through AIL, your benefit program is permanent and portable throughout your lifetime.

AIL's supplemental benefits include automatic built-in features to help union members during hard times, such as a strike and lay-off waiver of premium benefit.

American Income Life provides insurance services to millions of policyholders throughout the United States, Canada, and New Zealand and has over \$50.4 billion of life insurance in force. If you qualify, your coverage lasts a lifetime and is under your independent control. Once the program has been explained to you, we're sure you will agree with the many participating members how valuable this program can be in a time of need.

There are several benefits available. Please take a few minutes to listen to the AIL representative who is visiting you. If they can help you with your needs in this area, please take advantage today. We would like your feedback so please take a minute to complete the Report Form. This information helps us serve you more effectively.

In Solidarity,

Greg Markley
Secretary/Treasurer