



**International Association of Sheet Metal, Air,
Rail & Transportation Workers,
Local Union 100 — Sheet Metal Division**
Affiliated with AFL-CIO

Richard D. LaBille III
Business Manager/President

Russell K. Robinson
Financial Secretary-Treasurer

Dear Brothers & Sisters:

As an active, retired or staff member of SMART Local 100, you have a no-cost **\$3,500 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through SMART Local 100 and American Income Life Insurance Company (AIL), a 100% union company serving working families just like yours.

AIL currently has over 66,000 SMART members covered under AD&D policies at no cost. Since 1990, more than \$14.9 million in life, health, and no-cost AD&D benefits has been paid to over 9,500 SMART members 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 \$3,500 would be paid to your estate and may be taxable.

Those who return the card can also receive a no-cost membership in the recently introduced **AIL Plus program**, your connection to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.

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.

Fraternally,

Richard D. LaBille, III
Business Manager/President

An AIL representative, who is a member of OPEIU Local 277, will call on you to deliver your certificate of coverage, witness your beneficiary designation, register you for the AIL Plus program and provide your Child Safe Kits. 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.

**Please return the enclosed card right away or respond online at
mybenefits.ailife.com and enter access code: SGVI8**

