



Dear Members and Retirees,

We've renewed the group Accidental Death and Dismemberment policy providing all members and retirees of Hawaii Government Employees Association / AFSCME Local 152 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 SGOOF. 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.
- AIL Plus membership Receive discounts on dental care, prescriptions, diabetic supplies and much more.

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 280,000 AFSCME members covered under AD&D policies and have paid over \$38.2 million in life, health and AD&D benefits to AFSCME families.

In Solidarity,

William Rol AIL PR Marketing Specialist

An AIL representative, who is a member of OPEIU 277, will provide your personalized certificate of coverage and witness your beneficiary designation, provide your Legacy Will Kit, and register you for the AIL Plus program. AIL has other supplemental insurance programs available. Questions? Call AIL at 1-800-495-1213 or contact Will Rol, AIL Public Relations, directly at 808-741-7777 or WCROL@ailife.com.

As an HGEA member, the no-cost \$4,000 AD&D benefit is yours whether you return the reply card or not. Only members who return the card will receive a service call from an American Income Life Insurance Company (AIL) representative to deliver an individual certificate of coverage and to conduct a complimentary In-Home Needs Analysis. You are under no obligation to purchase any of the supplemental insurance products offered through AIL. HGEA is not a party to any agreement between you and AIL and is not responsible for the operation or administration of any premium-paying plan you may qualify for.