



## CANADIAN UNION OF PUBLIC EMPLOYEES

### Local 454

President: John Gibson

Secretary: Nick Angrignon

Dear CUPE Local 454 Members and Retirees,

As a member or retiree of CUPE Local 454, you have a no-cost **\$4,000 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through CUPE Local 454 and American Income Life Insurance Company (AIL), a 100% union company serving working families just like yours.

AIL currently has over 34,000 CUPE members covered under AD&D policies at no cost. Since 1990, more than \$8.4 million in life, health, and no-cost AD&D benefits has been paid to over 7,000 CUPE 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 \$4,000 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.

Those who return the card can receive an EYE CARE DISCOUNT CARD at no cost that provides a discount on prescription eyewear.

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,

Sam Abulail  
Acting President, CUPE Local 454

An AIL representative will call on you to deliver your certificate of coverage, witness your beneficiary designation and provide your other no-cost items. 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 or Steve Orcherton, AIL Public Relations, directly at 1-877-382-1603.

**Please return the enclosed card right away or respond online at [mybenefits.aillife.com](http://mybenefits.aillife.com) and enter access code: sggn**





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Dear CUPE Local 454 Members and Retirees,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of CUPE Local 454 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 34,000 CUPE members covered under AD&D policies at no cost. Since 1990, more than \$8.4 million in total benefits have been paid to CUPE members 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 Canada, the United States, 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,

Sam Abulail  
Acting President, CUPE Local 454

