



# KENTUCKY STATE LODGE FRATERNAL ORDER OF POLICE

6204 PRICE LANE • LOUISVILLE, KENTUCKY 40229  
kystatefop.org

State President  
BERL PERDUE, JR.  
Winchester, Kentucky

Immediate Past President  
Michael "Spike" Jones  
Kenton County, Kentucky

Vice President  
Mike Sweeney  
Lexington, Kentucky

Treasurer  
Bryan Bogard  
Covington, Kentucky

2nd Vice President  
Tim Davis  
Madisonville, Kentucky

Sergeant-at-Arms  
Christie Jones  
Kenton County, Kentucky

Chaplain  
Ryan Straw  
Metropolitan Lodge

Trustee Chairman  
Scott Hildebrand  
Campbell County, Kentucky

National Trustee  
Shawn Helbig  
Bowling Green, Kentucky

State Lodge General Counsel  
Steve Wolnitzek  
Ft. Wright, Kentucky

State Lodge Associate Counsel  
Mary Sharp  
Louisville, Kentucky

State Secretary  
DENIS SPALDING  
Louisville, Kentucky

Dear KY State FOP Member,

As a member or retiree in good standing of KY State FOP, you have a no-cost **\$3,000 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through KY State FOP and American Income Life Insurance Company (AIL), a 100% union company serving working families just like yours.

AIL currently has over 140,000 FOP members covered under AD&D policies at no cost. Since 1990, more than \$2.9 million in life, health, and no-cost AD&D benefits has been paid to over 1,300 FOP 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 \$3,000 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.

Sincerely,

Berl Perdue, Jr.  
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 or Amanda Cross, AIL Public Relations, directly at 1-859-229-5369.

**Please return the enclosed card right away or respond online at  
[mybenefits.aillife.com](http://mybenefits.aillife.com) and enter access code: sg0p8**





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Dear KY State FOP Member,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of KY State FOP 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 140,000 FOP members covered under AD&D policies at no cost. Since 1990, more than \$2.9 million in total benefits have been paid to FOP 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 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.

Sincerely,

Berl Perdue, Jr.  
President

