

INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL UNION NO. 882 - 882B - 882H

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Dear Members and Retirees,

As a member or retiree of International Union of Operating Engineers Local 882, you have a nocost \$4,000 Accidental Death & Dismemberment benefit. This AD&D benefit and other items listed below are provided jointly through International Union of Operating Engineers Local 882 and American Income Life Insurance Company (AIL), a 100% union company serving working families just like yours.

AIL currently has over 120,000 IUOE members covered under AD&D policies at no cost. Since 1990, more than \$48.5 million in life, health, and no-cost AD&D benefits has been paid to over 21,000 IUOE 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.

n Solidarity,

Haemant Sawh Business Manager

International Union of Operating Engineers Local 882

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.ailife.com and enter access code: SGDJR