



**IBEW**  
**CANADA**

LONNIE R. STEPHENSON  
International President  
Président international

**INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS**  
**FRATERNITÉ INTERNATIONALE DES OUVRIERS EN ÉLECTRICITÉ**

**RUSS SHEWCHUK**

International Vice President / Vice-président international  
First District, CANADA / Premier District, CANADA



**FIOE**  
**CANADA**

KENNETH W. COOPER  
International Secretary/Treasurer  
Secrétaire-trésorier international



To: All Locals, International Representatives and Organizers

We are pleased to announce that all members including retirees of IBEW First District Canada now have an additional \$4,000.00 Accidental Death & Dismemberment Benefit. This group policy was obtained through American Income Life Insurance Company (AIL) a 100% Union Company. Members and retirees of IBEW First District Canada will receive an introductory letter in the mail. When the mailing goes out, you may receive questions from our members. Your positive response will be very helpful in promoting goodwill between AIL, the Union, and the members.

AIL also has supplemental insurance available on an individual basis to complement existing benefits that members may already have in place.

**American Income Life currently has over 360,000 IBEW members covered under AD&D policies at no cost. Since 1990, over \$72.3 million in life, health and no cost AD&D benefits has been paid to over 35,000 IBEW members and their families.**

With our partnership, AIL will be able to continue to offer members the best service available. The following are some points that may help you with your members' questions:

1. All members and retirees now have an additional \$4,000 Accidental Death & Dismemberment benefit through the cooperation of the Union and AIL at no cost to the Union or the member. Coverage is 24 hours a day, 7 days a week, worldwide.
2. All members and retirees are asked to fill in the reply card to designate their beneficiary. Those that return the card will be called by an AIL representative to set up a mutually convenient time to deliver their individual certificate of coverage and explain additional supplemental insurance benefits available. Members who return the reply card will also receive an eye care discount card at no cost that provides discounts on prescription eyewear.
3. AIL pays all printing and postage costs. However AIL does not have access to membership lists, and the mailing is done through a mailing house for privacy.
4. All members and retirees of the IBEW First District Canada are covered for the AD&D benefit regardless of whether or not they return the reply card. If the card is not returned, there will not be a beneficiary designated and if an accidental death claim is made, it will be paid to the estate and may be taxable.

A copy of the letter all members and retirees will receive along with AIL's Frequently Asked Questions is attached for you.

Should you have any questions about this program or any concerns, please feel free to contact any member of the AIL Public Relations team listed below:

**Canada-Wide**

- Casandra Robinson  
Call or Text: (613) 301-2988  
Email: rc.robinson@rogers.com
- Alan Wall  
Call or Text: (416) 889-9450  
Email: alan.wall@sympatico.ca

**Alberta, Saskatchewan & Manitoba AIL Public Relations Representative**

- Calvin Mazurkewich  
Call or Text: (306) 291-9230  
Email: cmmazurkewich@aillife.com

**British Columbia AIL Public Relations Representative**

- Steve Orcherton  
Call or Text: (877) 382-1603  
Email: sorcherton@aillife.com

**New Brunswick & Nova Scotia AIL Public Relations Representative**

- Melissa Lively  
Call or Text: (902) 521-2426  
Email: melissa.dorey@yahoo.com

**Newfoundland AIL Public Relations Representative**

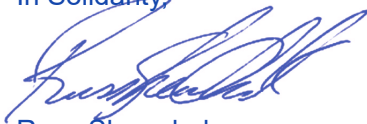
- Randy Stockley  
Call or Text: (709) 687-4243  
Email: rstockley@aillife.com

**Ontario AIL Public Relations Representative**

- Chase Robinson  
Call or Text: (613) 808-626  
Email: crobinson.benefits@gmail.com

They will be happy to answer your questions, help process claims and/or explain the program further should you wish.

In Solidarity,



Russ Shewchuk  
International Vice President  
First District, CANADA

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**Chase Robinson**  
AIL Public Relations  
Cell: 613-808-6260  
crobinson.benefits@gmail.com

To: All Locals, International Representatives and Organizers

**American Income Life Insurance Company (AIL) is a 100% Union insurance company.** We provide a group Accidental Death and Dismemberment benefit for all members of your Local at no cost. The Union will be sending a letter to all members and enclosed with the letter is a response card with which the members can designate their beneficiary intent. All members who return the card by mail or respond online will be contacted by an AIL representative for delivery of their no-cost offers and members will have the option on a voluntary basis to purchase additional supplemental insurance benefits.

Enclosed for your convenience is a document entitled "Frequently Asked Questions by Your Union Members" which can help answer any questions that may arise in the workplace.

Also enclosed is an outline of our service guidelines so you are aware of what you can expect from the AIL Public Relations team. As your representative for AIL, I am committed to making sure the servicing for your Local is of the highest standard. Please contact me at the phone number or email address listed above if you or your members have any questions.

In Solidarity,

Chase Robinson  
Unifor 247 member

# Frequently Asked Questions by Your Union Members

When a notification of benefits letter is mailed out, you may receive phone calls from your members with questions. Your positive response will be very helpful in promoting goodwill between American Income Life Insurance Company (AIL), the Union, and your members.

## **What is this all about?**

All members are provided a fully paid group Accidental Death and Dismemberment benefit through the cooperation of the Union and American Income Life Insurance Company. This is at no cost to the Union or the member. AIL is a 100% unionized insurance company that offers members additional supplemental insurance benefits. AIL's benefits are presented in the spirit of "Be Union – Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

## **Do we have to return the card to receive the benefits?**

No, all members are covered for the Accidental Death and Dismemberment benefit whether or not they return their card. If members do not return their card by mail or respond online, they will not be able to take advantage of the no-cost offers such as the Eye Care Discount Program or the Child Safe Kit<sup>®</sup>. If you return your card by mail or respond online, you can designate your beneficiary intent and receive a follow-up courtesy visit to receive the no-cost offers including an opportunity to have a needs-based analysis to determine current and future needs. You will also receive additional information on voluntary supplemental insurance benefits for which you may qualify.

## **Are they going to sell me insurance?**

AIL offers members additional supplemental insurance benefits. The additional benefits are presented in the spirit of "Be Union-Buy Union." It is a voluntary program and all additional insurance benefits purchased through AIL include a waiver of premium during an authorized strike or qualified layoff.

## **Am I covered only at work?**

No, the coverage is 24 hours a day, 7 days a week.

## **How did they get my name?**

You were sent a letter and enclosed with your letter was a reply card that was to be returned to American Income Life Insurance Company by mail or online. Someone in your home would have returned the card or responded online and the representative would have that information or a friend or family member may have referred you.

## **Someone called and said they are from the Union:**

They are with American Income Life Insurance Company, a 100% unionized company and they are contacting you to set an appointment to deliver the no-cost offers and your certificate of coverage for the Accidental Death and Dismemberment benefit.

## **Someone dropped by the house:**

They are with American Income Life Insurance Company, a 100% unionized company and they dropped by when visiting other members in the area. They are trying to set a meeting to deliver the no-cost offers and your certificate of coverage for the Accidental Death and Dismemberment benefit.

## Frequently Asked Questions by Your Union Members

### **I had an appointment with AIL and they never showed up:**

The policy is for the representative to contact you and let you know they are running late and give you the option to reschedule. Do you have the representative's name or number? I will get in touch with AIL, find out what happened, and have the appointment rescheduled.

If a member calls with a question other than what is listed above, please refer them to me so that I can make sure their question is answered. I appreciate your assistance in making this program a positive experience for your members.

The following have been implemented for effective communication ensuring the success of the program.

### **Our levels of communication include:**

- Executive Board presentation
- Union steward education
- Office orientation for administrative staff
- Orientation for phone bank staff (if applicable)
- Assisting with processing of death claims

### **Read-Off Letter**

A letter from the Local will be read to all members we visit, prior to showing them additional insurance benefits they can purchase on a voluntary basis. This letter lets the members know the benefits are presented in the spirit of "Be Union – Buy Union" and are available on a voluntary basis with no obligation. It also lets the members know the AIL benefits are not in competition with their negotiated benefits and the supplemental insurance benefits being offered will also have the Strike and Layoff Waiver automatically built in.

### **Incident Resolution Policy**

No matter our long-standing history of service, occasionally a misstep with a member can occur. This policy addresses misrepresentation, overly aggressive behavior and our commitment to ensure all members are treated respectfully. If you receive concerns from any of your members, we ask you to document the information and email it directly to the AIL Public Relations team. Our commitment is that within 24 hours of receiving information from you, we will begin a full investigation of the incident and resolve any concerns to your complete satisfaction.

### **Agent Training**

To further ensure our program is positively received by your membership, AIL provides ongoing training for all representatives visiting your members. The training includes an explanation of organized labour and our relationship with your Local, what commitments have been made, and a review of your expectations.