

ACTIVITY BASICS – PHONE BOOKING

When does the presentation start? - On the phone. How we communicate on the phone will set the tone for the presentation and influence what they expect when we meet with the member. First impressions are everything, and that starts as soon as you contact the member over the phone.

Before we get into some of the keys to your booking script, here are a few pointers to make your booking sessions busy and productive!

Dos and Don'ts of Phone Booking:

1. Dress for success! Calling members is your #1 priority and feeling/looking professional puts you in the right mindset.
2. Have great posture while you are on the phone. Avoid laying down or slouching in your chair. Look ahead, not down.
3. Get Loud! This exudes confidence and professionalism and will also minimize objections.
4. Always book appointment for as soon as possible. Attempt to flip for an immediate appointment!
5. Always use option close – example: “which time works better, 4pm or 7pm?”
6. Book with spouse – Closing ratio plummets if you present to only one person when they have a spouse.
7. Working families get prime-time appointment slots (weekday evenings and on weekends). If the member is retired/not working, book them at a time that working families would not be available.
8. Don't pause until the first question in the script.
9. Never ask a yes/no question. Example: “How about Saturday? Does Monday work?”
10. Don't use up tones (upward voice inflection). This communicates inexperience and lack of knowledge/control.
11. Never say you are from the union.
12. Use your normal voice. People want to talk to a real person! Don't sound like a telemarketer or customer service rep.
13. Use group names (Union/Association) with the applicant. This will build familiarity and value.
14. Use the member and spouse's names often.
15. After 4 rings, hang up and move on. By the end of the day, you will see how much time you have saved, which will lead to more appointments.
16. Get organized before booking starts, not during! Remember, this time is for you to be on the phones, booking appointments to build your activity.
17. Always book appointment the first time they answer. Booking ratio drops 20% every time you call them back.
18. Book with other agents! Booking was not designed to be done alone. Pair up with other agent(s) to build comradery and competition.

Three Key Rules of Booking:

1. Stay on Script: The script is designed, tried, and tested to produce results for you. There is no need to reinvent the wheel. The script is also important for PR purposes. It limits the misunderstandings between AIL and the member so that we can avoid the possibility of legal issues or upsetting members. Following the script puts pressure on the system!
2. Be firm but polite: Maintain a firm voice at all times during booking. This will help maintain control in your conversations. People will take you more seriously, because you exude a certain level of confidence. This will help in your show ratio, as well as the impression of AIL that the applicant now has prior to the appointment.
3. Follow your Common Objections/Rebuttals sheet: Role Play different scenarios that you come across. A good time to do this is during your breaks, or on your coaching calls with your manager.

Remember that Activity is the key to success. Put pressure on the system, not on yourself!

Role Play, Role Play, Role Play!

Review your script before making calls. Make sure you are confident and ready to properly approach a phone call. Script is designed to increase chances of booking appointments and must be followed. Keep booking script and common objections/rebuttals script in front of you at all times!

Never come unprepared to booking...keeping yourself sharp by reviewing your scripts and sounding natural on the phone can make or break your appointment setting.

Handling Objections

- Best way to handle an objection is not to get one. How: Stay on script and get loud.
- When faced with any objection, always answer with a statement and follow up with a question of your own to re-gain control and get back on track with the script.
- Always have your Common Responses/Rebuttals sheet in front of you.

Organization

Call top priority leads first:

1. Remind Pre-set appointments
2. Referrals
3. POS (only if agent has been trained on how to present to them)
4. Union/Association leads
5. McGruff leads
6. Others

Team Mentality:

1. Don't go into battle alone! Find people that you can call with. Doing this together makes booking more fun.
2. Motivate each other. Create competitions to drive your agency to keep going.
3. Track numbers with your team (Dialed/Reached/Booked). If you don't track results, how will you know if you or others are being effective?
4. Celebrate the wins with your team! Get excited, recognize agents who book an appointment in front of others.

Virtual Meeting Tips:

1. Make sure the member and you are clear on what type of device/call that you will connect on.
2. Send a virtual business card with your picture and instructions on how to join/login to your call.
3. Make a note reminding you how you and your member will do the call. Example: Zoom, Facetime, Google, etc.
4. Always confirm their email address so that you can send link to proper account.

- Have a visual schedule in front of you with open time slots you are scheduling for. Plan your schedule and work it. Hold yourself accountable to being in the field and working during those hours.

- Places To Go: These are appointments you assume that you can go to anytime and are great fillers during down time. The objective is to always have someone to call. Prioritize your best leads for your top places to go. If member no showed the appointment, make sure to reach back out and reschedule for the next open time, next day at latest (even if you just leave a voicemail or text saying you'll reach back out at that time).

- Smile & Dial! They can hear your smile over the phone. Attitudes are contagious, make sure yours is positive.

- Smart agents hire appointment setters. Your highest potential income is made when YOU are presenting to members. Once you become an expert at booking, you are able to properly hold someone accountable to producing the same, if not better results for you.

Remember: This is Revenue Generating Activity! On average, agents earn \$100 for every appointment they set.

Common Objections/Rebuttals

"I can't do it that day."

That's not a problem I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"What benefit? or Who is this?"

I'll back up, my name is (your name) with American Income Life, that's the company that works in cooperation with your (group name), the reason I am calling is because your (\$X,000) AD&D benefit has been issued along with your AIL Plus card. My job is to verify the information that you sent back on your beneficiary card. *(Proceed with the phone script)*

"Does my wife/husband have to be here?"

It's important that he/she be there. These benefits apply to them as well.

Or...

They want him/her there so that when something happens to you, they will know what to do.

Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"Why do you need to have an appointment?"

That's how they voted to do it, plus that helps make sure we don't miss anyone. What time are you/both of you off work tomorrow?

"Didn't we already get this by filling out the card"

You confirmed who you wanted as beneficiary on that card. My job is to deliver your certificate, activate your AIL Plus card and explain the benefits. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"Do I have this benefit already without a meeting?"

Yes, you have the AD&D benefit. My job is to deliver your certificate for your records, activate your AIL Plus card and explain the benefits. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"Can't you just mail it?"

Actually, that would be easier for all of us, they actually already mailed it to you, and you mailed it back. My job is to deliver your certificate, activate your AIL Plus card and explain the benefits. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"What is the AIL Plus card?"

It's a no cost benefit that gives you discounts on vision, chiropractic, prescriptions, dental, and more. I'll get you the information on that so that you can make sure where it works in your area. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

"We're not interested."

This is actually a benefit that you already have. It just now needs to be delivered and activated. What time are you/you both home from work tomorrow?

Or...

Because you are a member in good standing with the (group name), they will oftentimes increase the amount of accidental death coverage and the benefits on the AIL Plus card at no cost to the member. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

“How long will this take? / This won’t take very long, will it?”

It takes anywhere from 15-30 minutes, depending on how many questions you have. Did you have somewhere to go around then? Because sometimes I am running a little behind and might miss you.

“Are you trying to sell me insurance?”

My job is to deliver and explain the no cost benefits you requested. As the letter that you received said, there are other insurance programs that are available, but you would need to qualify. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

“How much will this cost?”

The benefits you receive as a member of the union are at no cost. They have additional benefits available, but those can be difficult to qualify for. Now I can take care of this for you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

“I don’t remember any card in the mail...”

That’s actually why I’m calling. There are so many members who sent back the card. It can take a while to get them all. I’ll go ahead and text/email you a copy of your card you filled out along with the letter from your (group). *(Send them a copy of card from mobile planet)*. Now that you’ve got a copy of your card, I can get this out to you and (Spouse Name) on (day) at (time) or (time). What works best for you and (Spouse Name)?

***Common POS/Lapsed POS Objections:**

“What kind of coverage do we have?”

I’m not sure yet about all the details on your coverage, but when we review this, I’ll have everything ready to go.

“How much are we paying for this? How much coverage do we have?”

Every member has different amounts based on when they signed up and how much coverage there is. I will have all this information ready for you when we review it all.

“We don’t have that anymore/we’re not in the union anymore”

Yes, I do see that your coverage is inactive...depending on your situation, you still may have coverage through a union or group that AIL works with. We make updates for active and lapsed coverage, so I can still take care of this with you.

“I’m not sure we need that anymore”

That’s no problem, I will update the no cost benefits and if you are able to qualify and have a need for the coverage, they have me review that as well.

“We cancelled that”

Why is that? *Whatever the issue is, say:* “That’s why they have us reviewing this information. They have us (whatever applies): find you a more affordable program/ fix the issue you had with the last agent / help explain your billing properly/ help re-educate you on why your group set this up/ etc.

Text Scripts (Company Approved) – Mobile Planet

Introduction Text:

Hi (Member Name), this is (Your Name) with AIL. I'm the one handling the no-cost Accidental Death and Dismemberment benefits you requested through (Group Name and Local Number) and the benefit package you may qualify for. Here is a copy of your request that you made. For faster service I can be reached at (XXX) XXX-XXXX.

After Voicemail Text:

Hi (Member Name), this is (Your Name) with AIL from the voicemail I left you. I'm the one handling the no-cost Accidental Death and Dismemberment benefits you requested through (Group Name and Local Number) and the benefit package you may qualify for. I'm going to call you again (day) between (time) to (time) to go over this with you. Here is a copy of your request that you made. For faster service I can be reached at (XXX) XXX-XXXX.

Member Isn't Home After Voicemail Text:

Hi (Member Name), this is (Your Name) with AIL, this is important! I left you a voicemail and I will continue to get in touch with you to go over your requested benefits on (day) between (time) to (time). If a different time will work better for you, or for faster service, please call me at (XXX) XXX-XXXX.

Unable To Make Appointment Text:

Hi (Member Name), this is (Your Name) with AIL. I have been running behind meeting with so many members. I will put you back on my schedule to go over your benefit package on (day) between (time) to (time). If you need faster service, please call me at (XXX) XXX-XXXX.

ID Badge text:

(This is a message sent through Mobile Planet with no text. This sends a virtual ID badge picture to the member. Make sure your information and personal photo are updated in Planet so that the member gets all up to date information about you!)

Top Places to Go: Text/Voicemail Scripts

Top Places to Go is a mindset put into action. You must stay active throughout the day, and this helps you stay focused on that! Focus on your top 10-20 members that you want to meet with. Prioritize them at the beginning of the day, assuming appointment times based on when you have free time. Allow them to call back to confirm or reschedule...if not, call them at the time you set and prepare for an immediate appointment!

Pre Text:

Hello (Member's name), my Name is (your name) with American Income Life, I'll be calling you within the hour to set up a time to explain the benefits you requested through (group name). Included is your certificate of coverage provided through your group.

Voicemail:

Hi (Member's name), this is (your name) with American Income Life Insurance Company, working in cooperation with your (group name). I've been trying to reach you in regard to your requested benefits. I'm going to send you a text that has a copy of your beneficiary card that you filled out and the letter that you received from your Group, that way you have all the information for your permanent records. I'm going to be reviewing this over a video call with other members and will try to and get this by to you and spouse between (*give 2-3-hour time window*). If you need faster service, please let me know. I look forward to speaking with you and spouse and I'll send you that text right now.

Follow Up Text (Send certificate and Pre-approach letters):

Hi (member's name), here is the information from the voicemail I left you. Included is a copy of your response card and information on you're no cost benefits provided through Group. I will do my best to get ahold of you today between (*give 2-3-hour time window*). For faster service or a more convenient time I can be reached at (your phone number).

Referral - Phone Script

Hi (Member Name), this is (your name) with American Income Life, Local 277. I actually know your (relationship) (name of sponsor). The reason I'm calling is because (he/she) has an "IN" with the union (Veterans, credit union, McGruff) and they were allowed to extend some of their benefits to you at no cost. Make sure to thank them! (He/She) sent you a text message with my information that said that I would be calling to explain the benefits.

So (Name), I have your no-cost AIL Plus Program, \$2,000 death benefit, and McGruff kits for any children. I'm calling to verify the information (he/she) gave me. Now, they said you are in (State/Province), is that correct? They also said that your spouse's name is (Spouse Name). Is that correct? And he said that you have (#) children under 18, is that correct? Great, they have McGruff Kits for each of the children.

(Name), your benefits package is processed, and I need to find the best time to go over it with you (and your spouse). It doesn't take long but it is very important. The only problem is my schedule is getting full with all of the other union members like the Police, Firemen, and Nurses that we serve.

Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? *(Make a note on what device they will be using)*

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it *(send to email or phone number)*...

1. Go ahead and click the link and let me know what you see *(walk them through how to download if they've never used the program before)*
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

McGruff Kit Response Card – Phone Script

Hi (Name)? (Name) this is (Your Name) with American Income Life, working in cooperation with the National Crime Prevention Council on YOUR McGruff ID Kits.

The reason I'm calling is because they received your request on (Source) at (Time) on (Date) for (# of kits) and I need to verify some of the information on your request. Your security word that you listed was (security word), is that correct? And your best email is (email address) is that correct? Also, your request card shows that you live in (state)? That's correct? Ok, great

The McGruff kits are endorsed by the National Crime Prevention Council and designed to work with the Amber Alert, so they do request that both parents/grandparents or guardians are present when the kits are explained, do you have a spouse or significant other at home? Ok great, and what's their name? *(Make a note of spouse's name)*

Now they have me go over a couple things with (both of) you:

1. First, I will explain how to fill out your McGruff ID kits and inform you about the Amber Alert.
2. Second, The National Crime Prevention Council and AIL have given access to some of the permanent union benefits typically reserved for union families only. They ask that I explain the benefits to you (and spouse name) and then have you fill out a report card with your feedback to let them know I did my job. It doesn't take long but it's very important.

Now (Name), they have your McGruff Kits processed, and I need to find the best time to go over it with you (and your spouse). The only problem is my schedule is getting full with all of the other union members like the Police, Firemen, Nurses and Teachers that we serve.

Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? *(Make a note on what device they will be using)*

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it (send to email or phone number)...

1. Go ahead and click the link and let me know what you see *(walk them through how to download if they've never used the program before)*
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

Will Kit Response Card – Phone Script

Hi (Name)? (Name) its (Your full name) with American Income, working in cooperation with No Cost Law and the Safe Life Network on your Will Kit.

The reason I'm calling is because they received your request on (Source) at (Time) on (Date) for (# of kits) and I need to verify some of the information on your request. Your security word that you listed was (security word), is that correct? And your best email is (email address) is that correct? Ok, great.

Your Will Kits are set up so when something happens to you, your family will have the proper documents to settle your estate. They do provide the Will Kits to both you and a spouse, but both need to present. Are you a single household or a dual household? Ok great, and what's their name?

Now they have me go over a couple things with you:

1. First, I will explain how to properly fill out your Will Kits.
2. Second, the Safe Life Network and AIL have given access to some of the permanent union benefits typically reserved for union families only. They ask that I explain the benefits to you (and your spouse) and then have you fill out a report card with your feedback to let them know I did my job. It doesn't take long but it's very important.

Now (Name), they have your No Cost Will Kit processed, and I need to find the best time to go over it with you (and your spouse). The only problem is my schedule is getting full with all of the other union members like the Police, Firemen, Nurses and Teachers that we serve.

Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? *(Make a note on what device they will be using)*

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it *(send to email or phone number)*...

1. Go ahead and click the link and let me know what you see (walk them through how to download if they've never used the program before)
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Member Name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Member Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

Union/Association/Credit Union – Phone Script

Hi, (Member Name)? (Member Name), this is (Your Name) with American Income Life Insurance Company. They provide the (\$X,000) AD&D benefit for the members of (Union and Local Number/Assoc/Credit Union/Group).

The reason why I am calling is that you received a letter and a reply card a while back about your (\$X,000) Accidental Death & Dismemberment benefit and I'm calling to verify some information. Now, on the reply card that you sent back your date of birth is (DOB). Is that correct? And you have (beneficiary name) as your beneficiary. Is that correct? Ok Great. *(If no spouse listed as beneficiary, verify if there is a spouse or significant other)*

Now, they have me explain your certificate of coverage, AIL Plus program, and see if you qualify for the permanent benefits they have set up for (you/both of you). It doesn't take long, but it is very important. They allow us to review these benefits with you on a video call. I was just wondering, what is the best time to go over this with (both) you and (Spouse Name) → Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? (Make a note on what device they will be using)

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and allows me to share my screen so you can see your benefits. Let me know when you receive it (send to email or phone number)...

1. Go ahead and click the link and let me know what you see *(walk them through how to download if they've never used the program before)*
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Member Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Member Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Member Name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Member Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

Union/Association Names (What to Call Them)

AFM – American Federation of Musicians (AFM, Musicians)
AFSCME – American Federation of State, County, and Municipal Employees (AFSCME)
AFT – American Federation of Teachers (AFT, Teachers)
AFTRA – American Federation of Television and Radio Artists (AFTRA)
APWU – American Postal Workers Union (Postal Workers)
ATU – Amalgamated Transit Union (ATU, Transit Union)
BAC – International Union of Bricklayers and Allied Craftworkers (BAC, Bricklayers and Allied Craftworkers)
BCTGM – Bakery, Confectionary, Tobacco and Grain Millers International Union (BCTGM)
BLET – Brotherhood of Locomotive Engineers and Trainmen (*As is*)
BSOIW – International Association of Bridge, Structural, and Ornamental Iron Workers (Ironworkers)
CJA – United Brotherhood of Carpenters and Joiners of America (Carpenters)
CWA – Communication Workers of America (Communication Workers, CWA)
FOE – Fraternal Order of Eagles (Eagles)
FOP – Fraternal Order of Police (FOP, Police)
IAFF – International Association of Fire Fighters (Firefighters)
IAM – International Association of Machinists (IAM, Machinists)
IBB – International Brotherhood of Boilermakers (Boilermakers)
IBEW – International Brotherhood of Electrical Workers (IBEW, Electrical Workers)
IBT – International Brotherhood of Teamsters (Teamsters)
IUEC – International Union of Elevator Constructors (Elevator Constructors)
IUOE – International Union of Operating Engineers (Operating Engineers)
IUPAT – International Union of Painters and Allied Trades (IUPAT, Painters)
LIUNA – Laborers International Union of North America (LIUNA, Laborers)
NEA – National Education Association of the United States (NEA, Teachers)
OPEIU – Office and Professional Employees International Union (OPEIU, Office and Professionals Union)
PACE – Paper, Allied-Industrial, Chemical, and Energy Workers (“Pace”)
PPF/UA – United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry (UA, Plumbers and Pipefitters)
SAG-AFTRA – Screen Actors Guild – American Federation of Television and Radio Artists (SAG, Screen Actors Guild)
SEIU – Service Employees International Union (SEIU)
SMART – International Association of Sheet Metal, Air, Rail, and Transit Workers (SMART, Sheet Metal Workers)
SMW – Sheet Metal Workers (Sheet Metal Workers)
UA/PPF – United Association of Journeymen and Apprentices of the Plumbing and Pipefitting Industry (UA, Plumbers and Pipefitters)
UBC – United Brotherhood of Carpenters and Joiners of America (UBC, Carpenters)
UFCW – United Food and Commercial Workers (UFCW, Grocery Store Workers)
USW – United Steel Workers (Steel Workers)
VFW – Veterans of Foreign Wars (VFW)
VFW Auxiliary – Veterans of Foreign Wars (VFW Auxiliary)
WSCFF – Washington State Council of Fire Fighters (Firefighters)

If you do not see the Union name on this list, ask your trainer or search online for the acronym and local number in order to be familiar with the group.

AIL Plus Card – Phone Script

Hi (Member Name)? This this is (your name) with American Income Life, your insurance company. (Member Name), the reason I'm calling is your annual updates are ready. Your \$2,000 AD&D along with your new AIL Plus Discount card have been renewed. These benefits cover you, your spouse, and any dependent children you might have.

Now, they have me explain your certificate of coverage and AIL Plus card. It doesn't take long, but it is very important. They allow us to review these benefits with you on a video call. I was just wondering, what is the best time to go over this with (both) you and (Spouse Name) → Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? *(Make a note on what device they will be using)*

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it *(send to email or phone number)...*

1. Go ahead and click the link and let me know what you see *(walk them through how to download if they've never used the program before)*
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Member Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Member Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Member Name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Member Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

Policy Owner Service (POS) – Phone Script

Hello (Member Name)? Hi (Member Name), this is (your name) with American Income Life, your life insurance company...

I was calling to let you know that your policy has some updates that they have me in charge of reviewing

You are part of a group of policy holders in your area that I am meeting with over video calls to complete these updates. So, what they have (me/manager's name) doing is reviewing your folders, claim forms, and also the benefits that you already have.

Now I was just curious, (Member Name), what would be the best time to explain this to you (and spouse's name/ your spouse) at home? → Actually! Let me check. Do you have a laptop or tablet available right now or just a smart phone? *(Make a note on what device they will be using)*

Ok great, I am going to text you the link so you can access this call. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it *(send to email or phone number)*...

1. Go ahead and click the link and let me know what you see *(walk them through how to download if they've never used the program before)*
2. *(If Applicable)* Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Member Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join *(wait for spouse and start meeting)*.

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Member Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Member Name), do you have a pencil handy? I'll wait. Write this down: *(Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.)*. I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Member Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(Don't say thank you, say you're welcome)

Lapsed Policy Owner Service (POS) – Phone Script

Hello (Member Name)? This is (your name) with American Income Life, the union insurance company...I'm calling regarding some updates to your account.

Were you aware that they had us doing updates virtually now? (*Wait for Response*)...Oh you weren't? Well, you are part of a group of members that they have me reviewing for active and lapsed coverages. So, my job is to review your folder, claim forms, and also the benefits you may still have access to.

Now I was just curious, (Member Name), what would be the best time to review this with you (and spouse's name/ your spouse) over a video call? → Actually, let me check! Do you have a laptop or tablet available right now or just a smart phone? (Make a note on what device they will be using)

Ok great, I am going to text you the link so you can access your benefits. The link is for Zoom, which is easy to use and lets me share my screen so you can see your benefits. Let me know when you receive it (*send to email or phone number*)...

1. Go ahead and click the link and let me know what you see (*walk them through how to download if they've never used the program before*)
2. (*If Applicable*) Now go back to the email/text I sent you. Click the link again and enter password
3. Join with video and use the internet audio, now you should be able to see and hear me

Hey (Member Name)! – it's nice to see you and put a face to the name and good job getting zoom setup – you're a pro! By the way, is (Spouse Name) here? We can take care of this right now.

If Member is available now: Great, go ahead and let (Spouse Name) know we are going to meet right now, and we will get started as soon as they join (*wait for spouse and start meeting*).

If Member is not available: No problem, I work by appointment only, so we need to set a time that works best for both of us. Now (Member Name), what shift are you and (Spouse Name) working these days? You are off on the weekends, right? Ok, I can go over this with you in 30 minutes from now at (time) or at later today at (time). What works best for you and (Spouse Name)? That works, I will schedule you for (time) today and you will just need to click the link I sent you to join. I do have a lot of members to meet with so I may be running a bit behind – which means between (time) and (time) on (day). Will that be a problem for either of you? Also, please make sure your device is fully charged and stationed. These video calls can drain your battery quickly.

Ok...(Member Name), do you have a pencil handy? I'll wait. Write this down: (*Have them write down your name, company, reason for visit, spouse must be there, charged/plugged in device, etc.*). I will be on between (time) and (time) (30 min window) and make sure you let (Spouse Name) know because this program applies to her/him too. Ok, (Member Name), I will see you and (Spouse Name) at (time) on (day). Have a good day/night!

(*Don't say thank you, say you're welcome*)

Veterans Response Card – Phone Script

Hi (Member Name). (Member Name), this is (your name) with American Income Life Insurance Company, working in cooperation with your (Group Name). The reason I'm calling is that you received a letter from your group a little while back about your group death benefit. You also filled out a little beneficiary card naming your (Relationship/Beneficiary Name) as your beneficiary. Do you remember filling out this card?

Great! The reason why I'm calling is that your benefits have just come in...and it's my job to issue your certificate of coverage, establish (Beneficiary Name) as your beneficiary, and most importantly explain the VA burial benefits that you and your family are entitled to. It takes about 20-30 minutes depending on how many questions you might have.

Now I was just seeing, what kind of shifts are you (and Relationship/Beneficiary Name) working these days....or are you retired? (Weekends too?) Now, for both your safety and convenience they are issuing out your benefits online. So, let me ask you, do you have access to the internet? Do you have a laptop or tablet? That's not a problem, do you have a smartphone like an iPhone or android? We can handle it on your phone through a virtual meeting application.

It looks like I can take care of this for you today at (time) or (time), or tomorrow at (time) or (time), which works best for you and (Spouse Name)? Ok, that will work great! Now the only thing that the (Group Name) ask of you as the member, is that you give us a 20–30-minute window...just because some of the (Group Name) members might have more questions than others. Would that be a problem for you (or your spouse)? Ok great!

Now let me ask you, do you receive text messages to this number? Okay great. What I am going to do is send you a confirmation text with the copy of the card you filled out as well as the letters that you received from the group, and some quick instructions to login to your virtual meeting room. That way we are on the same page for your appointment. Now, I'll give you a call about 10 minutes before hand to see if you need any help. Does that sound fair?

I have you scheduled for (day) at (time), just make sure (Spouse Name) is there because the benefits apply to them as well. Now, if I am running any later than 20-30 minutes behind, I will give you a call. Have a great (day/evening/weekend)!

(Don't say thank you, say you're welcome)

Note - When you get a voicemail:

"Hi, my name is (Your Name) from American Income Life Insurance Company, working in cooperation with your (Full Organization Name). I'm calling you to let you know that we have received your reply card and have been trying to reach you. I was calling about your virtual delivery of your (\$X,000) Group Death Benefit and the other benefits for the members of (Group Name). The number I can be reached is on my personal cel number (XXX) XXX-XXXX. Have a great rest of your day, and I look forward to speaking with you!

Veterans PAVET Online Response – Phone Script

Hi (Member Name). (Member Name), this is (your name) with American Income Life Insurance Company, the company contracted with “Protect My Family” and the veteran service organizations in your area to issue your burial and will kit for veterans that you requested the other day. Do you remember filling out your request?

Great! The reason why I’m calling is that your kit has been processed...and it’s my job to issue your no-cost will kit and most importantly explain the VA burial benefits that you and your family are entitled to. It takes about 20-30 minutes depending on how many questions you might have.

Now I was just seeing, what kind of shifts are you (and Relationship/Beneficiary Name) working these days....or are you retired? (Weekends too?) Now, the kit covers you and a spouse or significant other. Does that apply to you? So, let me ask you, do you have access to the internet? Do you have a laptop or tablet? That’s not a problem, do you have a smartphone like an iPhone or android? We can handle it on your phone through a virtual meeting application.

It looks like I can take care of this for you online today at (time) or (time), or tomorrow at (time) or (time), which works best for you and (Spouse)? Ok, that will work great! Now the only thing that the (Group Name) ask of you as the member, is that you give us a 20–30-minute window...just because some of the (Group Name) members might have more questions than others. Would that be a problem for you (or your spouse)? Ok great!

Now let me ask you, do you receive text messages to this number? Okay great. What I am going to do is send you a confirmation text with the copy of the card you filled out as well as the letters that you received from “Protect My Family,” and some quick instructions to login to your virtual meeting room. That way we are on the same page for your appointment. Now, I’ll give you a call about 10 minutes before hand to see if you need any help. Does that sound fair?

I have you scheduled for (day) at (time), just make sure (Spouse Name) is there because the benefits apply to them as well. Now, if I am running any later than 20-30 minutes behind, I will give you a call. Have a great (day/evening/weekend)!

(Don’t say thank you, say you’re welcome)

Note - When you get a voicemail:

“Hi, my name is (Your Name) from American Income Life Insurance Company, working in cooperation with “Protect My Family” and The Local Veteran Service Organizations in your area. I’m calling you to let you know that we have received your online request for your Burial & Will Kit for Veterans, and we will continue to try to reach out to you to issue your kit. The number I can be reached is on my personal cel number (XXX) XXX-XXXX. Have a great rest of your day, and I look forward to speaking with you!