

July 3, 2017

To: All Local G-555 Employees

Re: American Income Life AD&D Policy

Dear Brothers & Sisters,

You should all be receiving a letter from me in the mail detailing the \$4,000 American Income Life Insurance Accidental Death & Dismemberment Policy that you are entitled to at no cost to you.

American Income Life (AIL) Representatives are union members represented by OPEIU Local 277 and can offer you numerous options to fit your insurance needs. Please be aware, though, that if you fill out the enclosed yellow beneficiary card, a representative from AIL will be contacting you to visit you at your home to finalize the beneficiary paperwork and also to speak with you about the other plans and programs American Income Life offers. Please also understand that if you take no action that the policy will still be paid to your estate, though it may be subject to taxes through probate. If a Representative comes to your home, expect that it will take roughly an hour to finalize the details and listen to their presentation. **Again, you can do nothing and still receive the benefit paid to your estate and not have to meet with an AIL representative.**

The choice of naming a beneficiary and meeting with an AIL representative is 100% up to you. Understand, it is their job to try to sell you additional insurance, so if you are not interested in hearing what they have to offer and do not want to be bothered, I advise you to forgo returning the yellow beneficiary card enclosed in that letter.

If you have any issues with the Representatives of American Income Life, please call the Union Office immediately at 216-328-0154 so that we can address your issues with their Company.

Fraternally,

Eddie Hall, Executive President Gas Workers Union Local G-555 Utility Workers Union of America, AFL-CIO