



American Income Life, National Income Life and Professional Associations

- Over \$3.9 billion of no-cost coverage in force on members of professional associations and groups in 2018
- Over 1,100,000 members of professional associations and groups covered under no-cost AD&D policies in 2018
- Since 1990, over \$89.8 million in life, health, and no-cost AD&D benefits have been paid to members of professional associations and groups and their families

American Income Life (AIL) and National Income Life (NILICO) take pride in helping working families and building strong communities, and one of the strongest ways we do that is through our no-cost benefits available to employee and labor groups, and fraternal, community and special interest organizations.

The **Accidental Death and Dismemberment benefit** continues to be the foundation of our no-cost benefits package. Under this plan, each member in good standing with their group or organization is provided up to \$4,000 of no-cost Accidental Death and Dismemberment coverage. In 2018, we had more than 9.5 million members covered by group AD&D and paid \$4.7 million in Accidental Death and Dismemberment claims.

Part of building strong communities is ensuring working class families have access to basic health services. Our **Partners™ Program**¹ provides discounts on services not normally covered by health insurance programs. In recent years, this program provided an average savings of nearly 35 percent on prescription drugs. Members were also able to take advantage of 10% to 60% discounts on chiropractic services, hearing aids, vision care, and dental options.

Keeping children safe is another cornerstone of building strong communities. According to the U.S. Department of Justice, nearly 450,000

children go missing every year.² Our no-cost **Child Safe Kit®** allows families to collect vital information about each of their children, such as photographs and fingerprint records, which can assist authorities in the event a child goes missing. Our Child Safe Kit® is endorsed by the International Union of Police Associations, the American Federation of Teachers, and the American Federation of School Administrators.

Other Claims Paid

Total life and health claims paid in 2018: \$210.9 million.
AIL/NILICO paid \$604,517 in strike/layoff waivers in 2018.³

Giving

Building strong communities manifests in word and deed. American Income and National Income, in cooperation with its State General Agents, contributed almost \$850,000 in 2018 to working family causes in the United States, Canada and New Zealand.

¹Partners™ Program not available in all states.

²U.S. Department of Justice's Federal Bureau of Investigation, National Crime Information Center. 2016 NCIC Missing Person and Unidentified Person Statistics. <https://www.fbi.gov/file-repository/2016-ncic-missing-person-and-unidentified-person-statistics.pdf/view> [February 10, 2016]

³Receipt of Unemployment due to Strike and Lay-off Waiver of Premium Benefits may be considered taxable income.

