

Section 1

About This Book

This book describes the coverages available to Active Employees in the Texas Employees Group Benefits Program.

Basic Group Term Life Insurance with Accelerated Life Benefit and Accidental Death, Dismemberment and Loss of Sight (AD&D)

Optional Group Term Life Insurance with Accelerated Life Benefit and AD&D

Dependents' Group Term Life Insurance with Accelerated Life Benefit and AD&D

Voluntary Accidental Death and Dismemberment (Voluntary AD&D)

Short-term Disability Insurance

Long-term Disability Insurance

Please remember that this book does not determine actual benefit payments, or change or replace the Group Policy or the Master Benefit Plan Document.

The following coverages are underwritten by Fort Dearborn Life Insurance Company[®] (FDL) and are a part of the Group Policy:

- Basic Group Term Life Insurance with Accelerated Life Benefit and AD&D
- Optional Group Term Life Insurance with Accelerated Life Benefit and AD&D
- Dependents' Group Term Life Insurance with Accelerated Life Benefit and AD&D
- Voluntary Accidental Death and Dismemberment

Short-term Disability Insurance and Long-term Disability Insurance are self-funded coverages under the Master Benefit Plan Document with FDL providing administrative services only. These coverages are called the Plan and are described in Section 8 of this book.

If you have any questions about any of these coverages, contact your benefits coordinator or you may call:

FDL Customer Service Department at (800) 778-2281

or write:

Fort Dearborn Life Insurance Company
Customer Service Department
P.O. Box 655403
Dallas, Texas 75265-5403

The Group Policy and the Master Benefit Plan Document are available at the FDL website accessible at www.ers.state.tx.us by following the following steps: click on **Insurance**; click on **Life & Disability (Optional Coverages)**; click on the Fort Dearborn Life logo; click on **active employees** and then on **Coverages**.

Or, you may write to:

Employees Retirement System of Texas
P. O. Box 13207
Austin, Texas 78711

Terms or Words With Special Meanings

These words and terms refer to titles of coverages, forms or are defined terms or words. The defined terms or words may have meanings which are different from what you might expect. The defined terms or words have the meanings as stated in Section 7 and in the last subsection of Section 8. Please refer to these definitions to better understand the coverage descriptions, benefits, limitations and exclusions contained in this book.