

Index

SECTION NINE AT-A-GLANCE

A.....	pg. 102
B.....	pg. 102
C.....	pg. 103
D.....	pg. 103
E.....	pg. 104
F.....	pg. 104
G.....	pg. 105
I.....	pg. 106
L.....	pg. 106
M.....	pg. 106
N.....	pg. 106
O.....	pg. 106
P.....	pg. 106
Q.....	pg. 106
R.....	pg. 107
S.....	pg. 107
T.....	pg. 107
V.....	pg. 108
W.....	pg. 108

A

Accelerated Life Benefit

For Basic Group Term Life 2, 3, 5, 6, 8, 9, 20, 30, 54, 63, 72, 77

For Optional Group Term Life 2, 3, 15, 16, 19, 20, 26-28, 30, 63, 77

For Dependent Group Term Life 2, 3, 32, 33, 42, 43, 45, 77

Definition of 73

Accelerated Life Benefit Payment 8, 26, 27, 42, 73, 75

Definition of 73

Accidental Bodily Injury 10, 12, 13, 22-24, 38-40, 50-52, 54-56, 72

Definition of 73

Accidental Death 10, 22, 33, 38, 48, 50, 54, 72

Definition of 73

Accidental Death and Dismemberment (AD&D)

Basic Group 2, 3, 5, 6, 8, 10, 11, 12, 30, 58, 61, 62, 63, 66, 70, 72

Dependent 2, 3, 32, 33, 35, 38, 39, 42, 45, 64, 70

Optional Group 2, 3, 15, 16, 19, 22, 23, 30, 61, 70

Voluntary AD&D 2, 3, 30, 45, 47, 49, 58, 61, 62, 66, 70, 72

Employee Only 48, 50, 51

Employee and Family 48, 54, 55

Limitations and Exclusions 6, 8, 11, 16, 19, 22, 33, 35, 38, 42, 49, 54, 58, 59

Act 62, 72, 73, 74, 76, 77, 96, 97, 98

Definition of 73, 96

Active Employee 3, 4, 16, 17, 19, 33, 34, 36, 49, 72, 79, 96, 100

Definition of 73, 96

Actively at Work 17, 34, 62, 72, 80, 92

Definition of 73, 96

Age

Misstatement of Age 58, 70

Reduction in Optional Coverage Due to 17, 19

Annual Salary 16, 19, 20, 72

Definition of 74

Approved Practitioner 9, 13, 24, 28, 40, 43, 52, 56, 65, 67, 68, 70, 72, 79, 82, 83, 84, 87-89, 90-92, 94, 98, 99

Definition of 74, 96

Attending Physician's Statement 72, 75, 77

Definition of 74

Attending Practitioner's Statement 13, 24, 40, 52, 56, 67, 83, 89

B

Basic Group AD&D 2, 3, 6, 26, 50, 52, 53, 54, 57, 60

Basic Group Term Life Insurance 2, 3, 5, 6, 7-10, 20, 26, 30, 34, 65, 70, 73

Beneficiary 6, 7, 8, 10, 11, 12, 16, 19-23, 26, 30, 35, 45, 49, 50,
51, 54, 63-66, 69, 70, 94
 Irrevocable Beneficiary 30, 31, 45, 46, 61, 70, 77
Beneficiary Designation 6, 20, 30, 58, 61, 62, 65
Benefits coordinator 4, 6, 7, 9, 10, 12, 13, 14, 16, 21, 23-25, 28,
29, 33, 36, 37, 39, 40, 41, 43, 44, 51-53, 55-57, 62, 65, 67,
68, 71, 83, 84, 89, 90, 93

C

Certificate of Insurance 78, 100
Changes in Insurance 58, 62
Claims
 Steps for Filing -- See Filing Claims
 Review 7, 10, 14, 25, 29, 37, 39, 41, 44, 51, 53, 55, 57,
58, 69, 70, 78, 84, 90, 94, 95
Conversion Privilege
 Employee
 Basic Group Term Life Insurance 6, 48, 58, 63, 66
 Optional Group Term Life Insurance 18, 20, 48,
58, 63, 66
 Spouse
 Dependent Group Term Life Insurance 36, 58, 64
Coverage
 Basic Group AD&D Insurance 10
 Basic Group Term Life Insurance 6
 Dependent Group AD&D Insurance 38
 Dependent Group Term Life Insurance 36
 Optional Group Term Life Insurance 20
 Optional Group AD&D Insurance 22
 Voluntary Accidental Death and Dismemberment
 (Voluntary AD&D) Employee Only 50
 Voluntary Accidental Death and Dismemberment
 (Voluntary AD&D) Employee and Family 54

D

Definitions 72, 96
Dependent 8, 27, 32, 33-46, 48, 49, 54-56, 64, 70-74, 76, 77, 79,
85
 Definition of 75
 Eligibility 33
 Ineligible Dependents 34, 36
Disability
 Definition of Total Disability
 For Extended Life Insurance Benefit 77
 For Group Disability Plan 98
 Group Disability Plan 78, 79
 Long-term Disability 79, 80, 85-89, 91, 93, 95, 97
 Short-term Disability 79, 80-84, 91, 93, 95, 97

Doctor -- See Approved Practitioner

E

Effective Date of Coverage

Basic Group Term Life Insurance with Accelerated Life
Benefit and AD&D 6

Dependents' Group Term Life Insurance with Accelerated
Life Benefit and AD&D 34

Group Disability Income Plan 80

Optional Group Term Life Insurance with Accelerated
Life Benefit and AD&D 17

Elections

Optional Group Term Life Insurance 16-20

Eligibility

Basic Group Term Life Insurance with Accelerated Life
Benefit and AD&D 6

Dependent Group Term Life Insurance with Accelerated
Life Benefit and AD&D 32, 33

Optional Group Term Life Insurance with Accelerated
Life and AD&D 15, 16

Group Disability Plan 78, 79

Voluntary AD&D 47, 48

Employee

Definition of 76, 96

Employees Retirement System of Texas (ERS) 4, 7, 9, 12, 13, 21,
23, 24, 28, 30, 31, 37, 39, 40, 43, 45, 46, 51, 52, 55, 56, 62, 65, 67-
70, 76, 77, 81, 83-86, 89, 90, 94-100

Employer

Definition of 76, 96

Evidence of Insurability 69

Definition of 76, 96, 97

Dependent Group Term Life Insurance with Accelerated
Life Benefit and AD&D 33, 34

Group Disability Income Plans 79, 80, 92, 93

Individual Life Insurance Policy for Conversion 63, 64

Optional Group Term Life Insurance with Accelerated
Life Benefit and AD&D 16, 17

Short-term Disability & Long-term Disability 79, 80, 92,
93

Voluntary AD&D 48

Exclusions -- See Limitations and Exclusions

Extended Life Insurance Benefit 6, 20, 34, 58, 63, 65-68

Basic Group Term Life Insurance 6

Optional Group Term Life Insurance 20

F

FDL

Address 4

Telephone Number 1, 4, 8, 42, 45

Filing Claims

- Accelerated Life Benefit 9, 28
- Basic Group AD&D 12
- Basic Group Term Life Insurance 7
- Dependent Accelerated Life Benefit 43
- Dependent Group AD&D Insurance 39
- Dependent Group Term Life Insurance 37
- Dependent Viatical Settlement Claim 46
- Dependent Voluntary AD&D 55
- Employee's Viatical Settlement Claim 31
- Employee's Voluntary AD&D 51
- Optional Group AD&D 23
- Optional Group Term Life Insurance 21

Fraud 69, 71, 94

- Full-Time Employee 34
- Definition of 76, 97

Fund

- Definition of 76

G

General Information

- Basic Group Term Life Insurance with Accelerated Life Benefit and AD&D 6
- Dependent Group Term Life Insurance with Accelerated Life Benefit and AD&D 33
- Group Disability Plan 79
- Optional Group Term Life Insurance with Accelerated Life Benefit and AD&D 16
- Voluntary AD&D 48

Grievance

- Administrator 69, 95
- Procedure 69, 95

Group Benefits Program 3, 17, 26, 34, 36, 65, 66, 72-74, 76, 80, 94, 96

- Definition of 76, 97

Group Disability Plan 2, 78, 79

- Eligibility 79
- Evidence of Insurability
 - For Long-term Disability 79, 80, 92, 93
 - For Short-term Disability 79, 80, 92, 93

General Information 79

- Limitations and Exclusions 91, 92

Group Policy 3, 4, 63, 64, 69, 70, 71, 72, 73, 100

- Definition of 76

Group Term Life Insurance

- Basic 6
- Dependent 33
- Optional 16

I

- Incomplete or Incorrect Information 70, 94
- Incontestability 69
- Individual Life Insurance Policy
 - For Conversion 36, 63, 64, 66
- Injury 74, 83, 88, 89, 81, 92, 95, 96, 98
 - Definition of 97
- Insured
 - Definition of 76
- Insured Monthly Salary
 - Definition of 97
 - For Long-term Disability 85, 86
 - For Short-term Disability 81, 82
- Irrevocable Beneficiary 30, 31, 45, 46, 61, 70, 77

L

- Leave Without Pay 80, 92, 94
 - Definition of 76, 97
- Legal Action 70, 94
- Limitations and Exclusions
 - For AD&D 6, 8, 11, 16, 19, 22, 33, 35, 38, 42, 49, 54, 58, 59
 - For Group Disability Plan 91, 92
- Long-term Disability Income 3, 79, 80, 85-89

M

- Master Benefit Plan Document 3, 4, 93, 97, 98
 - Definition of 97
- Misrepresentation -- see Incomplete or Incorrect Information
- Misstatement of Age 58, 70
- Monthly Benefit
 - For Long-term Disability 85-87, 90
 - For Short-term Disability 81, 82, 84

N – O

- Non-Assignability 58, 70
- Optional Group AD&D 2, 3, 15, 16, 19, 22, 23, 30, 61, 70
- Optional Group Term Life Insurance 2, 3, 6, 8, 15-21, 26-30, 34, 48, 63, 65, 70, 71

P – Q

- Part-Time Employee 34
 - Definition of 77, 97
- Physician -- see Approved Practitioner
- Plan Year 77
 - Definition of 98
- Qualifying Life Event 80
 - Definition of 98

R

- Return to Work During Disability 93
- Review of a Claim 7, 10, 14, 25, 29, 37, 39, 41, 44, 51, 53, 55, 57, 58, 69, 70, 78, 84, 90, 94, 95
- Rule or Rules
 - Definition of 77, 98

S

- Salary -- See Annual Salary, Insured Monthly Salary
 - Definition of 77
- Self-Inflicted Injury, Exclusion for
 - For AD&D and Voluntary AD&D 59, 70
 - For Basic Group Term Life Insurance 70
 - For Dependent Group Term Life Insurance 70, 71
 - For Group Disability Plan 91
 - For Optional Group Term Life Insurance 70, 71
- Short-term Disability Income 3, 79, 80-84
- Sickness 74, 83, 88, 89, 91, 92, 95, 96, 98
 - Definition of 98
- State Agency
 - Definition of 77, 98
- Subrogation 95
- Suicide Exclusions 59, 70, 71
- Summary of Benefits
 - Basic Group Term Life Insurance with Accelerated Life Benefit and AD&D 6
 - Dependent Group Term Life Insurance with Accelerated Life Benefit and AD&D 35
 - Optional Group Term Life Insurance with Accelerated Life Benefit and AD&D 19
 - Voluntary AD&D 49

T

- Tax Treatment of Benefit Payments
 - Accelerated Life Benefit 8, 27, 42
 - Group Disability Plan 93
- Telephone Numbers
 - ERS – Customer Benefits Division 69, 95
 - FDL 1, 4, 8, 42, 45
 - Texas Department of Insurance 1
- Terminal Condition 6, 8, 9, 20, 26, 28, 30, 31, 42, 43, 45, 46, 72-75
 - Definition of 77
- Termination of Insurance 71, 93
- Total Disability or Totally Disabled
 - Definition of
 - For Extended Life Insurance Benefit 77
 - For Group Disability Plan 98
 - Extended Life Insurance Benefit 6, 20, 65-68, 74

Group Disability Plan 79, 82-84, 87-94, 96, 99
Trustee
Definition of 77, 99

V

Viatical Settlement
Definition of 77
Filing a Claim 31, 46
For Employee Group Term Life Insurance 8, 20, 26, 30,
61, 70, 73, 77
For Dependent Group Term Life Insurance 42, 45
Voluntary Accidental Death and Dismemberment
(Voluntary AD&D) 2, 3, 30, 45, 47, 49, 58, 61, 62, 66, 70,
72
Eligibility 47, 48
Filing a Claim
Employee 51-53
Dependent 55-57
General Information 48
Ineligible Persons 48
Limitations and Exclusions 59, 60
Summary of Benefits 49

W

Waiting Period 82, 87, 93
Definition of 99
Waiver of Premium 65
Website
FDL 4
ERS 4, 9, 13, 24, 28, 40, 43, 52, 56, 65, 67, 83, 89