

Section 1

About This Book

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

Basic Group Term Life Insurance with
Accelerated Life Benefit

Optional Group Term Life Insurance with
Accelerated Life Benefit

Dependents' Group Term Life Insurance with
Accelerated Life Benefit

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

If you are a Return-to-work Retiree who has elected coverage as an Active Employee, please refer to the Group Term Life and Optional Coverages Benefits Book for Active Employees for your insurance coverage.

The above coverages are underwritten by Fort Dearborn Life Insurance Company® (FDL) and are a part of the Group Policy.

If you have any questions about any of these coverages, contact the Employees Retirement System of Texas (ERS) at (877) 275-4377 if you are a Retiree of a State Agency or if you are a Retiree of an institution of higher education, 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 is available at the FDL website accessible through 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 **retiree** 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 5. Please refer to these definitions to better understand the coverage descriptions, benefits, limitations, and exclusions contained in this book.