

Index

SECTION SIX AT-A-GLANCE

A	pg. 48
B	pg. 48
C	pg. 48
D	pg. 48
E	pg. 48
F	pg. 49
G	pg. 49
I	pg. 49
M	pg. 49
N	pg. 49
O	pg. 50
P	pg. 50
Q	pg. 50
R	pg. 50
S	pg. 50
T	pg. 50
V	pg. 50
W	pg. 50

Section 6

Index

A

Accelerated Life Benefit

Definition of 42

For Basic Group Term Life 3, 5, 6, 8, 36, 43, 45

For Dependents' Group Term Life 3, 24-26, 28, 31, 43, 45

For Optional Group Term Life 3, 5, 6, 12, 16, 18, 19, 36,
43, 45

Filing a Claim 9, 20, 29

Act

Definition of 42

Active Employee 3, 13, 14, 16, 25, 26

Definition of 42

Age

Misstatement of Age 39

B

Basic Group Term Life Insurance 2, 3, 5-10, 12-14, 18, 25, 36,
39, 42

Beneficiary 6, 7, 12, 16-18, 33-36, 38, 39

Irrevocable Beneficiary 6, 22, 23, 31, 32, 34, 39, 45

Beneficiary Designation 34, 35

C

Certificate of Insurance 46

Claims

Steps for Filing -- See Filing Claims

Review 38

Conversion Privilege

Retiree 6, 12, 16, 36

Spouse 26, 37, 38

Coverage

Basic Group Term Life Insurance 6

Optional Group Term Life Insurance 11

Dependents' Group Term Life Insurance 25

D

Definitions 41

Dependent 2, 3, 8, 19, 24-32, 35, 37, 39, 40, 42, 43

Definition of 43

Eligibility 25

Ineligible Dependents 25

E

Elections

Optional Group Term Life Insurance 11, 13-16

Eligibility

Basic Group Term Life Insurance 6

Dependents' Group Term Life Insurance 25

Eligibility (continued)	
Optional Group Term Life Insurance	11
Evidence of Insurability	
Definition of	44
F	
FDL	
Address	4
Telephone Numbers	1, 4, 8, 22, 31
Filing Claims	
For Accelerated Life Benefit	9, 20
For Basic Group Term Life	7
For Dependents' Accelerated Life Benefit	29
For Dependents' Group Term Life	27
For Dependents' Viatical Settlement	29
For Optional Group Term Life	17
For Viatical Settlement of Optional Group Term Life	23
Fraud	38, 40
Fund	35
Definition of	44
G	
General Information	
Basic Group Term Life Insurance	6
Dependents' Group Term Life Insurance	25
Optional Group Term Life Insurance	11
Grievance	
Administrator	38
Procedure	38
Group Benefits Program	3, 18, 26, 40
Definition of	44
Group Policy	3, 4, 36-40, 42
Definition of	44
Group Term Life Insurance	
Basic	6
Dependents'	25
Optional	11
I	
Incomplete or Incorrect Information	39
Incontestability	38
Individual Life Insurance Policy	
For Conversion	11, 16, 25, 26, 36, 37
Irrevocable Beneficiary	6, 22, 23, 31, 32, 34, 39, 45
M	
Misrepresentation -- See Incomplete or Incorrect Information	
Misstatement of Age	39
N	
Non-Assignability	39

O
Optional Group Term Life Insurance 11

Q
Qualifying Life Event 11, 15
 Definition of 45

R
Review of Claims 38
Rule or Rules
 Definition of 45

S
Self-inflicted Injuries, Exclusions for 39
Suicide Exclusions 39
Summary of Benefits
 Basic Group Term Life Insurance 6
 Dependents' Group Term Life Insurance 26
 Optional Group Term Life Insurance 13

T
Telephone Numbers
 ERS - General Information 4, 7, 9, 17, 20, 27, 29, 40
 ERS - Customer Benefits Division 38
 FDL 1, 4, 8, 22, 31
 Texas Insurance Department 1
Terminal Condition 6, 8, 12, 18, 20, 22, 23, 26, 28, 29, 31, 32,
42, 43
 Definition of 45
Termination of Insurance 39
Trustee
 Definition of 42

V
Viatical Settlement 6, 22, 36, 39, 42
 Definition of 45
 Filing a Claim 23, 32
 For Dependent Group Term Life 26, 28, 31, 37
 For Optional Term Life 12, 18, 22

W
Website
 ERS 4, 9, 20, 29
 FDL 4