

## About This Book

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

- Short-term Disability Income Insurance
- Long-term Disability Income Insurance

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

Short-term Disability Income Insurance and Long-term Disability Income Insurance are self-funded coverages under the Master Benefit Plan Document with Dearborn National providing administrative services only. These coverages are called the Plan and are described in Section 2 of this book.

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

Dearborn National Customer Service Department at  
1-855-377-5433

or write:

Dearborn National  
Customer Service Department  
P.O. Box 655403  
Dallas, Texas 75265-5403

The Master Benefit Plan Document are available at the Dearborn National website accessible at [www.dearbornnational.com/ers](http://www.dearbornnational.com/ers) by following the following steps: clicking 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 2. Please refer to these definitions to better understand the coverage descriptions, benefits, limitations and exclusions contained in this book.