



Strength. Independence. Solutions.

[www.dearbornnational.com/ers](http://www.dearbornnational.com/ers)

## TEXAS EMPLOYEES GROUP BENEFITS PROGRAM

### Disability Income Coverage for Active Employees

Administered by Fort Dearborn Life Insurance Company®, a Dearborn National® brand company.

#### THIS BROCHURE PROVIDES A BRIEF SUMMARY OF COVERAGE AVAILABLE TO ELIGIBLE ACTIVE EMPLOYEES.

Short-term Disability  
Long-term Disability

ERS WEBSITE: [www.ers.state.tx.us](http://www.ers.state.tx.us)

DEARBORN NATIONAL PHONE NUMBER:  
(855) 377-5433

DISABILITY EVIDENCE OF INSURABILITY  
PHONE NUMBER: (855) 377-5433

#### SHORT-TERM DISABILITY INSURANCE PROTECTS YOUR INCOME WHEN YOU CAN'T WORK\*

You may apply for Short-term Disability Insurance, which is designed to replace some of your income if you become disabled and are unable to work.

- ▲ Your maximum monthly benefit is the lesser of 66% of your insured monthly salary or \$6,600.
- ▲ Your Short-term Disability insured monthly salary amount is equal to your monthly salary up to \$10,000.
- ▲ If you are approved for this coverage, your minimum monthly benefit is 10% of your insured monthly salary.
- ▲ You may apply without Disability Evidence of Insurability (EOI) if you apply within the first 31 days of your initial eligibility.

##### Benefits become payable after you:

- ▲ have been certified as totally disabled; and
- ▲ have used all of your sick leave, extended sick leave, and sick leave pool, or 30 consecutive days, whichever is greater.

Benefits may be paid to you for up to 5 months as long as you remain disabled.

##### Your benefit will be reduced based on other sources of income you may be entitled to, such as:

- ▲ Workers' Compensation;
- ▲ Employees Retirement System of Texas (ERS) or Teacher Retirement System of Texas (TRS) disability retirement benefits; and
- ▲ Other group disability benefits.

#### LONG-TERM DISABILITY INSURANCE PROTECTS YOUR INCOME WHEN YOU CAN'T WORK\*

You may apply for Long-term Disability Insurance, which is designed to replace some of your income if you become disabled and are unable to work.

- ▲ Your maximum monthly benefit is the lesser of 60% of your insured monthly salary or \$6,000.
- ▲ Your Long-term Disability insured monthly salary amount is equal to your monthly salary up to \$10,000.
- ▲ If you are approved for this coverage, your minimum monthly benefit is 10% of your insured monthly salary from Customer Benefits: LTD for up to 12 months is for age 70 and older.
- ▲ You may apply without Disability EOI if you apply within the first 31 days of your initial eligibility.

##### Benefits become payable after you:

- ▲ have been certified as totally disabled; and
- ▲ have used all of your sick leave, extended sick leave, and sick leave pool, or 90 consecutive days, whichever is greater.

##### The amount payable will be limited as follows:

- ▲ The maximum benefit period is determined by your age at the time of disability; and
- ▲ Your benefit will be reduced based on other sources of income you may be entitled to, such as:
  - Social Security Disability for you;
  - Workers' Compensation;
  - ERS or TRS disability retirement benefits; and
  - Other group disability benefits.

\*Certain limitations apply to Short-term Disability, and Long-term Disability coverages. Descriptions and limitations of these coverages are provided in the Disability Income Benefits Plan. (#38000-A) These coverages are administered by Fort Dearborn Life Insurance Company. \*\*Evidence of Insurability (EOI) means that you must provide medical information (which may include medical records and a physical exam) that requires review and approval by Fort Dearborn Life Insurance Company (FDL) before coverage becomes effective. Your coverage will be effective the 1st of the month following the approval of your request for benefits. For EOI applications from ERS, call ERS toll-free at (877) 275-4377 or go to [www.ers.state.tx.us/customer\\_support/forms](http://www.ers.state.tx.us/customer_support/forms). Send to FDL at the address shown on the EOI Application. Refer to your certificate for complete details and limitations of coverage. (FDL Policy number 2M-LTD-86)

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