

Index

SECTION THREE AT-A-GLANCE

A	16
B	16
C	16
D	16
E	16
F	16
G	16
I	17
L	17
M	17
N – O	17
P – Q	17
R	17
S	17
T	17
V	17
W	17

Section 3

A

- Act
 - Definition of 13
- Active Employee 3, 5
 - Definition of 13
- Actively at Work 5, 10
 - Definition of 13
- Approved Practitioner 5-15
 - Definition of 13

Attending Practitioner’s Statement 7

B

Benefits coordinator 3, 7, 9, 12

C

- Claims
 - Long-term Disability Income Insurance Claim 9
 - Short-term Disability Income Insurance Claim 7

D

Dearborn National

- Address 3
- Telephone Number 1, 3, 6

Disability

- Definition of Total Disability 14
- Group Disability Plan 5
- Long-term Disability Income Insurance 3, 5-12
- Short-term Disability Income Insurance 3-7, 10, 11

Disability Evidence of Insurability

- Definition of 13
- Group Disability Income Insurance Plans 5, 11
- Short-term Disability Income Insurance 4-8
- Long-term Disability Income Insurance 10-14

Doctor -- See Approved Practitioner

E

Effective Date of Coverage

- Group Disability Income Insurance Plan 5, 11

Eligibility

Group Disability Plan 4-6

Employee

Definition of 13

Employees Retirement System of Texas (ERS) 3, 6-8
10, 11, 13, 14

Employer

Definition of 13

Exclusions -- See Limitations and Exclusions

F

Fort Dearborn Life 5, 11

- Definition 5

Filing Claims

- Long-term Disability Income Insurance Claim 9
- Short-term Disability Income Insurance Claim 7

Fraud 12

Full-Time Employee

Definition of 13

G

General Information

Group Disability Plan 5

Grievance

- Administrator 11
- Procedure 11

Group Benefits Program 3, 5

- Definition of 13

Group Disability Plan 5

- Eligibility 5
- Disability Evidence of Insurability 5
- For Long-term Disability Income Insurance 7
- For Short-term Disability Income Insurance 6
- General Information 5
- Limitations and Exclusions 10

I

Incomplete or Incorrect Information 11

Injury 7, 9, 10, 12, 13, 14
 Definition of 13

Insured Monthly Salary
 Definition of 13
 For Long-term Disability Income Insurance 14
 For Short-term Disability Income Insurance 14

L

Leave Without Pay 6, 10, 11, 12
 Definition of 14

Legal Action 11

Limitations and Exclusions
 For Group Disability Plan 10

Long-term Disability Income Insurance 3, 5-12

M

Master Benefit Plan Document 3, 12, 13
 Definition of 14

Misrepresentation -- see Incomplete or Incorrect Information

Monthly Benefit
 For Long-term Disability Income Insurance 7, 8, 10
 For Short-term Disability Income Insurance 6, 7

N – O

P – Q

Physician -- see Approved Practitioner

Plan Year
 Definition of 14

Qualifying Life Event 6
 Definition of 14

R

Return to Work During Disability 12

Review of a Claim 11

Rule or Rules

Definition of 14

S

Salary -- See Annual Salary, Insured Monthly Salary
 Definition of 14

Short-term Disability Income Insurance 3-7, 10, 11

Sickness 7, 9, 10, 12, 13
 Definition of 14

State Agency

Definition of 14

Subrogation 12

T

Tax Treatment of Benefit Payments
 Group Disability Plan 12

Telephone Numbers

Dearborn National 1, 3
 ERS – Benefit Support Services 7, 9, 11

Texas Department of Insurance 1

Termination of Insurance 12

Total Disability or Totally Disabled
 Definition of 14

Trustee

Definition of 14

V

W

Waiting Period 6, 8, 12
 Definition of 14

Website

Dearborn National 3, 7, 9