

Texas Employees Group Benefits Program

Group Term Life Insurance and Optional Coverages Benefits Book

For Active Employees

Effective September 1, 2011

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call Dearborn National's toll-free telephone number for information or to make a complaint at

1-855-377-5433

Complaints filed with the Texas Department of Insurance will be forwarded to ERS by Dearborn National in accordance with Texas Insurance Code, section 1551.209. The Texas Department of Insurance does not have authority over ERS. Dearborn National will advise the Texas Department of Insurance that the complaint will be handled by ERS.

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de Dearborn National's para informacion o para someter una queja al

1-855-377-5433

Las demandas presentadas con el Departamento de Seguro de Texas serán expedidas a ERS por Dearborn National de acuerdo con el Código de Seguro de Texas, sección 1551.209. El Departamento de Seguro de Texas no tiene autoridades sobre ERS. Dearborn National informará el Departamento de Seguro de Texas que la queja será manejada por ERS.

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Table of Contents

	For Information About	See Page
Section 1	About This Book	3
Section 2	Basic Group Term Life Insurance with Accelerated Life Benefit and AD&D	5
Section 3	Optional Group Term Life Insurance with Accelerated Life Benefit and AD&D	13
Section 4	Dependent Group Term Life Insurance with Accelerated Life Benefit and AD&D	27
Section 5	Voluntary Accidental Death and Dismemberment (Voluntary AD&D)	39
Section 6	Provisions Applicable to All Group Term Life, AD&D, and Voluntary AD&D.....	48
Section 7	Definitions for Group Term Life, AD&D and Voluntary AD&D	61
Section 8	Group Disability Plan	67
Section 9	Index	89