

# TEXAS INCOME PROTECTION PLAN<sup>SM</sup> USER'S GUIDE



## Stay Up-to-Date

Visit the TIPP website at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to get the latest information about your TIPP benefits, including frequently asked questions, plan highlights, and more.

# TABLE OF CONTENTS

<b>Welcome to TIPP</b> .....	1	<b>How Short-term and Long-term Disability Benefits Work Together</b> .....	10
About This Guide.....	1	Transitioning From Short-term to Long-term Disability .....	10
ReedGroup.....	1	<b>How to File a Claim</b> .....	11
TIPP Resources .....	1	Disability Claim Checklist .....	11
<b>TIPP Benefit Basics</b> .....	2	<b>Appealing a Denied Claim</b> .....	12
When Coverage Begins .....	3	<b>Successive Disabilities</b> .....	12
When Coverage Ends .....	3	<b>When You Are Not Eligible for Benefits</b> .....	13
<b>Short-term Disability Benefits</b> .....	4	Pre-existing Conditions .....	13
Your Cost for Coverage.....	4	Limitations and Exclusions.....	13
When You Can Get Benefit Payments.....	4	<b>Frequently Asked Questions</b> .....	15
Waiting Period.....	4	<b>Glossary of Terms</b> .....	19
Your Payment Amount .....	5		
Reduction of Payments.....	5		
How Long Payments Last .....	6		
Receiving Payments.....	6		
<b>Long-term Disability Benefits</b> .....	7		
Your Cost for Coverage.....	7		
When You Can Get Payments.....	7		
Waiting Period.....	7		
Your Payment Amount .....	8		
Reduction of Payments.....	8		
How Long Payments Last .....	9		
Receiving Payments.....	9		
Social Security Disability Benefits.....	9		

# WELCOME TO TIPP

Welcome to the **Texas Income Protection Plan<sup>SM</sup> (TIPP)**. As a TIPP participant, you can rest assured knowing you are prepared in case disability strikes and you can't work.

Get started with your TIPP benefits by reviewing this guide. Inside you will learn how TIPP works, how to qualify for payments, how payments are calculated, how to file a claim, and more.

## About This Guide

This guide uses examples, simple language, and step-by-step instructions to make your TIPP benefits easy to use and understand.

Wherever you see the open book icon (📖) throughout this guide, you'll find definitions for important terms. There's also a **Glossary of Terms** at the end of this guide with a partial list of terms and definitions.

You can enroll in both short-term disability and long-term disability coverage. However, if you select just one option, only the information for that option applies to you.

Please note that this guide does not determine actual benefit payments, nor does it change or replace the Master Benefit Plan Document (MBPD), which is available on the TIPP website at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com).

## ReedGroup

ReedGroup is the third-party administrator for TIPP and provides customer service and claims processing for both short-term and long-term disability benefits. ReedGroup representatives work closely with participants throughout the disability process.

## TIPP Resources

You have two ways to connect to your TIPP benefits: online or by phone.



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## TIPP Is Self-Funded

Self-funded means the cost you pay for coverage goes to providing benefit payments to disabled participants and paying for administrative costs.

The plan's financial health relies on participants using benefits appropriately and protecting the plan against fraud.

Visit the TIPP website at  
[www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)

- Learn about TIPP benefits
- Review plan limitations and exclusions (what's not covered)
- Access the Master Benefit Plan Document
- File a disability claim and check claim status

Call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711), Monday – Friday, 7 a.m. – 7 p.m. CT

- Ask questions about your TIPP benefits
- File a disability claim
- Check the status of a claim

# TIPP BENEFIT BASICS



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TIPP offers short-term and long-term disability coverage that protects your income by paying a percentage of your paycheck if you become disabled and can't work, for reasons such as illness, injury, or pregnancy.

The information in this section applies to both short-term disability and long-term disability benefits. Here's a brief comparison of the TIPP options.

	Short-term Disability Benefits	Long-term Disability Benefits
<b>Monthly payments</b>	66% of your monthly salary up to \$10,000 of salary*	60% of your monthly salary up to \$10,000 of salary*
<b>Maximum benefit</b>	<b>\$6,600</b> per month (66% of up to \$10,000 of salary to a maximum benefit of \$6,600)	<b>\$6,000</b> per month (60% of up to \$10,000 of salary to a maximum benefit of \$6,000)
<b>Benefits start after</b> (whichever is longer)	You complete a waiting period of 30 consecutive days and at the same time use all your sick leave.	You complete a waiting period of 180 consecutive days and at the same time use all your sick leave.
	<p>This means that you must use all your sick leave (including donated sick leave, extended sick leave and sick leave pool ) at the same time you are completing the waiting period (30 days or 180 days).                      If you have more than the specified days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave. See page 4 (short-term disability) or page 7 (long-term disability) for more information.</p>	
<b>How long</b>	Up to a total of <b>150 days</b> after you complete your waiting period.	Until you are able to return to work or, depending on your age when you become disabled, generally until full Social Security retirement age. See page 9 for more information.
<b>Integration of benefits</b>	TIPP payments will be reduced if you get other disability payments, to a minimum benefit of 10% of your monthly salary. See page 5 (short-term disability) or page 8 (long-term disability) for more information.	

\*The maximum monthly salary covered is \$10,000.

## When Coverage Begins

Your effective date for TIPP coverage depends on when you enrolled or applied and were approved for coverage.

If you enrolled or applied for coverage ...	Your disability coverage starts ...
On or before your first day at work (hire date)	First day at work*
Within 31 days of your first day at work (hire date)	First day of the month after the date you enroll*
Due to a qualifying life event (QLE)	First day of the month after the date Guardian Life Insurance approves your coverage
During Summer Enrollment	September 1 of the current year; otherwise, it starts the first day of the month following your approval date

\*You must be actively at work for coverage to be effective.

## When Coverage Ends

The last day of your TIPP coverage depends on the reason for cancellation.

If your disability coverage ends due to ...	Your disability coverage ends the ...
Termination	Last day of the month in which you terminated employment (as long as you pay your premiums)
Retirement	Last day of the month in which you retire (as long as you pay your premiums)
Leave Without Pay (LWP)*	LWP is a qualifying life event (QLE); you can cancel coverage due to a QLE (see below)
QLE	Last day of the month following the QLE date

\*If you go on Leave Without Pay, you can cancel disability coverage or continue coverage for up to 12 months as long as you pay the premiums.

# SHORT-TERM DISABILITY BENEFITS



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Short-term disability provides monthly payments if you can't work due to illness, accident, or pregnancy. Payments are 66% of your insured monthly salary, up to \$10,000; the maximum payment is \$6,600 per month. Payments may continue for up to a maximum of five months.

## Your Cost for Coverage

Most participants pay for TIPP coverage through after-tax payroll deductions each month. The premium for short-term disability coverage is 26 cents per \$100 of your insured monthly salary.

Here's how the monthly cost for TIPP coverage is calculated:

Insured monthly salary*	\$3,200
	÷ 100
	32
Cost per \$100 of insured monthly salary	x .26
<b>Monthly after-tax cost</b>	<b>\$8.32</b>

\* The maximum monthly salary covered is \$10,000.

## When You Can Get Benefit Payments

Before you can get benefit payments, you must meet **all** of the following requirements:

- 1 Be certified totally disabled.**  
You must be certified as totally disabled by a physician.
- 2 Be approved.**  
Your disability claim must be approved.
- 3 Complete the waiting period.**  
See the next section for more information.

## Waiting Period

Your waiting period is the time you wait before you can get disability benefits. For short-term disability, the waiting period is 30 days.

You also must use all your sick leave (including donated sick leave, extended sick leave and sick leave pool). So if you have more than 30 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

## Insured monthly salary

Your insured monthly salary includes longevity pay, hazardous duty, or benefit replacement pay. It doesn't include overtime or bonuses.

## Total disability

During the first 24 months on disability, "total disability" refers to a participant who can't do his or her job due to a disability that has been certified by an approved practitioner. After the first 24 months, this definition changes.

See the Master Benefit Plan Document on the TIPP website for more information.

## Your Payment Amount

Short-term disability pays 66% of your insured monthly salary up to \$10,000; the maximum payment is \$6,600 per month. Here's how your TIPP monthly payment is calculated\*:

Insured monthly salary**	\$3,200
% of salary provided	× 66%
<b>Your TIPP monthly short-term disability payment</b>	<b>\$2,112</b>

This amount is less if you get payments from other sources. See the next section for details.

## Reduction of Payments

Your monthly payments are less if you get benefit payments from other sources. This is called an offset or integration of benefits. Integration of benefits applies if you get:

- Workers' Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits, or
- other disability payments.

With integration of benefits, payments are based on 70% of your insured monthly salary instead of the usual 66%. However, the minimum amount you would receive is 10% of your insured monthly salary.

Here's how integration of benefits works if you get a Workers' Compensation benefit of \$3,200\*:

Insured monthly salary**	\$5,000
% of salary used for integration	× 70%
Amount before reduction for integration	\$3,500
Reduction for Workers' Compensation benefit	- \$3,200
<b>Amount after integration</b>	<b>\$300</b>
<b>Minimum benefit (10% of insured monthly salary)</b>	<b>\$500</b>

In this case your TIPP monthly short-term disability payment would be \$500. This is because \$500 (10% of your insured monthly salary) is greater than \$300.

\*These examples are for illustration purposes only. Please refer to the Master Benefit Plan Document for further information (available on the TIPP website at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)). The Master Benefit Plan Document prevails.

\*\*The maximum monthly salary covered is \$10,000.

# Short-term Disability Benefits (continued)

## How Long Payments Last

As long as you are totally disabled, short-term disability payments may continue for up to a total of 150 days. This is called the maximum benefit period. The five-month period begins after you complete the waiting period.

## Receiving Payments

The date of your first payment depends on when you complete the waiting period. After the first payment, all other payments are issued the first business day of the month. The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website or call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**. You can also have your payment mailed to your home.



## Does your employer pay for your TIPP coverage?

If so, you are responsible for paying taxes on all or a portion of any disability payments you receive.

You can have taxes withheld from your benefit payments by calling **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

See a tax advisor for information about income tax liability. Contact your benefits coordinator if you have questions about whether your premiums are deducted before or after taxes.



# LONG-TERM DISABILITY BENEFITS

Long-term disability provides monthly payments if you can't work due to illness or injury. Payments are 60% of your insured monthly salary up to \$10,000; the maximum payment is \$6,000 per month.

## Your Cost for Coverage

Most participants pay for TIPP coverage through after-tax payroll deductions. The premium for long-term disability coverage is 63 cents per \$100 of your insured monthly salary.

Here's how the monthly cost for TIPP coverage is calculated:

Insured monthly salary*	\$3,200
	÷ 100
	32
Cost per \$100 of insured monthly salary	x .63
<b>Monthly after-tax cost</b>	<b>\$20.16</b>

\*The maximum monthly salary covered is \$10,000.

## When You Can Get Payments

Before you can get benefit payments, you must meet **all** of the following requirements:

- 1 Be certified totally disabled.**  
You must be certified as totally disabled by a physician.
- 2 Be approved.**  
Your disability claim must be approved.
- 3 Complete the waiting period.**  
See the next section for more information.

## Waiting Period

Your waiting period is the time you wait before you can get disability benefits. For long-term disability, the waiting period is 180 days.

You also must use all your sick leave (including donated sick leave, extended sick leave and sick leave pool). So if you have more than 180 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.



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## Insured monthly salary

Your insured monthly salary includes longevity pay, hazardous duty, or benefit replacement pay. It doesn't include overtime or bonuses.

## Total disability

During the first 24 months on disability, "total disability" refers to a participant who can't do his or her job due to a disability that has been certified by an approved practitioner. After the first 24 months, this definition changes.

See the Master Benefit Plan Document on the TIPP website for more information.

# Long-term Disability Benefits (continued)

## Your Payment Amount

Long-term disability pays 60% of your insured monthly salary up to \$10,000; the maximum payment is \$6,000 per month. Here's how your TIPP monthly payment is calculated\*:

Insured monthly salary**	\$3,200
% of salary provided	× 60%
<b>Your TIPP monthly long-term disability payment</b>	<b>\$1,920</b>

This amount is less if you get payments from other sources. See the next section for details.

## Reduction of Payments

Your monthly payments are less if you get benefit payments from other sources. This is called an offset or integration of benefits. Integration of benefits applies if you get:

- Social Security disability payments,
- Workers' Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits, or
- other disability payments.

With integration of benefits, payments are based on 70% of your insured monthly salary instead of the usual 60%. However, the minimum amount you would receive is 10% of your insured monthly salary for a maximum of 12 months.

Here's how integration of benefits works if you get a \$700 ERS disability benefit and an \$800 Social Security disability benefit per month\*:

Insured monthly salary**	\$5,000
% of salary used for integration	× 70%
Amount before reduction for integration	\$3,500
Reduced by ERS disability payment	- \$700
Reduced by Social Security disability payment	- \$800
<b>Amount after integration</b>	<b>\$2,000</b>
<b>Minimum benefit (10% of insured monthly salary)</b>	<b>\$500</b>

In this example, your TIPP monthly long-term disability payment would be \$2,000. This is because \$2,000 is more than \$500 (10% of your insured monthly salary).

\*These examples are for illustration purposes only. Please refer to the Master Benefit Plan Document for further information (available on the TIPP website at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)). The Master Benefit Plan Document prevails.

\*\*The maximum monthly salary covered is \$10,000.

## How Long Payments Last

Until you are able to return to work or, depending on your age when you become disabled, generally until full Social Security retirement age. However, there are three exceptions.

**1. Payments are limited to 12 months if you become disabled at age 69 or older.**

**2. Payments are limited to 24 months if your disability is due to nervous and mental conditions, unless you are:**

- totally disabled;
- under the regular care of an approved practitioner; and
- confined in a hospital or institution specializing in the treatment you require.

If the above conditions apply, long-term disability benefits will continue until you are released from the hospital or institution.

**3. Payments are limited to 24 months if your disability is due to alcohol, drug, or substance abuse or addiction.**

## Receiving Payments

The date of your first payment depends on when you complete the waiting period. After the first payment, all other payments are issued the first business day of the month. The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website or call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**. You can also have your payment mailed to your home.

## Social Security Disability Benefits

You may qualify for Social Security disability benefits. These benefits generally begin after five full months of total disability. A representative will explain your rights and help you apply for Social Security disability benefits and assist you if your application is denied.

If you are approved to receive Social Security disability benefits, your TIPP long-term disability payments will be reduced accordingly. See the **Reduction of Payments** section in this guide for more information. You may also contact your local Social Security office or call the Social Security Administration at **(800) 772-1213**.



## Does your employer pay for your TIPP coverage?

If so, you are responsible for paying taxes on all or a portion of any disability payments you receive.

You can have taxes withheld from your benefit payments by calling **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

See a tax advisor for information about income tax liability. Contact your benefits coordinator if you have questions about whether your premiums are deducted before or after taxes.

# HOW SHORT-TERM AND LONG-TERM DISABILITY BENEFITS WORK TOGETHER



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You have the option of enrolling in both short-term and long-term disability coverage. When you do, you may receive continuous benefits if a disability prevents you from working for an extended period of time. Here's a broad look at how short-term disability coverage and long-term disability coverage work together for your benefit. Please call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)** for more information.

## Effective Date of Short-term Disability

This is the day you are certified totally disabled by an approved physician. Your waiting period begins on this day.

## Short-term Disability Waiting Period\*

Before benefits begin, you must complete a 30-day waiting period and at the same time use all your sick leave (including extended sick leave and sick leave pool).

## Short-term Disability Payments Begin

You begin receiving short-term disability benefit payments after you complete the waiting period.

## Short-term Disability Ends\*\*

Your short-term disability benefit payments end after five months.

## Long-term Disability Begins

Your long-term disability benefit payments begin on the sixth month.

## Social Security Disability Benefits

You can apply for Social Security benefits.

\*You must use all your sick leave or complete the 30-day waiting period before you can receive monthly payments. This means that you must use all your sick leave (including extended sick leave and sick leave pool) at the same time you are completing the waiting period. If you have more sick leave than the 30 days required by the waiting period, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

\*\*Short-term disability benefit payments end when you're approved to return to work or after five months of receiving benefit payments, whichever comes first.

## Transitioning From Short-term to Long-term Disability

Claim Managers at **TIPP Customer Care at ReedGroup** will help you transition from short-term to long-term disability. Here's how this process works:

1	2	3
The transition process begins 18 weeks prior to the date long-term disability would be set to start.	The Short-term Claim Manager, Long-term Claim Manager, Claim Supervisor, and Clinician will work together to determine your initial eligibility for long-term disability benefits. They will review your claim file to assess your current condition, treatment plan, limitations and restrictions, and a specific plan of action.	A decision will be made to transition your claim to a Long-term Claim Manager or to continue to process your claim as short-term disability.

# HOW TO FILE A CLAIM



[www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)

You can file a claim by using the self-service feature accessible from the TIPP website. You can also call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT. Use this checklist to help you file a disability claim.

## Disability Claim Checklist



### PREPARE

Before you file a claim, it will help to have the following information available:

- first day you missed work due to disability;
- medical condition or diagnosis for disability leave;
- name, phone number, and fax number of primary care doctor and/or specialist;
- first and last day of hospitalization (if applicable);
- sick leave balance on your first day of disability;
- date you expect to return to work; and
- information about any other disability benefit payments you receive or expect to receive.



### FILE YOUR CLAIM

You have two ways to file a claim:

1. Use the online self-service feature accessible from [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to file a claim anytime. The first time you use the site you will select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.
2. Call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Within 24 hours after you file a claim (online or by phone), a Claim Manager will contact you to obtain additional information.



### SUBMIT PAPERWORK

ReedGroup will mail an acknowledgement packet with a claim form to your home. Complete the necessary paperwork and submit forms back to ReedGroup within 10 business days.



### GET CLAIM STATUS

Your Claim Manager will contact you with the status of your claim. Regardless of whether you initiate your claim online or by phone, you can check the status of your claim by using the self-service feature accessible from the TIPP website. You can also call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

# APPEALING A DENIED CLAIM

If your disability claim is denied for any reason, you may file an appeal by calling **TIPP Customer Care at ReedGroup**. Here's how the appeals process works:



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1	2	3
<b>SUBMIT APPEAL</b> Call <b>TIPP Customer Care at ReedGroup</b> toll-free at <b>(855) 604-6230 (TDD - 711)</b> , Monday – Friday, 7 a.m. – 7 p.m. CT.	<b>RECEIVE ACKNOWLEDGEMENT LETTER</b> ReedGroup will mail you an acknowledgement letter within 48 business hours after receiving your appeal.	<b>RECEIVE DECISION AFTER APPEAL REVIEW</b> Your ReedGroup Claim Manager will call and inform you of the decision within 48 business hours after a decision is made.

# SUCCESSIVE DISABILITIES

If you return to work from short-term disability and become disabled for the same condition within 90 days, you don't need to complete a new waiting period for disability benefits.

If you return to work from long-term disability and become disabled for the same condition within 180 days, you don't need to complete a new waiting period for disability benefits.

If you return to work and become disabled after 90 days (for short-term disability) or 180 days (for long-term disability), you are required to complete the waiting period for disability benefits.



## **Successive disability**

This is a period of time during which you would not have to complete another waiting period if a disability reoccurs.

# WHEN YOU ARE NOT ELIGIBLE FOR BENEFITS



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## Pre-existing Conditions

You cannot submit a disability claim for a medical condition for which you received medical treatment, advice, or services, or prescription drugs or medicine in the three months prior to the date your disability coverage started. After six months, you may submit a disability claim for that condition.

## Limitations and Exclusions

TIPP has certain limitations and exclusions, or rules, when disability benefits wouldn't be payable. Some of the TIPP limitations and exclusions are listed below. Visit the ERS website and see the Master Benefit Plan Document for the complete list.

- TIPP will not pay benefits if you are working or employed in any capacity or if you are receiving sick leave, extended sick leave, or sick leave pool.
- TIPP will not pay benefits if you are not under the regular care of an approved practitioner or if you were not making required premium payments at the time your total disability commenced.
- Certain disabilities are not covered by TIPP, such as any total disability:
  1. during which you are not under the regular care and attendance of an approved practitioner, or you are not following the treatment plan prescribed by an approved practitioner which would be expected to result in your ability to engage in compensated employment;
  2. resulting from acts of war, declared or undeclared;
  3. resulting from injuries sustained or sickness occurring while you are in the service of the armed forces of any country or international authority;
  4. resulting from intentionally self-inflicted injury, whether you are sane or insane;
  5. in excess of five months for short-term disability coverage and twenty-four months for long-term disability coverage for nervous or mental diseases or disorders unless you are totally disabled and you are under an approved practitioner's regular care, and you are confined in a hospital or institution specializing in the treatment you require in which case benefits will continue until release from such hospital or institution, subject to the maximum benefit period;

# When You Are Not Eligible for Benefits (continued)

## Limitations and Exclusions (continued)

6. if you had not applied for coverage or were not making the required premium contributions at the time of your total disability;
7. caused by, resulting from, or contributed to by any sickness or injury which occurs while you are engaged in, or which results from, arises out of, or is related to, any type of felonious activity. Conviction of a felony is not necessary for the determination of loss resulting from felonious activity.
8. caused by, resulting from, or substantially contributed to by your being intoxicated by reason of alcohol or drug use, or a combination thereof. "Intoxication" shall have the meaning assigned in Section 49.01, Texas Penal Code, as may be amended. Conviction of a crime related to intoxication is not necessary for the determination of total disability resulting from intoxication. This exclusion is applicable whether or not the total disability is related to the operation of a motor vehicle.
9. resulting from sickness or injury which results from your being an organ donor; or
10. that was caused or contributed to, by, or is a consequence of a pre-existing condition and, your total disability begun within the first six months of your coverage. This exclusion does not apply after either:
  - a. you have been actively at work for six complete and consecutive months from the date your coverage became effective;
  - b. your coverage has been continuously in force for 12 months; or
  - c. your coverage has been reinstated after a Leave Without Pay status, providing that immediately prior to your Leave Without Pay, a. or b. above was true.

Other limitations and exclusions may apply. Please refer to the Master Benefit Plan Document for more information.



# FREQUENTLY ASKED QUESTIONS

The Texas Income Protection Plan<sup>SM</sup> (TIPP) offers short-term and long-term disability coverage. TIPP pays you a percentage of your paycheck if you become disabled and cannot work due to illness, injury, or pregnancy. The third-party administrator for TIPP is ReedGroup. Review the frequently asked questions below to learn more. For additional information, go to [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) or call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711), Monday – Friday, 7 a.m. – 7 p.m. CT.

## Enrollment and Coverage FAQs

### 1. Do I have to enroll in both short-term and long-term disability coverage?

No, you can enroll in either or both plans.

### 2. When can I get TIPP disability coverage?

You can enroll within 31 days after your hire date. In this case, you don't need to submit evidence of insurability (EOI).

After 31 days, you can apply for coverage during Summer Enrollment or if you have a qualifying life event (QLE) such as marriage or the birth of a child. To apply, you will need to provide EOI.

Apply by logging in to your ERS account and submitting EOI to Guardian Life Insurance Company, the underwriter for TIPP benefits.

### 3. Who is Guardian Life Insurance?

Guardian Life Insurance is the underwriter for TIPP. If you are required to submit evidence of insurability (EOI) to apply for coverage, your application must be approved by Guardian Life Insurance Company before coverage can start.

### 4. What is “total disability”?

During the first 24 months of a disability claim, “total disability” refers to a participant who can't do his or her job due to a disability that has been certified by an approved practitioner. After the first 24 months, this definition changes.

### 5. Are there pre-existing condition limitations after my disability coverage starts?

Yes. You cannot submit a disability claim for a medical condition for which you had medical treatment, advice, or services, or prescription drugs or medicine in the three months prior to the date your disability coverage started.

After six months of coverage, you may submit a disability claim for that condition.

### 6. Is pregnancy or childbirth covered under my short-term and/or long-term disability coverage?

Yes, provided your pregnancy did not begin prior to the effective date of your coverage.

Call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711)

for information about your particular situation.

### 7. Is my disability benefit taxable?

Most participants have disability premiums deducted from their paycheck on an after-tax basis. Then, any disability payments you receive are not taxable.

If your employer pays your short-term and/or long-term disability premiums, disability payments are taxable income. If your employer pays a percentage of your disability premiums, then the same percentage of any disability payments you receive are taxable income.

### 8. What if my employer pays all or a part of my disability premiums?

Your premiums are taxed if your employer pays all or a percentage of your premiums. Call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711) and request that taxes be withheld from your disability payments. Contact your benefits coordinator if you have questions about whether your premiums are deducted before or after taxes.

# FAQS (CONTINUED)

## Short-term Disability FAQs

### 9. When am I eligible to receive short-term disability payments?

Before you can get benefit payments, you must meet all of the following requirements:

- You must be certified as totally disabled by a physician.
- Your claim must be approved.
- Once you become disabled, you must be totally disabled for 30 consecutive days and use all of your sick leave entitlements before you can get benefit payments. The waiting period may be extended beyond 30 days, if you have more than 30 days of sick leave, donated sick leave, extended sick leave, or sick leave pool.

### 10. How do I file a short-term disability claim?

You have two ways to file a claim:

1. Use the online self-service feature accessible from [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to file a claim anytime. The first time you use the site you will select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.
2. Call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Within 24 hours after you file a claim (online or by phone), a Claim Manager will contact you to obtain additional information.

### 11. How can I check the status of my claim?

You can check the status of your claim by using the self-service feature accessible from the TIPP website. You can use self-service regardless of whether you initiate your claim online or by phone. The first time you use the site you will select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.

You can also call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

### 12. What is my monthly TIPP benefit payment?

Once approved, your benefit is 66% of your insured monthly salary. Here’s an example of how this works.

Insured monthly salary	\$3,200
% of salary provided	× 66%
<b>Your TIPP monthly short-term disability payment</b>	<b>\$2,112</b>

Your monthly payments are less if you get benefit payments from other sources like:

- Workers’ Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits, or
- other disability payments.

### 13. When do I get my TIPP disability payments?

The date of your first payment depends on when you complete the waiting period. After the first payment, all other payments are issued the first of the month.

#### 14. How do I get my TIPP disability payments?

The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website.

You can also have your payment mailed to your home or call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

#### 15. What's a waiting period?

Your waiting period is the time you wait before you can get disability benefits. For short-term disability, the waiting period is 30 days.

You also must use all your sick leave (including donated sick leave, extended sick leave and sick leave pool). So if you have more than 30 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

#### 16. What if my short-term disability claim is denied?

If your disability claim is denied, you may file an appeal. Here's how the appeals process works.

1	<b>SUBMIT APPEAL</b> Call <b>TIPP Customer Care at ReedGroup</b> toll-free at <b>(855) 604-6230 (TDD - 711)</b> , Monday – Friday, 7 a.m. – 7 p.m. CT.
2	<b>RECEIVE ACKNOWLEDGEMENT LETTER</b> ReedGroup will mail you an acknowledgement letter within 48 business hours after receiving your appeal.
3	<b>RECEIVE DECISION AFTER APPEAL REVIEW</b> Your ReedGroup Claim Manager will call and inform you of the decision within 48 business hours after a decision is made.

### Long-term Disability FAQs

#### 17. When am I eligible to receive long-term disability payments?

Before you can get benefit payments, you must meet all of the following requirements:

- You must be certified as totally disabled by a physician.
- Your claim must be approved.
- Once you become disabled, you must be totally disabled for 180 consecutive days and use all of your sick leave entitlements before you can get benefit payments. The waiting period may be extended beyond 180 days, if you have more than 180 days of sick leave, donated sick leave, extended sick leave or sick leave pool.

#### 18. How do I file a long-term disability claim?

You have two ways to file a claim:

1. Use the online self-service feature accessible from **www.texasincomeprotectionplan.com** to file a claim anytime. To log in to self-service for the first time, select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.
2. Call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Within 24 hours after you file a claim (online or by phone), a Claim Manager will contact you to obtain additional information.

# FAQS (CONTINUED)

## 19. How can I check the status of my claim?

You can check the status of your claim by using the self-service feature accessible from the TIPP website. You can use self-service regardless of whether you initiate your claim online or by phone. The first time you use the site, select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.

You can also call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

## 20. What is my monthly TIPP benefit payment?

Once approved, your benefit is 60% of your insured monthly salary. Here’s an example of how this works.

Insured monthly salary	\$3,200
% of salary provided	× 60%
<b>Your TIPP monthly long-term disability payment</b>	<b>\$1,920</b>

Your monthly payments are less if you get benefit payments from other sources like:

- Social Security disability payments (applies to long-term disability only),
- Workers’ Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits, or
- Other disability payments, including TIPP disability benefits if paid concurrently.

## 21. When do I get my TIPP disability payments?

The date of your first payment depends on when you complete the waiting period. After the first payment, all other payments are issued the first of the month.

## 22. How do I get my TIPP disability payments?

The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website or call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

You can also have your payment mailed to your home.

## 23. What’s a waiting period?

Your waiting period is the time you wait before you can get disability benefits. For long-term disability, the waiting period is 180 days.

You also must use all your sick leave (including extended sick leave and sick leave pool). So if you have more than 180 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

## 24. What if my long-term disability claim is denied?

If your disability claim is denied, you may file an appeal. Here’s how the appeals process works.

<b>1</b>	<b>SUBMIT APPEAL</b> Call <b>TIPP Customer Care at ReedGroup</b> toll-free at <b>(855) 604-6230 (TDD - 711)</b> , Monday – Friday, 7 a.m. – 7 p.m. CT.
<b>2</b>	<b>RECEIVE ACKNOWLEDGEMENT LETTER</b> ReedGroup will mail you an acknowledgement letter within 48 business hours after receiving your appeal.
<b>3</b>	<b>RECEIVE DECISION AFTER APPEAL REVIEW</b> Your ReedGroup Claim Manager will call and inform you of the decision within 48 business hours after a decision is made.

# GLOSSARY OF TERMS



[www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)

This is only a partial list of terms and definitions. Visit the ERS website and see the Master Benefit Plan Document for the complete list.

## **Integration of benefits**

This applies if you are receiving benefits from another source, such as Workers' Compensation. Those additional benefits offset the amount of the TIPP benefit and typically reduce your TIPP payment by the amount of the other source.

## **Limitations and exclusions**

Restrictions that prevent participants from receiving benefit payments. Visit the ERS website and see the Master Benefit Plan Document for more information.

## **Master Benefit Plan Document**

Legal document describing the rules of the benefit plan. Visit the ERS website to review the Master Benefit Plan Document.

## **Pre-existing conditions**

Medical conditions that existed within the three months prior to the date disability coverage started. Participants cannot file disability claims for pre-existing conditions until six months after the date disability coverage started.

## **Sickness**

Illness (including maternity), disease, or mental infirmity, which causes a total disability that begins while both the Master Benefit Plan Document and the employee coverage are effective. This definition applies to the employee whose sickness is the basis of a claim, except as limited or excluded by the Master Benefit Plan Document provisions.

## **Texas Employees Group Benefits Program (GBP)**

The employees group benefits program referenced in Chapter 1551 of the Texas Insurance Code.

## **Texas Income Protection Plan (TIPP)**

This program offers both the short-term and long-term disability coverage for benefits eligible employees. Part of the GBP provided through Employees Retirement System of Texas (ERS) and administered by ReedGroup.

## **Total disability**

During the first 24 months on disability, "total disability" refers to an employee who can't do his or her job due to a disability that has been certified by an approved practitioner.

After the first 24 months, this definition changes. Please refer to the Master Benefit Plan Document for more information.

## **Waiting period**

Once you become disabled, you must be totally disabled for a specified consecutive number of days and use all of your sick leave entitlements before you can get benefit payments. This period of time is called a waiting period. See page 4 (short-term disability) or page 7 (long-term disability) for more information.







### Disclaimer

This ERS **Texas Income Protection Plan<sup>SM</sup> (TIPP)** document highlights disability benefit provisions offered to participants in the Texas Employees Group Benefits Program (GBP). This document doesn't imply eligibility or participation in the disability benefit plans, and it is not intended to affect the plans' eligibility rules, benefits, conditions, or limitations. It doesn't cover every detail, and it's not a contract between you and ERS.

The **Master Benefit Plan Document (MBPD PY 2018—Effective 1/1/2018)** supersedes all other print and electronic documentation about the TIPP disability program. If the content of this website differs from the plan documents, the terms of the plan documents will control. We expect to continue to provide the benefits described; however, ERS reserves the right to modify, amend, suspend, or terminate these benefits at any time.