

## JUST THE FACTS

### PROTECTION AND PEACE OF MIND

Most of us rely on our paycheck to cover bills and everyday expenses. But what if you became sick or injured? Could you afford to go a few weeks or even a few months without a paycheck? For most of us, the answer is “no.” That’s where disability coverage comes in.

The Texas Income Protection Plan (TIPP), administered by ReedGroup Management LLC, offers short-term and long-term disability coverage that provides you with a percentage of your paycheck when you can’t work due to illness, injury or pregnancy. TIPP payments can help you take care of essentials like housing, utilities, food and childcare.

### GET DISABILITY COVERAGE

The best time to get coverage is within 31 days of your hire date—when you don’t need to provide evidence of insurability (EOI). If you missed the deadline, it’s not too late. You can apply during Summer Enrollment.



### DON'T THINK YOU NEED DISABILITY COVERAGE?

Consider what would happen if you became disabled and did not receive a paycheck:

- Who would pay your rent or mortgage and utility bills?
- How would you support others who rely on your pay?
- How would you pay for your health insurance?
- Who would pay for your groceries?

### Summer Enrollment for Plan Year 2022

Here's how to apply for TIPP during Summer Enrollment:

1. Log in to your ERS account at [ers.texas.gov](https://ers.texas.gov).
2. Select whether you want to apply for short-term and/or long-term disability coverage.
3. Follow the steps to initiate the EOI process.
4. You'll get instructions for submitting your EOI application to Guardian Life Insurance.

You can submit EOI **during Summer Enrollment June 20th to July 22nd**. If EOI submitted during SE is approved before 9/1/22, coverage will begin on 9/1. For EOI approved on or after 9/1, the coverage will begin 1st of the month following the EOI approval date.

### WHAT IS EOI?

EOI is used to determine eligibility for TIPP coverage. EOI is required to apply for coverage during Summer Enrollment or if you have a qualifying life event (QLE). This means coverage is subject to approval by Guardian Life Insurance, the underwriter for TIPP benefits.

## BENEFIT BASICS

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.

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>	\$6,600 per month (66% of up to \$10,000 of salary to a maximum benefit of \$6,600). Example: If your insured monthly salary is \$3,200, your monthly short-term disability payment would be \$2,112 ( $\$3,200 \times 66\% = \$2,112$ ).**	\$6,000 per month (60% of up to \$10,000 of salary to a maximum benefit of \$6,000). Example: If your insured monthly salary is \$3,200, your monthly long-term disability payment would be \$1,920 ( $\$3,200 \times 60\% = \$1,920$ ).**
<b>Benefits start after (whichever is longer)</b>	You complete a waiting period of 30 consecutive days and at the same time use all your sick leave.  This means that you must use all your sick leave (including extended sick leave, donated 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 number of sick leave days, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.	You complete a waiting period of 180 consecutive days and at the same time use all your sick leave.
<b>How long</b>	Up to 5 months (a maximum of 150 days) after you complete the waiting period.	Until you are able to return to work or until you reach your Maximum Benefit Period (based on the age you become disabled) or based on the condition causing your disability.

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

\*\*This amount is less if you receive payments from other sources for the same disabling condition. See the User's Guide at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to learn more.

## TIPP DISABILITY CLAIMS

File your disability claim as soon as possible, **preferably within the first 90 days after the first day of your disability, in one of two ways:**

1. Use the online self-service option at [www.reedgrouptipp.com](http://www.reedgrouptipp.com).
2. Call TIPP Customer Care at the number below.

## TIPP RESOURCES

TIPP website at [www.reedgrouptipp.com](http://www.reedgrouptipp.com)

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

TIPP Customer Care  
Toll-free at (855) 604-6230 (TTY: 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