

## 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 tomorrow? Could you afford to go a few months or even a few weeks without a paycheck? For most of us, the answer is “no.” That’s where disability coverage comes in.

The Texas Income Protection Plan<sup>SM</sup> (TIPP) 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).



### 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 insurance?
- Who would pay for your groceries?

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<b>NEW HIRE</b> Enroll within 31 days of your hire date by logging in to your Employees Retirement System of Texas (ERS) account. You don't need to submit EOI.	<b>SUMMER ENROLLMENT</b> Apply during Summer Enrollment by logging in to your ERS account and submitting EOI. Coverage is subject to approval.	<b>QUALIFYING LIFE EVENT (QLE)</b> Apply within 31 days of a QLE such as marriage or birth of a child. Apply by logging in to your ERS account and submitting EOI. Coverage is subject to approval.

### IT ALL BOILS DOWN TO THIS: GET DISABILITY COVERAGE WITHIN 31 DAYS OF YOUR HIRE DATE—WHEN YOU DON'T NEED EOI.

EOI is used to determine eligibility for TIPP coverage. EOI is required to apply for coverage during Summer Enrollment or a QLE. This means coverage is subject to approval by Guardian Life Insurance, the underwriter for TIPP benefits.

# TEXAS INCOME PROTECTION PLAN

## 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 Coverage	Long-term Disability Coverage
<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>Example:</b> If your insured monthly salary is \$3,200, your monthly short-term disability payment would be \$2,112 ( $\$3,200 \times 66\% = \$2,112$ ).**	<b>\$6,000</b> per month (60% of up to \$10,000 of salary to a maximum benefit of \$6,000) <b>Example:</b> 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</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.
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.		
<b>How long</b>	Up to a total of <b>150 days</b> after you complete the 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

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

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

## TIPP RESOURCES

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

<b>TIPP website at</b> <a href="http://www.texasincomeprotectionplan.com">www.texasincomeprotectionplan.com</a>	<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
<ul style="list-style-type: none"><li>• Learn about TIPP benefits</li><li>• Review plan limitations and exclusions (what's not covered)</li><li>• Access the Master Benefit Plan Document</li><li>• File a disability claim and check claim status</li></ul>	<ul style="list-style-type: none"><li>• Ask questions about your TIPP benefits</li><li>• File a disability claim</li><li>• Check the status of a claim</li></ul>