



Texas Income Protection PlanSM

Summer Enrollment



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Hello, this presentation will tell you about the Texas Income Protection PlanSM (TIPP) and how you can apply for short-term and/or long-term disability coverage during Summer Enrollment.

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Ask Yourself ...



What would happen if you became disabled and did not receive a paycheck? Are you considering pregnancy?

- Would paying your rent or mortgage and other bills be stressful?
- Would you have to use your savings?

Among working Americans:

1 in 5

People can expect to be out of work for at least 1 year because of a disabling condition before they reach retirement age.¹

90%

Of all workers consider their ability to earn an income as their most important financial resource¹

The answer may be TIPP

- Disability coverage protects your income so you can pay your bills and focus on your health.

¹ Life and Health Insurance Foundation for Education



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What would happen if you became disabled and did not receive a paycheck? Or are you considering pregnancy/maternity leave?

- Would paying your rent or mortgage and other bills be stressful?
- Would you have to use your savings?

Consider this:

More than one in five of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age. Only 48 percent of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning any income.

¹ Life and Health Insurance Foundation for Education

The answer may be TIPP.

- Disability coverage provides you a percentage of your paycheck when you can't work due to illness, injury or pregnancy. So let TIPP's coverage help you pay your bills and let you focus on getting better.

TIPP Plan Administrator



- TIPP is administered by Alight Solutions (formerly ReedGroup).
- Alight acquired ReedGroup in December 2022. The TIPP website, communications and other materials will be updated for plan year 2025.
- Please note the customer care contact information has not changed.



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TIPP Overview

Coverage for Plan Year 2025



Coverage Detail	Short-Term Disability Coverage	Long-Term Disability Coverage
Monthly amount the participant will receive	66% of your monthly salary up to \$10,000 of salary	60% of your monthly salary up to \$10,000 of salary
Length of benefits	Up to five and a half months (a maximum of 166 days, formerly 150 days) after the completion of your 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.
Timeframe until the participant's benefits start	You complete a waiting period of 14 consecutive days (formerly 30 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.
Integration of Benefits	TIPP benefits are reduced if you get other disability payments. The minimum benefit is 10% of your monthly salary.	
Claims	File your disability claim as soon as possible , preferably within the first 90 days after the first day of your disability. Use the online self-service option at www.texasincomeprotectionplan.com or call TIPP Customer Care at (855) 604-6230 (TTY - 711) , Monday - Friday, 7 a.m. - 7 p.m. CT.	



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Let's start out with an overview of the short-term and long-term disability coverage offered by TIPP for Plan Year 2025 (effective Sept. 1, 2024).

Short-term disability provides 66% of your insured monthly salary up to a maximum of \$10,000, not to exceed a maximum benefit of \$6,600 per month. As long as you're disabled, payments last up to five and a half months (a maximum of 166 days, formerly 150 days) after completion of your waiting period. *Example:* If your insured monthly salary is \$3,200, your monthly STD payment would be \$2,112 ($\$3,200 \times 66\% = \$2,112$).

Long-term disability provides 60% of your insured monthly salary up to a maximum of \$10,000, not to exceed a maximum benefit of \$6,000 per month. 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. *Example:* If your insured monthly salary is \$3,200, your monthly LTD payment would be \$1,920 ($\$3,200 \times 60\% = \$1,920$).

Before benefit payments can start, you must complete a waiting period as shown in the chart and at the same time use all your sick leave (including extended sick leave, donated sick leave and/or sick leave pool). A plan change for plan year 2025 (effective 9/1/24), is the waiting period for short-term disability coverage. It was reduced from 30 consecutive days to 14 consecutive days. The reduced waiting period allows you to begin receiving disability payments sooner, such as for participants with limited sick leave.

Your sick leave use and waiting period occur at the same time. You cannot "freeze" your sick leave. If you have more sick leave than the specified days of the waiting period, benefits are not payable until all your sick leave is used. However, you are not required to use your vacation or other annual leave. Please note leave hours are not managed by ERS or TIPP. Contact your HR department for leave questions.

If you receive disability payments from other sources, such as Social Security disability or Workers' Compensation, TIPP benefit payments are reduced. This will also apply to members that are paid short-term and long-term disability benefits simultaneously.

You should try to file your disability claim as soon as possible, preferably within the first 90 days after the first day of your disability.

Note, you can file your disability claim within a year from the first day of your disability.

You can file your disability claim in one of two ways:

- Online using the self-service option at www.texasincomeprotectionplan.com, or
- Call TIPP Customer Care

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Limitations and Exclusions



Like most disability plans, TIPP has certain limitations and exclusions, or rules, when disability benefits wouldn't be payable.

Scan the QR code to view the Limitations and Exclusions webpage on the TIPP website.



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Like most disability plans, TIPP has certain limitations and exclusions, or rules, when disability benefits wouldn't be payable.

Please reference the Limitations and Exclusions webpage located on the TIPP website for more information.

Are you considering pregnancy? Well next, I will share how paid parental leave for state agency employees and short-term disability coverage support eligible maternity claims.

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Paid Parental Leave and Short-Term Disability Coverage



- Texas Senate Bill 222 became effective in 2023, providing 40 paid days to eligible state agency employees who are parents of new children. Paid days are based on the employee's work schedule and not calendar days.
- New mothers participating in TIPP short-term disability insurance.
- Short-term disability coverage may pay up 42 calendar days for vaginal birth and up to 56 calendar days for cesarean birth at the same time as paid parental leave.



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Texas Senate Bill 222 became effective in 2023, providing paid leave to eligible state agency employees who are parents of new children. Paid days are based on the employee's work schedule and not calendar days.

In response to this legislation, ERS has clarified that new mothers participating in TIPP short-term disability insurance do not have to exhaust paid parental leave before they can start receiving short-term disability payments for an eligible maternity claim. However, they still have to complete the disability waiting period or exhaust all available sick leave, whichever is longer. TIPP coverage will not apply if available sick leave lasts longer than the Maximum Benefit Period.

TIPP's short-term disability coverage may pay up to 42 calendar days for vaginal birth and up to 56 calendar days for cesarean birth at the same time as paid parental leave.

ERS does not administer paid parental leave. To learn if you are eligible for paid parental leave, contact your human resources department.

Now, let's look at an illustration of an eligible maternity claim.

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Apply for TIPP during your two-week Summer Enrollment phase in three easy steps



1. Log in to your ERS OnLine account at **ers.texas.gov/my-account-login**.
2. Select short-term and/or long-term disability coverage.
3. Complete the evidence of insurability (EOI) process.
 - EOI is used to determine eligibility for disability coverage. You will receive instructions on how to submit your EOI application.



Scan the QR code to link to view the
Summer Enrollment Fact Sheet.



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Now that you know how TIPP can protect your income during a disability and for eligible maternity claims, let's go over the application process.

Applying for TIPP during Summer Enrollment can be done in three easy steps:

1. Apply during your two-week Summer Enrollment phase by logging in to your ERS online account at ers.texas.gov/my-account-login.
2. Select if you want short-term and/or long-term disability coverage.
3. Complete the evidence of insurability (EOI) process.

EOI is used to determine eligibility for disability coverage. You will receive instructions on how to submit your EOI application.

I'll explain more about EOI in the next slide.

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Evidence of Insurability (EOI)



- EOI is used to determine eligibility for TIPP coverage.
- EOI is required when you apply during your two-week Summer Enrollment phase.
- You **must** start your EOI process through your personal ERS OnLine account. Photocopies are not accepted.
- EOI must be submitted by the last day of Summer Enrollment.
- Your application must be approved before coverage begins. Approval is not guaranteed.

Scan the QR code to view the EOI webpage on the TIPP website.



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- Evidence of insurability (EOI) is used to determine your eligibility for coverage.
- EOI is not required if you apply during your first 31 days of employment but is required when you apply during your two-week Summer Enrollment phase.
- You must start the EOI process through your personal ERS OnLine account. Photocopies are not accepted.
- Your application must be approved before coverage begins.

Note: Approval is not guaranteed.

-If approved before September 1 (the first day of the new plan year), your coverage starts September 1.

-If approved on or after September 1, your coverage will start the first day of the month following the EOI approval date.

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Your Resources



TIPP Customer Care:

- Toll-free at **(855) 604-6230 (TDD - 711)**, Monday - Friday, 7 a.m. - 7 p.m. CT
- Learn about TIPP
- Start or follow up on a claim

TIPP Self-Service:

- Located on the top of the TIPP website
- Submit a claim
- Get information on an existing claim
- Upload claim documentation



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- You can call TIPP Customer Care toll-free at **(855) 604-6230 (TDD - 711)**, Monday through Friday, from 7 a.m. to 7 p.m. CT.
 - You'll be able to get all of your income protection questions answered, even if you are not enrolled in TIPP yet.
 - Plan participants can start or follow up on a claim.
- You can also use our self-service feature located on www.texasincomeprotectionplan.com, 24 hours a day, seven days a week.
 - Click on the self-service link at the top-right
 - From there you can submit a claim
 - Get information about an existing claim, and
 - Upload claim documentation

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Your Resources



www.texasincomeprotectionplan.com

TIPP website:

- One stop for TIPP information
- Self-Service Portal
- TIPP Summer Enrollment materials
- Detailed plan documents
- EOI information
- Limitations and exclusions



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Visit the TIPP website for other resources, such as the Self-Service Portal, Summer Enrollment materials, detailed plan documents, EOI information and the limitations and exclusions of coverage, and more.

Reminder that the TIPP website and materials will continue to be updated as needed for the new plan year.

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*Thank
You!*



[PRESENTER]

Thank you for taking the time to learn more about the Texas Income Protection Plan. We look forward to protecting your income!

[END - Intro to Q&A session]