

TEXAS INCOME PROTECTION PLAN

JUST THE FACTS

PROTECTION AND PEACE OF MIND

Could you afford a few weeks or even a few months without a paycheck? For most of us, the answer is “no”. The Texas Income Protection PlanSM (TIPP) is a disability insurance that can help cover bills and everyday expenses.

TIPP offers short-term and long-term disability coverage to provide you with a percentage of your paycheck when you can't work due to illness, injury or pregnancy.

GET DISABILITY COVERAGE

The best time to get disability coverage is **within 30 days of your hire date (not including your start date)**—when you don't need to provide evidence of insurability (EOI). You can also apply during your **Summer Enrollment phase** or **qualifying life event (QLE)** – see below.

Apply for disability coverage during a QLE or 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 EOI process.

Your EOI application must be approved before coverage starts. If approved before Sept. 1 (the first day of the new plan year), your coverage starts Sept. 1. If approved on or after Sept. 1, your coverage will start the first day of the month following the EOI approval date.

DON'T THINK YOU NEED DISABILITY COVERAGE?

What if you became ill, injured or pregnant and did not receive a paycheck:

- Who would pay your bills?
- How would you support others who rely on your pay?
- Who would pay for your groceries and other everyday expenses?
- Avoid accessing your savings accounts!

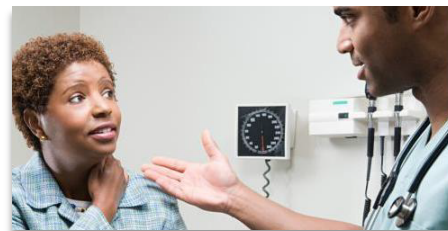


WHAT IS EOI?

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.

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BENEFIT BASICS



	Short-Term Disability Benefits	Long-Term Disability Benefits
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.*
Maximum amount the participant will receive	\$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 ($\$3,200 \times 60\% = \$1,920$).**
Timeframe until the participant's benefits start	You complete a waiting period of 14 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 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 (14 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.</p>		
Length of benefits	Up to five and a half months (a maximum of 166 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. Reference the User's Guide at texasincomeprotectionplan.com to learn more.

Are you a state agency employee and considering pregnancy?

Paid parental leave: State employees who are eligible for Family and Medical Leave Act leave due to the birth of a child is also entitled up to 40 days of paid parental leave under Texas Government Code § 661.9125. To find out if you are eligible for paid parental leave, contact your human resources department.

TIPP disability benefits: TIPP participants can receive disability benefits for maternity leave and paid parental leave at the same time. To qualify for the TIPP benefits, the pregnancy must start after TIPP coverage begins and participants must complete their waiting period and use all sick leave. TIPP coverage can be up to six weeks for a vaginal birth and up to eight weeks for a cesarean birth, with extensions allowed for complications.

Disability Claims

File your disability claim as soon as possible but within a year from the first day of your disability:

1. Use the online self-service option, or
2. Call TIPP Customer Care.

A claim manager will assist you throughout your claim. If your claim is approved, your payment will be issued on the first business day of the month.

TIPP Resources

TIPP website at www.texasincomeprotectionplan.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

