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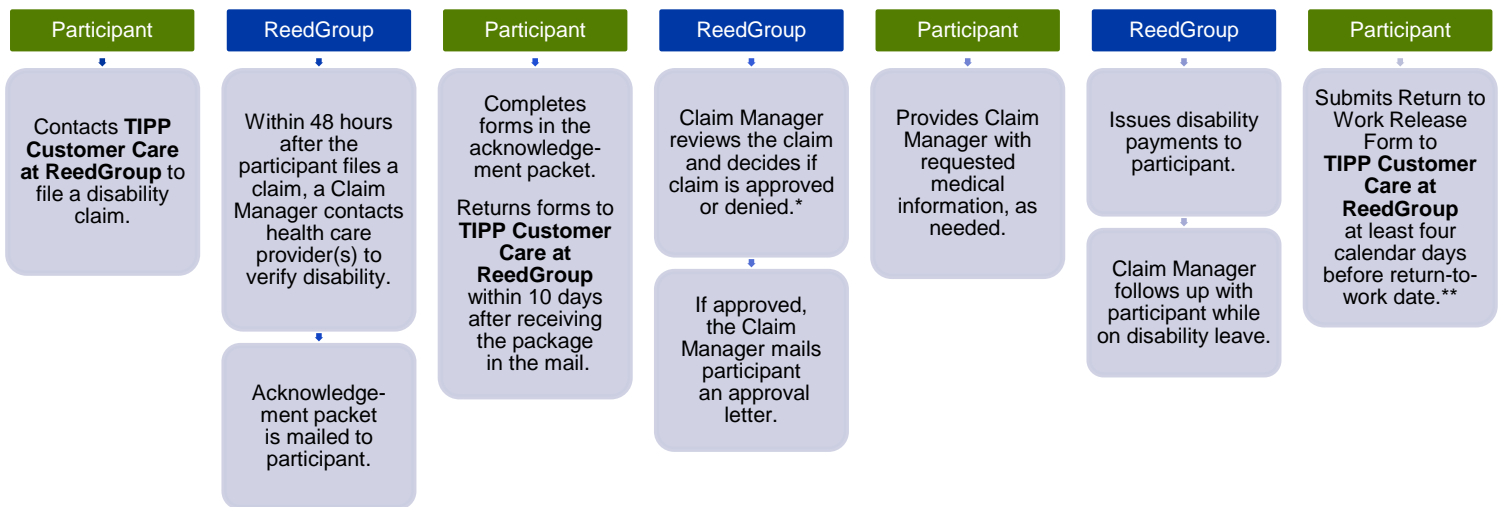
CLAIMS PROCESS

1. What are my responsibilities throughout the disability claim process?

Complete the employer section of the participant's disability claim form by filling in the amount of sick leave the participant has available, including any additional sick leave from donated sick leave, extended sick leave, or sick leave pool.

2. What are the participant's responsibilities and ReedGroup's responsibilities during the disability claim process?

The chart below provides a broad look at the disability process and the responsibilities for participants and ReedGroup.



* If denied, the Claim Manager notifies the participant. A letter explaining why the claim was denied and instructions to file an appeal are mailed to the participant.

** Participants who can't return to work on their estimated return-to-work date must notify **TIPP Customer Care at ReedGroup** at least two days before their return-to-work date.

3. What information will I receive when a participant initiates a disability claim?

ReedGroup will not provide notifications to benefits coordinators about the disability leave status of participants.

CLAIMS PROCESS, continued

4. Who issues disability payment checks?

ReedGroup issues both short-term and long-term disability payments to participants. Instruct participants to contact **TIPP Customer Care at ReedGroup** for information regarding payments.

5. When and how will participants receive disability payment checks?

ReedGroup will mail disability checks to the participant's address on file. A participant can request direct deposit by calling **TIPP Customer Care at ReedGroup**.

Participants receive their first payment based on when they complete the waiting period. Participants should call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)** to learn when they'll receive their first payment. Payments are issued the first of the month.

BENEFITS

6. Participants must use their sick leave when they go out on disability. Does that mean they get paid 100% of their pay for sick leave plus another 66% of their pay from short-term disability?

No. For short-term disability, once participants becomes disabled, they must be totally disabled for 30 consecutive days and use all of their sick leave entitlements (including donated sick leave, extended sick leave or sick leave pool) before benefits begin. The waiting period may extend beyond 30 days, if the participant has more than 30 days of sick leave.

The two examples below illustrate how the waiting period and disability benefit payments work. Both examples assume the participant filed his claim with all supporting documentation in a timely manner. In the first example, the participant has less than 30 days of sick leave. In the second example, the participant has more than 30 days of sick leave.

Example #1: Less than 30 days of sick leave

- Participant with nine days of sick leave becomes disabled on August 7. Before short-term disability benefits start, he must complete the 30-day waiting period, which starts August 7.
- He uses sick leave during the first nine days of the waiting period and receives 100% of his pay.
- He remains disabled for an additional 21 days to meet the 30-day waiting period (9 sick leave days + 21 days = 30-day waiting period). He completes the waiting period on September 5.
- Disability benefits start on September 6 and ReedGroup issues his first disability payment on October 1. This payment will be for September 6 through September 30.

August							September							October						
M	Tu	W	Th	F	Sa		Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
25	26	27	28	29	30	31	29	30						27	28	29	30	31		

	Sick leave days to meet waiting period. Participant receives 100% of pay during this time.
	Days to meet 30-day waiting period. Participant doesn't receive disability pay during this time.
	Day disability benefits start.
	Day ReedGroup issues first disability payment to participant.

BENEFITS, continued

Example #2: More than 30 days of sick leave

1. Participant with 45 days of sick leave becomes disabled on August 7. Before short-term disability benefits start, he must complete the waiting period, including using all his sick leave. This means the waiting period is 45 days instead of 30 days. The waiting period starts August 7.
2. He uses sick leave during the waiting period and receives 100% of his pay.
3. He completes the waiting period on September 20 and disability benefits start on September 21.
4. ReedGroup issues his first disability payment on October 1. This payment will be for September 21 through September 30.

August							September							October						
Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa
				1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
25	26	27	28	29	30	31	29	30						27	28	29	30	31		

	Sick leave days to meet waiting period. Participant receives 100% of pay during this time.
	Day disability benefits start.
	Day ReedGroup issues first disability payment to participant.

7. When participants go out on disability they must use their sick leave. After they use their sick leave, can they use vacation leave and get both vacation pay and disability payments?

Yes, after participants use all their sick leave they can use vacation leave if they choose to do so. If vacation leave is used prior to meeting the waiting period, participants will only receive vacation pay. If vacation leave is used after meeting the waiting period, they will receive vacation pay and disability pay. Under TIPP, participants are **not** required to exhaust all vacation leave prior to disability benefits beginning.

BENEFITS, continued

8. What is the maximum time a participant can be on short-term disability and long-term disability?

This is called the maximum benefit period. Short-term disability payments may continue for up to a total of 150 days. The five-month period begins after the participant completes the waiting period. The maximum time a disabled participant can receive long-term disability payments depends on the type of disability and the participant's age at the time he or she became disabled. Refer to the TIPP User's Guide and the Master Benefit Plan Document for details.

9. Can participants "freeze" their sick time to avoid having to use it during the waiting period?

No. All sick leave entitlements must be exhausted before benefits are payable. If participants decide to "freeze" their leave, they are not eligible to receive disability benefits.

WAITING PERIOD

10. When should participants file disability claims? As soon as possible, or after they use their sick leave and/or meet the waiting period?

To ensure timely payments, participants should file disability claims as soon as possible after their disability begins, or up to 30 days before the date of disability. If the participant's claim is approved, he or she must use any sick leave, which applies toward meeting the waiting period.

11. My employer requires participants to use all available leave when absent from work. Can participants submit disability claims even though they are on paid leave?

Yes. Participants can file disability claims while on paid leave. If the participant's claim is approved, he or she must use any sick leave and benefits are not payable until all sick leave is used.

RETURN TO WORK

12. How does the return-to-work process work?

- Participants must submit a completed Return to Work Release Form by fax to **TIPP Customer Care at ReedGroup** at least four calendar days before the estimated return-to-work date. (Disability benefits end the day before the participant's return-to-work date. See the next FAQ for more information.)
- Participants who can't return to work on their estimated return-to-work date must notify **TIPP Customer Care at ReedGroup** at least two days prior to their return-to-work date.
- You will need to inform the participant of your agency's return-to-work policy and deadlines.

13. What happens if a participant has been approved by his or her doctor to return to work, but return-to-work accommodations are not ready?

Disability benefits end the day before the participant's return-to-work date. This applies whether or not work site accommodations are in place on the return-to-work date. ReedGroup will not pay disability benefits to a participant for any time period after the return-to-work date. The participant can go without pay or, if approved by the employer, he or she may choose to use vacation leave while accommodations are made for his or her return to work. Here's an example of how this works.

1. The participant is approved to return to work on August 19. His last day of disability benefits is August 18.
2. However, work site accommodations will not be ready until August 26.
3. From August 19 to 25, the participant could take time off without pay or use vacation leave (if he has any and is approved by his employer to use the time).
4. ReedGroup will issue the participant a final disability payment on September 1 for disability benefits due through August 18.

14. Whom do I notify when a participant returns to work?

You are not required to notify ReedGroup when a participant returns to work. It is the participant's responsibility to notify ReedGroup seven calendar days prior to his or her return-to-work date.

EVIDENCE OF INSURABILITY (EOI)

15. What is the difference between ReedGroup and Guardian Life Insurance?

ReedGroup is the third-party administrator for the **Texas Income Protection PlanSM (TIPP)**. They provide customer service and claims processing for both short-term and long-term disability benefits.

Guardian Life Insurance is the underwriter for TIPP. This means they are responsible for determining whether a participant is approved for coverage through evidence of insurability (EOI).

Disclaimer

This ERS Texas Income Protection PlanSM (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.