

# Frequently Asked Questions

The Texas Income Protection Plan<sup>SM</sup> (TIPP) offers short-term and long-term disability coverage. TIPP pays you a percentage of your paycheck if you become disabled and cannot work due to illness, injury or pregnancy. Review the frequently asked questions below to learn more. For more information, go to [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) or call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

## Enrollment and Coverage FAQs

### 1. Do I have to enroll in both short-term and long-term disability coverage?

No, you can enroll in one or both plans.

Review the sections below to learn more about each plan.

### 2. When can I enroll in TIPP?

You can enroll within 31 days of your hire date, during your Summer Enrollment phase or if you have a qualifying life event (QLE), such as marriage or new children.

The best time to enroll is within 31 days of your hire date because you don't need to provide evidence of insurability (EOI).

### 3. How do I enroll and what is EOI?

EOI is an application process in which you provide documentation on the condition of your health to determine eligibility for TIPP coverage. This means coverage is subject to approval. Reference the TIPP EOI webpage for more information.

### 4. What is “total disability”?

During the first 24 months of a disability claim, “total disability” refers to a participant who can't do his or her job due to a disability that has been certified by an approved practitioner. After the first 24 months, this definition changes.

### 5. Are there pre-existing condition limitations after my disability coverage starts?

Yes. You cannot submit a disability claim for a medical condition for which you had medical treatment, advice or services, or prescription drugs or medicine in the three months prior to the date your disability coverage started. After six months of coverage, you may submit a disability claim for that condition.

In addition, visit the Limitations and Exclusions page on the TIPP website for other information that explains when you wouldn't be eligible to receive disability payments.

### 6. Is pregnancy or childbirth covered under TIPP?

It is covered if the pregnancy did not begin before your coverage. TIPP also coordinates with Paid Parental Leave (applicable only to eligible state agency employees). You may call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)** about your situation.

### 7. Are disability benefits taxable?

If your disability premiums are deducted from your paycheck after taxes, your disability payments are not taxable income.

If your employer pays:

- all your disability premiums, disability payments are taxable income.
- a percentage of your disability premiums, the same percentage of your disability payments are taxable income.

### 8. Do I need to do anything if my employer pays all or part of my disability premiums?

Yes. Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)** and request that taxes be withheld from your disability payments. For questions, see a tax advisor about income tax liability, and your benefits coordinator about your disability premiums and taxable income.

# FAQs (Continued)

## Short-Term Disability FAQs

### 9. When am I eligible to receive short-term disability payments?

You must meet all of the following requirements:

- Be certified as totally disabled by a physician.
- Your claim must be approved.
- You must complete the waiting period of 14 consecutive days and use all sick leave entitlements. Benefits are not payable until you complete the waiting period and use all sick leave.

### 10. When do I file a disability claim?

Written notice of claim must be given to TIPP within 12 months after the occurrence of any disability covered by the Plan.

### 11. How do I file a short-term disability claim?

You have two ways to file a claim:

1. The TIPP Self-Service on [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com).
  - First-time users must select “Are you a new user?” and follow the instructions to create a User ID and password. If you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page and follow the instructions.
  - Once you are logged in, from the Welcome page, select “My Disability Request” or “My Maternity Request” (whichever is applicable) to initiate a new claim.
2. Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT. Select the option for employees and follow the prompts to speak with a representative.

Within 24 hours after you file a claim (online or by phone), a claim manager will contact you to get more information.

### 12. How can I check the status of my claim?

You can check in two ways:

1. The TIPP Self-Service on the TIPP website, even if you filed your claim by phone.
2. Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

### 13. What is my monthly TIPP benefit payment?

Once approved, your benefit is 66% of your insured monthly salary. Below is an example:

Insured monthly salary	\$3,200
% of salary provided	× 66%
<b>Your TIPP monthly short-term disability payment</b>	<b>\$2,112</b>

Your monthly payments are less if you get benefit payments from other sources, such as like:

- Workers’ Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits, or
- other disability payments.

### 14. When do I get my TIPP disability payments?

The date of your first payment depends on when you complete the waiting period and use all sick leave entitlements. After the first payment, all other payments are issued the first of the month.

## FAQs (Continued)

### 15. How do I get my TIPP disability payments?

The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website or call TIPP Customer Care.

You can also have your payment mailed to your home.

Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)** for assistance.

### 16. What's the waiting period?

This is a period of time before you can get disability benefits. For short-term disability, the waiting period is 14 consecutive days. During the waiting period, you must also use all sick leave, extended sick leave and sick leave pool. You are not required to use vacation or other annual leave. Benefits are not payable until you complete the waiting period and use all sick leave.

### What if my short-term disability claim is denied?

You may file an appeal. Here's how the appeals process works:

1	<b>SUBMIT APPEAL</b> Call <b>TIPP Customer Care</b> toll-free at <b>(855) 604-6230 (TDD - 711)</b> , Monday – Friday, 7 a.m. – 7 p.m. CT.
2	<b>RECEIVE ACKNOWLEDGEMENT LETTER</b> TIPP will mail you an acknowledgement letter within 48 business hours after receiving your appeal.
3	<b>RECEIVE DECISION AFTER APPEAL REVIEW</b> Your TIPP Claim Manager will call and inform you of the decision within 48 business hours after a decision is made.

## Long-Term Disability FAQs

### 17. When am I eligible to receive long-term disability payments?

You must meet all of the following requirements:

- Be certified as totally disabled by a physician.
- Your claim must be approved.
- You must complete the waiting period of 180 consecutive days and use all of your sick leave entitlements. Benefits are not payable until you complete the waiting period and use all sick leave.

### 18. How do I file a long-term disability claim?

You have two ways to file a claim:

1. The TIPP Self-Service on **[www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com)**.
  - First-time users must select “Are you a new user?” and follow the instructions to create a User ID and password. If you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page and follow the instructions.
  - Once you are logged in, from the Welcome page, select “My Disability Request” to initiate a new claim.
2. Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT. Select the option for employees and follow the prompts to speak with a representative.

Within 24 hours after you file a claim (online or by phone), a claim manager will contact you to get more information.

## FAQs (Continued)

### 19. How can I check the status of my claim?

You can check in two ways:

1. The TIPP Self-Service on the TIPP website, even if you filed your claim by phone.
2. Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

### 20. What is my monthly TIPP benefit payment?

Once approved, your benefit is 60% of your insured monthly salary. Here's an example of how this works:

Insured monthly salary	\$3,200
% of salary provided	× 60%
<b>Your TIPP monthly long-term disability payment</b>	<b>\$1,920</b>

Your monthly payments are less if you get benefit payments from other sources like:

- Social Security disability payments (applies to long-term disability only),
- Workers' Compensation,
- Employees Retirement System of Texas (ERS) disability retirement benefits,
- Teacher Retirement System (TRS) of Texas disability retirement benefits or
- other disability payments.

### 21. When do I get my TIPP disability payments?

The date of your first payment depends on when you complete the waiting period and use all sick leave entitlements. After the first payment, all other payments are issued the first of the month.

### 22. How do I get my TIPP disability payments?

The safest and quickest way to get your disability payments is with direct deposit. To set up direct deposit, use the Direct Deposit Form on the TIPP website or call TIPP Customer Care.

You can also have your payment mailed to your home.

Call **TIPP Customer Care** toll-free at **(855) 604-6230 (TDD - 711)** for assistance.

### 23. What's the waiting period?

This is a period of time before you can get disability benefits. For long-term disability, the waiting period is 180 consecutive days. During the waiting period, you must also use all sick leave, extended sick leave and sick leave pool. You are not required to use your vacation or other annual leave. Benefits are not payable until you complete the waiting period and use all of sick leave.

### 24. What if my long-term disability claim is denied?

You may file an appeal. Here's how the appeals process works:

1	<b>SUBMIT APPEAL</b> Call <b>TIPP Customer Care</b> toll-free at <b>(855) 604-6230 (TDD - 711)</b> , Monday – Friday, 7 a.m. – 7 p.m. CT.
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