

# GLOSSARY OF TERMS



This is only a partial list of terms and definitions. Visit the Employees Retirement System of Texas (ERS) website and see the Master Benefit Plan Document (MBPD) for the complete list.

## **Integration of benefits**

This applies if you are receiving benefits from another source, such as Workers' Compensation. Those additional benefits offset the amount of the Texas Income Protection Plan<sup>SM</sup> (TIPP) benefit and typically reduce your TIPP payment by the amount of the other source.

## **Limitations and exclusions**

Restrictions that prevent participants from receiving benefit payments. Visit the ERS website and see the MBPD for more information.

## **Master Benefit Plan Document**

Legal document describing the rules of the benefit plan. Visit the ERS website to review the MBPD.

## **Pre-existing conditions**

Medical conditions that existed within the three months prior to the date disability coverage started. Participants cannot file disability claims for pre-existing conditions until six months after the date disability coverage started.

## **Sickness**

Illness (including maternity), disease or mental infirmity, which causes a total disability that begins while both the MBPD and the employee coverage are effective. This definition applies to the employee whose sickness is the basis of a claim, except as limited or excluded by the MBPD provisions.

## **Texas Employees Group Benefits Program (GBP)**

The employees group benefits program referenced in Chapter 1551 of the Texas Insurance Code.

## **Texas Income Protection Plan (TIPP)**

This program offers both the short-term and long-term disability coverage for benefits eligible employees. Part of the GBP provided through Employees Retirement System of Texas (ERS) and administered by ReedGroup.

## **Total disability**

During the first 24 months on disability, "total disability" refers to an employee 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. Please refer to the MBPD for more information.

## **Waiting period**

Once you become disabled, you must be totally disabled for a specified consecutive number of days and use all of your sick leave entitlements before you can get benefit payments. This period of time is called a waiting period.