



# Texas Income Protection Plan<sup>SM</sup>

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## Summer Enrollment for Plan Year 2023

# Ask Yourself ...

## What would happen if you became disabled and did not receive a paycheck?

- Who would pay your rent or mortgage and other bills?
- How would you pay for your health insurance?

## Among working Americans:

**1 in 4**

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

**90%**

Of all workers consider their ability to earn an income as their most important financial resource<sup>1</sup>

## The answer may be TIPP

- Disability coverage provides income so you can pay your bills and focus on getting better.

<sup>1</sup> Council for Disability Awareness

# TIPP Overview – Coverage



Coverage Detail	Short-Term Disability Coverage	Long-Term Disability Coverage
<b>Monthly Benefit</b>	<b>66% of your monthly salary</b> up to \$10,000 of salary	<b>60% of your monthly salary</b> up to \$10,000 of salary
<b>How Long</b>	Up to five months (a maximum of 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.
<b>Benefits Start After</b> (whichever is longer)	You complete a waiting period of 30 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.
<b>Integration of Benefits</b>	TIPP benefits are reduced if you get other disability payments the minimum benefit is 10% of your monthly salary.	
<b>Claims</b>	<p>You should try to file your disability claim <b>as soon as possible</b>, preferably within the first 90 days after the first day of your disability.</p> <p>Use the online self-service option at <a href="http://www.reedgrouptipp.com">www.reedgrouptipp.com</a> or call TIPP Customer Care at <b>(855) 604-6230 (TTY - 711)</b>, Monday - Friday, 7 a.m. - 7 p.m. CT.</p>	

# Apply for TIPP during Summer Enrollment



## Apply for TIPP disability coverage during Summer Enrollment from June 20th to July 22nd, 2022

1. Log in to your ERS account at [ers.texas.gov](http://ers.texas.gov).
2. Select short-term and/or long-term disability coverage.
3. Follow the prompts to initiate the evidence of insurability (EOI) process
4. You will receive instructions on how to submit your EOI application to Guardian Life Insurance.

### TEXAS INCOME PROTECTION PLAN™

#### BENEFIT BASICS



TIPP offers short-term and long-term disability coverage that protects your income by paying a percentage of your paycheck if you become disabled and can't work, for reasons such as illness, injury or pregnancy.

Here's a brief comparison of the TIPP options:

	Short-term Disability Benefits	Long-term Disability Benefits
<b>Monthly payments</b>	66% of your monthly salary, up to \$10,000 of salary.*	60% of your monthly salary, up to \$10,000 of salary.*
<b>Maximum benefit</b>	\$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 × 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 × 60% = \$1,920).**
<b>Benefits start after (whichever is longer)</b>	You complete a waiting period of 30 consecutive days and at the same time use all your sick leave.  This means that 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 (30 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.	You complete a waiting period of 180 consecutive days and at the same time use all your sick leave.
<b>How long</b>	Up to 5 months (a maximum of 150 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. See the User's Guide at [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to learn more.

#### TIPP DISABILITY CLAIMS

File your disability claim as soon as possible, preferably within the first 90 days after the first day of your disability, in one of two ways:

1. Use the online self-service option at [www.reedgrouptipp.com](http://www.reedgrouptipp.com).
2. Call TIPP Customer Care at the number below.

#### TIPP RESOURCES

TIPP website at <a href="http://www.reedgrouptipp.com">www.reedgrouptipp.com</a>	TIPP Customer Care Toll-free at (855) 604-6230 (TTY: 711), Monday – Friday, 7 a.m. – 7 p.m. CT
<ul style="list-style-type: none"> <li>• Learn about TIPP benefits</li> <li>• File a disability claim</li> <li>• Review plan limitations and exclusions (what's not covered)</li> <li>• Access the Master Benefit Plan Document</li> </ul>	<ul style="list-style-type: none"> <li>• Ask questions about your TIPP benefits</li> <li>• File a disability claim</li> <li>• Check the status of a claim</li> </ul>

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# Evidence of Insurability

- Evidence of insurability (EOI)
  - *Used to determine eligibility for coverage*
- EOI is required when you apply after initial eligibility
- Your application must be approved by Guardian Life Insurance before coverage begins
  - *Acceptance is not guaranteed*
- Summer Enrollment EOI cannot be submitted prior to June 20th or after July 22nd, 2022

*\*Note employees must use their own application from the employee portal to apply. Photo copies cannot be accepted.*

# Your Resources

## TIPP Customer Care:

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

## TIPP Self-Service:

- **[www.reedgrouptipp.com](http://www.reedgrouptipp.com)**  
*(click the link on the top right of the home page)*
- Submit a claim
- Get information on an existing claim
- Upload claim documentation

Disability can strike anyone at any time.

TIPP gets you money to pay the bills—when you can't work due to disability.



Apply for disability coverage during  
Summer Enrollment for Plan Year 2023

It's easy:

- 1) Log on to your ERS account at **[ers.texas.gov](http://ers.texas.gov)**.
- 2) Select whether you want to apply for short-term and/or long-term disability coverage.
- 3) Follow the online instructions to initiate the evidence of insurability (EOI) process. Evidence of insurability (EOI) is used to determine eligibility for disability coverage.
- 4) You will receive instructions on how to submit your EOI application to Guardian Life Insurance Company.

Learn more about TIPP:

Visit: **[www.reedgrouptipp.com](http://www.reedgrouptipp.com)**

Call TIPP Customer Care toll-free at **(855) 604-6230 (TTY: 711)**, Monday - Friday, 7 a.m. - 7 p.m. CT

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# Your Resources

## TIPP website:

- One stop for TIPP information
- TIPP Summer Enrollment materials
- Frequently asked questions
- Limitations and exclusions
- Email [tipp.eoi@reedgroup.com](mailto:tipp.eoi@reedgroup.com) for enrollment EOI questions



[www.reedgrouptipp.com](http://www.reedgrouptipp.com)

*Thank  
You!*

