

# 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. The third-party administrator for TIPP is ReedGroup. Review the frequently asked questions below to learn more. For additional information, go to [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) or call **TIPP Customer Care at ReedGroup** 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 either or both plans.

### 2. When can I get TIPP disability coverage?

You can enroll within 31 days after your hire date. In this case, you don't need to submit evidence of insurability (EOI).

After 31 days, you can apply for coverage during Summer Enrollment or if you have a qualifying life event (QLE) such as marriage or the birth of a child.

To apply, you will need to provide EOI. Apply by logging in to your ERS account and submitting EOI to Guardian Life Insurance Company, the underwriter for TIPP benefits.

### 3. Who is Guardian Life Insurance?

Guardian Life Insurance is the underwriter for TIPP. If you are required to submit evidence of insurability (EOI) to apply for coverage, your application must be approved by Guardian Life Insurance Company before coverage can start.

### 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.

### 6. Is pregnancy or childbirth covered under my short-term and/or long-term disability coverage?

Yes, provided your pregnancy did not begin prior to the effective date of your coverage. Call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711) for information about your particular situation.

### 7. Is my disability benefit taxable?

Most participants have disability premiums deducted from their paycheck on an after-tax basis. Then, any disability payments you receive are not taxable. If your employer pays your short-term and/or long-term disability premiums, disability payments are taxable income. If your employer pays a percentage of your disability premiums, then the same percentage of any disability payments you receive are taxable income.

### 8. What if my employer pays all or a part of my disability premiums?

Your premiums are taxed if your employer pays all or a percentage of your premiums. Call **TIPP Customer Care at ReedGroup** toll-free at (855) 604-6230 (TDD - 711) and request that taxes be withheld from your disability payments. Contact your benefits coordinator if you have questions about whether your premiums are deducted before or after taxes.

# FAQS (CONTINUED)

## Short-term Disability FAQs

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

Before you can get benefit payments, you must meet all of the following requirements:

- You must be certified as totally disabled by a physician.
- Your claim must be approved.
- Once you become disabled, you must be totally disabled for 30 consecutive days and use all of your sick leave entitlements before you can get benefit payments. The waiting period may be extended beyond 30 days, if you have more than 30 days of sick leave, extended sick leave, or sick leave pool.

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

You have two ways to file a claim:

1. Use the online self-service feature accessible from **www.texasincomeprotectionplan.com** to file a claim anytime. The first time you use the site you will select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.
2. Call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Within 24 hours after you file a claim (online or by phone), a Claim Manager will contact you to obtain additional information.

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

You can check the status of your claim by using the self-service feature accessible from the TIPP website. You can use self-service regardless of whether you initiate your claim online or by phone. The first time you use the site you will select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.

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

Once approved, your benefit is 66% of your insured monthly salary. Here’s an example of how this works.

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 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.

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

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

#### 14. 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.

You can also have your payment mailed to your home or call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

#### 15. What's a waiting period?

Your waiting period is the time you wait before you can get disability benefits. For short-term disability, the waiting period is 30 days.

You also must use all your sick leave (including extended sick leave and sick leave pool). So if you have more than 30 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

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

If your disability claim is denied, you may file an appeal. Here's how the appeals process works.

##### SUBMIT APPEAL

1

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

##### RECEIVE ACKNOWLEDGEMENT LETTER

2

ReedGroup will mail you an acknowledgement letter within 48 business hours after receiving your appeal.

##### RECEIVE DECISION AFTER APPEAL REVIEW

3

Your ReedGroup 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?

Before you can get benefit payments, you must meet all of the following requirements:

- You must be certified as totally disabled by a physician.
- Your claim must be approved.
- Once you become disabled, you must be totally disabled for 180 consecutive days and use all of your sick leave entitlements before you can get benefit payments. The waiting period may be extended beyond 180 days, if you have more than 180 days of sick leave, extended sick leave, or sick leave pool.

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

You have two ways to file a claim:

1. Use the online self-service feature accessible from [www.texasincomeprotectionplan.com](http://www.texasincomeprotectionplan.com) to file a claim anytime. To log in to self-service for the first time, select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.
2. Call **TIPP Customer Care at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Within 24 hours after you file a claim (online or by phone), a Claim Manager will contact you to obtain additional information.

# FAQs (CONTINUED)

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

You can check the status of your claim by using the self-service feature accessible from the TIPP website. You can use self-service regardless of whether you initiate your claim online or by phone. The first time you use the site, select “Are you a new user?” and follow the instructions to create your User ID and password. After you log in the first time, if you forget your User ID and/or password, select “Forgot User ID or Password” on the self-service login page. Enter the requested information to retrieve your User ID. To retrieve your password, select “Forgot Password.” You will need to enter the last four digits of your Social Security number plus your date of birth. Next, select from the options and follow the prompts.

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## 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. 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 at ReedGroup** toll-free at **(855) 604-6230 (TDD - 711)**.

You can also have your payment mailed to your home.

## 23. What’s a waiting period?

Your waiting period is the time you wait before you can get disability benefits. For long-term disability, the waiting period is 180 days.

You also must use all your sick leave (including extended sick leave and sick leave pool). So if you have more than 180 days of sick leave, benefits are not payable until all of your sick leave is used. You are not required to use your vacation or other annual leave.

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

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- RECEIVE ACKNOWLEDGEMENT LETTER**  
ReedGroup will mail you an acknowledgement letter within 48 business hours after receiving your appeal.
- RECEIVE DECISION AFTER APPEAL REVIEW**  
Your ReedGroup Claim Manager will call and inform you of the decision within 48 business hours after a decision is made.