

Like most disability plans, the **Texas Income Protection Plan<sup>SM</sup> (TIPP)** has certain limitations and exclusions, or rules, when disability benefits wouldn't be payable. Some of the TIPP limitations and exclusions are listed below. See the **Master Benefit Plan Document** for the complete list.

- TIPP will not pay benefits if you are working or employed in any capacity or if you are receiving sick leave, extended sick leave or sick leave pool.
- TIPP will not pay benefits if you are not under the regular care of an approved practitioner or if you were not making required premium payments at the time your total disability commenced.
- Certain disabilities are not covered by TIPP, such as any total disability:
  1. during which you are not under the regular care and attendance of an approved practitioner, or you are not following the treatment plan prescribed by an approved practitioner which would be expected to result in your ability to engage in compensated employment;
  2. resulting from acts of war, declared or undeclared;
  3. resulting from injuries sustained or sickness occurring while you are in the service of the armed forces of any country or international authority;
  4. resulting from intentionally self-inflicted injury, whether you are sane or insane;
  5. in excess of five months for short-term disability coverage and twenty-four months for long-term disability coverage for nervous or mental diseases or disorders unless you are totally disabled and you are under an approved practitioner's regular care, and you are confined in a hospital or institution specializing in the treatment you require, in which case benefits will continue until release from such hospital or institution, subject to the maximum benefit period;
  6. if you had not applied for coverage or were not making the required premium contributions at the time of your total disability;

7. caused by, resulting from or contributed to by any sickness or injury which occurs while you are engaged in, or which results from, arises out of or is related to, any type of felonious activity. Conviction of a felony is not necessary for the determination of loss resulting from felonious activity.
8. caused by, resulting from or substantially contributed to by you being intoxicated by reason of alcohol or drug use, or a combination thereof. “Intoxication” shall have the meaning assigned in Section 49.01, Texas Penal Code, as may be amended. Conviction of a crime related to intoxication is not necessary for the determination of total disability resulting from intoxication. This exclusion is applicable whether or not the total disability is related to the operation of a motor vehicle.
9. resulting from sickness or injury which results from your being an organ donor; or
10. that was caused by, contributed to or is a consequence of a preexisting condition and your total disability begun within the first six months of your coverage. This exclusion does not apply after either:
  - a. you have been actively at work for six complete and consecutive months from the date your coverage became effective;
  - b. your coverage has been continuously in force for 12 months; or
  - c. your coverage has been reinstated after a Leave Without Pay status, providing that immediately prior to your Leave Without Pay, a. or b. above was true.

Other limitations and exclusions may apply. Please refer to the **Master Benefit Plan Document** for more information.

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### Disclaimer

This ERS Texas Income Protection Plan<sup>SM</sup> (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.