



EVIDENCE OF INSURABILITY (EOI)

Evidence of insurability (EOI), also called proof of good health, is medical documentation used to determine eligibility for the **Texas Income Protection PlanSM (TIPP)**. More information is available on the [TIPP website](#).

Apply as a New Employee—No EOI

When: Enroll in short-term and/or long-term disability coverage within 31 days of your hire date.

Why: You don't need EOI when you enroll in TIPP coverage within 31 days of your hire date.

How: Simply select the disability coverage you want when you enroll as a new employee.

What else: If you do not enroll within 31 days of your hire date, you can apply for coverage during Annual Enrollment or if you have a qualifying life event (QLE). However, you will have to submit EOI.

Apply During Annual Enrollment—EOI Required

When: Apply during the Annual Enrollment period, typically held in July/August each year.

How:

1. Log in to your [ERS account](#).
2. Select short-term and/or long-term disability coverage.
3. Follow the prompts to initiate the EOI process with Guardian Life Insurance.

What else: Guardian Life Insurance, the underwriter for TIPP, must approve your application before coverage starts. If your application is approved by the last day of Annual Enrollment, your coverage automatically starts September 1 (first day of the new plan year). If your application is approved after September 1, your coverage will start the first day of the month following the approval date.

Apply Due to a Qualifying Life Event (QLE)—EOI Required

When: Apply within 31 days of the effective date of your QLE.

How:

1. Log in to your [ERS account](#).
2. Select short-term and/or long-term disability coverage.
3. Follow the prompts to initiate the EOI process with Guardian Life Insurance.

What else: Guardian Life Insurance must approve your application before coverage starts. If approved, your coverage automatically starts the first day of the month after the approval date.

Disclaimer

This Employee Retirement System Texas (ERS) Income Protection PlanSM (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.