

The **Texas Income Protection Plan<sup>SM</sup> (TIPP)** requires evidence of insurability (EOI) when you apply during Summer Enrollment and for [Qualifying Life Events \(QLE\)](#). EOI is an application process through which you provide documentation on the condition of your health to determine eligibility.

### **Enroll as a New Employee—No EOI Required**

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

**Why:** EOI is not required.

**How:** Select the disability coverage during your new hire onboarding.

**What else:** If you do not enroll within 31 days of your hire date, you can apply during Summer Enrollment or a QLE. However, you will have to submit EOI.

### **Apply During Summer Enrollment—EOI Required**

**When:** Apply for short-term and/or long-term disability coverage during your Summer Enrollment phase (June and/or July).

**Why:** Protect your income because disability can strike anytime and/or you're considering pregnancy.

**How:**

1. Log in to your ERS OnLine account at [ers.texas.gov/my-account-login](https://ers.texas.gov/my-account-login) during your Summer Enrollment phase.
2. Select short-term and/or long-term disability coverage.
3. Follow the prompts to start the EOI process.
4. You will receive instructions on how to submit your EOI application.

**What else:** Your EOI application must be approved before coverage starts. If approved before September 1 (the first day of the new plan year), your coverage starts September 1. If approved on or after September 1, your coverage will start the first day of the month following the EOI approval date.

### **Apply Due to a QLE—EOI Required**

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

**Why:** It's an opportunity to apply for disability coverage.

**How:**

1. Log in to your ERS OnLine account at [ers.texas.gov/my-account-login](https://ers.texas.gov/my-account-login).
2. Select short-term and/or long-term disability coverage.
3. Follow the prompts to start the EOI process.
4. You will receive instructions on how to submit your EOI application.

**What else:** Your EOI application must be approved before coverage starts. If approved, your coverage starts the first day of the month after the EOI approval date.

**Disclaimer**

This document highlights disability benefit provisions offered to participants in the Texas Employees Group Benefits Program (GBP). It 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 the Employees Retirement System of Texas (ERS).