



## HIPAA Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in Erie Indemnity Company's Health Protection Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other non-COBRA coverage). However, you must request enrollment within **31 days** after your or your dependents' other coverage ends (or after the employer stops contributing toward the other non-COBRA coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in the Plan. However, you must request enrollment within **31 days** after the marriage, birth, adoption, or placement for adoption.

### **Special rules for newborn and adopted children:**

If you enroll a newly born child, adopted child, or child placed for adoption within 31 days, coverage will be effective as of the date of birth, adoption, or placement for adoption. If you do not enroll the child within 31 days, you may still enroll the child within 90 days; however, coverage will be effective as of the date of enrollment.

You and your dependents may also enroll in the Plan if:

- You or your dependent loses Medicaid or Children's Health Insurance Program (CHIP) coverage because of loss of eligibility; or
- You or your dependent becomes eligible for a state premium assistance subsidy under Medicaid or CHIP.

For these events, you must request enrollment within **60 days** of the loss of Medicaid/CHIP coverage or determination of eligibility for premium assistance.

To request special enrollment or to obtain more information, contact:

### **Benefits Operations & Planning Section**

Email: [benefits.operations@erieinsurance.com](mailto:benefits.operations@erieinsurance.com)

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