



Important Notice About Your Prescription Drug Coverage and Medicare September 5, 2025

For: Health Protection Plan Participants who currently are enrolled in Medicare or will become eligible for Medicare in the next 12 months

From: Erie Indemnity Company Health Protection Plan

Please read this notice carefully and keep it where you can find it. This notice includes information about your current prescription drug coverage with the Erie Indemnity Company Health Protection Plan and prescription drug options for people with Medicare. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. You are responsible for providing a copy of this notice to any Medicare eligible dependents you have who are covered under the Health Protection Plan.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans (like an HMO or a PPO) that offer prescription drug coverage. All Medicare prescription drug plans will provide at least a standard level of coverage set by Medicare. Some plans might also offer more coverage for a higher monthly premium.
2. The Erie Indemnity Company Health Protection Plan has determined that its prescription drug coverage is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can you Join a Medicare Drug Plan?

You can join a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to your Current Coverage if you Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare prescription drug plan, your current Erie Indemnity Company Health Protection Plan prescription drug coverage will not be affected. However, if you are an active employee and you elect Medicare as your primary coverage, your coverage under the Erie Indemnity Company Health Protection Plan, including prescription drug coverage, will end. If you drop your Erie Indemnity Company

Health Protection Plan coverage (or it ends because you are an active employee and have elected Medicare as your primary coverage), be aware that you and your dependents may not be able to get this coverage back. Please contact the Benefits Operations & Planning Department for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

When will you pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

If you drop or lose coverage with the Erie Indemnity Company Health Protection Plan and do not join a Medicare prescription drug plan within sixty-three (63) continuous days after your current coverage ends, you may pay a higher premium (a penalty) to enroll in a Medicare prescription drug plan later.

If you go sixty-three (63) continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen (19) months without coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about this Notice or your Current Prescription Drug Coverage:

Contact the Benefits Department for further information using ERIE's HR Helpline, (814) 870-3747.

NOTE: You will receive this notice each year. You will also receive it before the next period you can join a Medicare prescription drug plan, and if this coverage through the Erie Indemnity Company Health Protection Plan changes. You also may request a copy of this notice at any time.

For More Information about your Options under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For more information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

REMEMBER: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	September 5, 2025
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Phone Number:	ERIE's HR Helpline, (814) 870-3747