

Domestic Partner Benefits

I. Definition of Domestic Partner

A. “Registered domestic partners” are defined as two people who have a domestic partnership that is currently registered with a governmental body pursuant to state or local law, other than a marriage statute, authorizing such registration.

B. “Non-registered domestic partners,” whether of the same or opposite sex, are defined as two people who *do not* have a domestic partnership that is currently registered with a governmental body pursuant to state or local law authorizing such registration, but who otherwise meet the following criteria:

1. Are living together in a committed exclusive relationship of mutual caring and support and have shared a common household for a period of at least one continuous year;
2. Intend for the domestic partnership to be permanent;
3. Are financially interdependent such that they are jointly responsible for the common welfare and financial obligations of the household, or the non-employee domestic partner is chiefly dependent upon the employee for care and financial assistance;
4. Are neither legally married to any other individual, and if previously married, a legal divorce or annulment has been obtained, or the former spouse is deceased;
5. Are mentally competent to enter a contract according to the laws of the state in which they reside;
6. Are at least 18 years of age and are old enough to enter into marriage according to the laws of the state in which they reside;
7. Do not have a blood relationship that would bar marriage under applicable laws of the state in which they reside if they otherwise satisfy all other applicable state marriage requirements; and
8. Are not in a relationship solely for the purpose of obtaining benefits; and
9. Have filed an Affidavit of Domestic Partnership, as set forth in Section III below.

C. “Domestic Partner,” as used throughout this policy, refers to both registered domestic partners and non-registered domestic partners.

II. Eligibility

All regular full-time employees who work 30 or more hours per week are eligible to enroll for domestic partner benefits. Enrollment is limited to the domestic partner of an eligible Gallagher employee.

Eligible employees may enroll for domestic partner benefits on behalf of registered domestic partners and non-registered domestic partners. A child of an employee's domestic partner also is eligible for enrollment to the same extent that a child of an eligible employee's spouse is eligible for enrollment. (A child of an employee's domestic partner meets the definition of "stepchild" as set forth in the Arthur J. Gallagher & Co. Self-Funded Medical/Dental Plan and is eligible for enrollment to the same extent that a stepchild is eligible under the Plan.

III. Certification

Employees engaged in a domestic partnership with a non-registered domestic partner must submit a signed and notarized *Affidavit of Domestic Partnership* certifying the domestic partnership to begin the enrollment process.

The Affidavit of Domestic Partnership can be found on Gallagher One within the Eligibility and Enrollment page in addition to <https://c2mb.ajg.com/ajgco/home/>.

IV. Paying for Domestic Partner Benefits

Gallagher pays a portion of the cost to provide benefits for employees, spouses, and eligible dependent children. The company's contribution for benefits will be the same whether you choose to cover a spouse or a domestic partner. The value of Gallagher's contribution toward coverage for you and your children is tax-free. However, because of IRS requirements, the full cost of Gallagher's share of your domestic partner's coverage must be added to your income and taxed for any applicable federal, FICA, state, local, or other payroll taxes. This tax effect will not apply if your domestic partner qualifies as a tax dependent under IRC Section 152. (Proof may be required.)

The total contribution that you pay for medical/dental coverage will depend on your coverage tier and earnings level. You will pay the same amount for domestic partner coverage as a similarly situated employee will pay for spouse coverage. Premiums for Vision, Voluntary AD&D and Optional Term Life coverage for domestic partners are determined by the same factors used to calculate premiums for spouses. See Section V below for more information about specific benefit coverages available to domestic partners.

Contributions and/or premiums for coverage for yourself and your children will continue to be taken on a pre-tax basis, where applicable. Contributions and/or premiums for coverage of a child of an employee's domestic partner will be made on a pre-tax basis to the extent permitted by applicable law. Federal regulations currently require that your contributions and/or premiums for domestic partner coverage be made on an after-tax basis unless you certify that your domestic partner qualifies as a tax dependent under IRC Section 152.

V. *Benefit Plans and Domestic Partner Coverage**

BENEFIT PLAN	DOMESTIC PARTNER ELIGIBILITY
Medical/Dental Plan	<p>Domestic partners are eligible for all benefits available through the Medical/Dental Plan, including COBRA.</p> <p>A child of an employee's domestic partner is eligible for enrollment to the same extent that a child of an eligible employee's spouse qualifies for enrollment (see Section II above).</p>
Vision Plan	<p>Domestic partners are eligible for all benefits available through the Vision Plan, including COBRA.</p> <p>A child of an employee's domestic partner is eligible for enrollment to the same extent that a child of an eligible employee's spouse qualifies for enrollment (see Section II above).</p>
Company-Provided Life/AD&D Insurance	<p>Domestic partners are eligible for the same coverage amount provided to spouses. This \$5,000 coverage amount is automatic and paid in full by Gallagher; no enrollment is required.</p> <p>A child of an employee's domestic partner is eligible for enrollment to the same extent that a child of an eligible employee's spouse qualifies for enrollment (see Section II above). Each eligible dependent child is eligible for \$2,500 in company-provided Life/AD&D Insurance.</p>
Optional Term Life Insurance	<p>Domestic partners are eligible for a coverage amount up to \$250,000 and coverage is elected in multiples of \$10,000.</p> <p>A child of an employee's domestic partner is eligible for enrollment to the same extent that a child of an eligible employee's spouse qualifies for enrollment (see Section II above). Coverage options are \$5,000 or \$10,000 for each eligible child.</p>
Voluntary AD&D Plan	<p>Domestic partners are eligible for coverage under the Family (Domestic) coverage level.</p> <p>A child of an employee's domestic partner is eligible for coverage to the same extent that a child of an eligible employee's spouse qualifies for enrollment (see Section II above). Eligible children may be covered under the Family (Domestic) coverage option.</p>
Short-Term Disability Plan	<p>Available only to employees of Gallagher; no dependent coverage is available under this plan.</p>

Long-Term Disability Plan	Available only to employees of Gallagher; no dependent coverage is available under this plan. However, in the event of your death while on long-term disability, a survivor benefit would be payable to your domestic partner.
Flexible Spending Accounts (FSA)	Employees may use flexible spending account contributions to reimburse health care or dependent day care expenses of a domestic partner and his/her children to the extent permitted by current IRS regulations.
Legal Services Plan	Benefits for legal services for a wide variety of legal matters are available under the plan to domestic partners. An unmarried child of an employee's domestic partner is also covered to the same extent that an unmarried child of an eligible employee's spouse qualifies for coverage (see Section II above).
401(k) Savings & Thrift Plan	The period of installment payments may be measured by the joint life expectancies of the participant and his or her domestic partner.
Pension Plan (frozen as of 7/1/05)	Domestic partners are eligible for joint annuitant and surviving spouse pre-retirement death benefits in the event of your death.
Business Travel Accident Plan	Like spouses, domestic partners are eligible for \$25,000 of coverage as a class 2 participant under the plan.
Critical Illness Insurance Program	Domestic partners are eligible to apply for coverage through Gallagher's Voluntary Critical Illness Insurance offering.
WorkLife/EAP Program	Domestic partners are covered dependents under the WorkLife program with full access to counseling sessions, informational resources, and assistance.

*Eligibility for non-registered domestic partners begins after an *Affidavit of Domestic Partnership* is submitted to Corporate Human Resources.

VI. Other Benefits Features and Human Resources Policies

POLICIES	DOMESTIC PARTNER ELIGIBILITY
Leaves of Absence and FMLA	Time off from work, as needed, for birth or adoption of a child, a serious health condition, death, etc., as it applies to members of your household, includes your domestic partner. Gallagher's Family and Medical Leave of Absence (FMLA) policy is available on Gallagher One in the Compliance Page.
Funeral Leave	Domestic partners are included in the definition of immediate family.
Employee Discount Programs	Domestic partners are eligible for the same discounts as employees.

VII. Domestic Partnership Enrollment

To enroll your domestic partner in Gallagher's benefit plans, you need to inform Corporate Human Resources that you are in a domestic partnership that is currently registered with the state or local government or provide a notarized Affidavit of Domestic Partnership to Corporate Human Resources (HR) prior to enrollment. Once your application for domestic partnership is approved, Corporate HR will enter a domestic partner enrollment transaction on your behalf.

Enrollment for domestic partner benefits is during the Annual Enrollment period or, as explained in Section VIII below, within 31 days after you either (i) obtain a certification of domestic partnership from a state or local government or (ii) file an Affidavit of Domestic Partnership with Human Resources.

VIII. Qualifying Life Events and Domestic Partnerships

Benefits elections that you make during Annual Enrollment are generally effective throughout the following calendar year – January 1 through December 31.

You can change certain benefits elections immediately during the year only if you experience a qualified life event. With regard to your domestic partnership, the following will be considered qualified life events:

- Obtaining a state or local government certification of domestic partnership;
- Filing and approval of an Affidavit of Domestic Partnership;
- Filing and approval of an Affidavit of Termination of Domestic Partnership (which can be found on the Gallagher One and at <https://c2mb.ajg.com/ajgco/home/>);

- Birth, adoption, or placement of a child with you for adoption or foster care, if that child meets the eligibility requirements of a dependent child as stated in the Gallagher Medical/Dental plan;
- Loss of dependent child status;
- Change in your domestic partner's employment status and/or benefit eligibility; and
- Death of a dependent, including your domestic partner.

Any benefit change(s) must be made through myHR within 31 days of the date of your qualified life event. Your change(s) must be consistent with the life event. For example, if you acquire a new dependent, adding medical coverage for that dependent would be consistent, but it would not be a reason to drop medical coverage for your family.

Questions about processing life event transactions through myHR should be sent to HR Support

IX. Benefits Coverage During a Short-Term Disability

If you are unable to work for an extended period because of illness or injury, you may qualify for short-term disability (STD) benefits. If you are on STD, you may continue your benefit coverage for yourself, your domestic partner, and your eligible dependent children by paying the applicable contribution and premium amounts.

X. Continuation of Benefits – COBRA Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a law that allows you and your eligible dependents to continue group health care coverage after your employment ends if you pay the full cost of coverage.

Although federal law does not require that COBRA apply to your domestic partner, Gallagher is offering the option to continue group health care coverage for your domestic partner to the same extent as a spouse or other dependents would be entitled to continued coverage under COBRA.

XI. Additional Information

Each benefit plan is governed by a legal contract or plan document, which serves as the final authority in the event of any discrepancies with the information in this summary. Gallagher reserves the right to change or end any of its benefits plans at any time and for any reason, to the extent allowed by law.

If you have any questions about your benefits or coverage for domestic partners, please email HRSupport@ajg.com.

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