

Arthur J. Gallagher & Co.
MEDICAL/RX PLAN ENROLLMENT FORM

2024

New Hire Annual Enrollment Life Event Change Other _____

Last Name First Name M.I. Employee Location Work Phone

Home Street Address City State Zip
Not Required Not Required

Social Security No. Employee # Date of Birth M/F Date of Hire Benefits Eff. Date

Medical/Rx

Plan Options (Select One):

PPO+HSA 1 PPO+HSA 2 PPO+HCA Waive Coverage (Proceed to Dental Plans Section Below)

Coverage Level (Select One if Enrolling for Coverage):

Employee Only Employee + Children Employee + Spouse Employee + Family
 Employee + Domestic Partner* Employee + Domestic Partner* + Children

To complete enrollment, you must select dependents to include in coverage on the *Dependent Designation Form*.

Health Savings Account (HSA)

If you enroll in the **PPO+HSA 1 or PPO+HSA 2** Medical/Rx plan, a Health Savings Account will automatically be opened for you at HSA Bank.
HSA Payroll Contribution (Select One) **PPO+HSA 1 & PPO+HSA 2 Medical/Rx Plan Enrollees Only:**

Contribute to My HSA through payroll deduction

Enter Annual Amount You Wish to Contribute to Your HSA: \$ _____ (minimum \$100)

You may contribute up to \$3,700 in 2024 if you are enrolled in EE Only coverage, \$7,400 if enrolled in EE+Spouse/DP, EE+Children, or EE+Family coverage.
Account holders age 55+ may contribute \$4,700 if enrolled in EE Only coverage, \$8,400 if enrolled in EE+Spouse, EE+Children, or EE+Family coverage.

¹Contribution amounts shown here, when combined with company contributions, match the IRS contribution limits for full-year participants; your personal limit may be lower if you join the plan mid-year. See IRS Publication 969 for more detail.

I do not wish to contribute to my HSA through payroll deduction (A Health Savings Account will be established on your behalf and funded with company contributions only.)

Health Care Account (HCA)

If you enroll in the **PPO+HCA** Medical/Rx plan, your Health Care Account will be set up with company money. Employee contributions to the HCA are not allowed.

IRC Section 125 permits tax-favored pre-tax deductions to pay for medical, dental and vision coverage. If you want contributions to be deducted on an **after-tax** basis for any of these enrollments please **circle** each of them: Medical Dental Vision

Certifications

Special Enrollment Periods with Life Events or Family Status Changes - I understand that I may, in the future, **enroll or drop** coverage for myself and/or my dependents **provided I do so within 31 days** of the following events: marriage; divorce; birth; adoption or placement for adoption of a child; death or ineligibility of a dependent; the involuntary loss of other coverage (including COBRA continuation coverage); termination, commencement, or change in employment status of me or my spouse or registered domestic partner; a significant change in health coverage attributable to my spouse's or registered domestic partner's employment; a court order; or entitlement to Medicare and/or Medicaid. My election change must be consistent with my life event or family status change **If I fail to make my request within 31 days, I will have to wait until the next Annual Enrollment Period.**

I understand that eligibility to contribute to a Health Savings Account is defined by the IRS and contributing to an HSA while ineligible can have significant income tax consequences.

I authorize Arthur J. Gallagher & Co. (Gallagher) to make corrections to my HSA account at HSA Bank as deemed necessary by Gallagher, including but not limited to contribution reversals, reversal of over-contributions, or any errors where Gallagher determines a reversal is necessary. This authorization applies to both Employee and Employer contributions made to my Health Savings Account in error, even if such correction requires withdrawal of funds from my HSA.

^{**}I understand that my Domestic Partner must meet the qualifications for a Domestic Partner under the Gallagher Domestic Partner Policy, children must meet the definition of eligible dependent within each plan and that enrolling a Domestic Partner in Medical or Dental coverage could have significant income tax implications

I authorize Arthur J. Gallagher & Co. to deduct the cost of the benefits I have elected from my pay.

Employee Signature _____

Date _____

Arthur J. Gallagher & Co.
DEPENDENT DESIGNATION FORM

2024

New Hire Annual Enrollment Life Event Change Other _____

Last Name	First Name	M.I.	Employee Location	Work Phone
Home Street Address <small>Not Required</small>	City <small>Not Required</small>		State	Zip
Social Security No.	Employee Date of Birth		M/F	Date of Hire
				Benefits Eff. Date

Dependent Designations

List the family members you wish to cover under your benefits; enter the codes referenced below for each of the plan(s) under which each dependent should be covered.

Medical = **M** Dental = **D** Vision = **V** Accident Insurance = **ACC** Critical Illness = **CI** Hospital Indemnity = **HI** Identity Protection = **ID**

Spouses, domestic partners (as defined in the Arthur J. Gallagher & Co. Domestic Partner Policy) and children up to the age of 26 are eligible for dependent coverage in the medical, dental, vision, accident insurance, critical illness and hospital indemnity plans. There is no age limit for children under the identity protection plan as long as the child lives with you or is financially dependent on you. (Children include stepchildren, adopted children, and foster children). Spouses, domestic partners, and children who qualify as tax dependents (see following page) are eligible for Company-Provided Life and AD&D coverage through Gallagher.

To avoid delays in beginning coverage, please provide all data requested for each dependent listed.

	Name	Date of Birth	Gender (M/F)	Social Security No.	Tax-Dependent? (Y/N) <small>For guidance, see attached document</small>	List codes for each plan(s) under which dependent should be covered
Spouse or Domestic Partner*	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____
Child	_____	_____	_____	_____	_____	_____

While not required at this time, Gallagher reserves the right to request proof in the future that your dependents meet the eligibility criteria defined in the plan(s).

Certifications

Special Enrollment Periods with Life Events or Family Status Changes - applicable to Medical, Dental and Vision: I understand that I may, in the future, **enroll or drop** coverage for myself and/or my dependents **provided I do so within 31 days** of the following events: marriage; divorce; birth; adoption or placement for adoption of a child; death or ineligibility of a dependent; the involuntary loss of other coverage (including COBRA continuation coverage); termination, commencement, or change in employment status of me or my spouse or registered domestic partner; a significant change in health coverage attributable to my spouse's or registered domestic partner's employment; a court order; or entitlement to Medicare and/or Medicaid. My election change must be consistent with my life event or family status change. Mid year changes to Accident, Critical Illness, Hospital Indemnity and Identity Protection will only be allowed in the case of Divorce, Death, Dependent reaching limiting age. **If I fail to make my request within 31 days, I will have to wait until the next Annual Enrollment Period.**

*I understand that my Domestic Partner must meet the qualifications for a Domestic Partner under the Gallagher Domestic Partner Policy, children must meet the definition of eligible dependent within each plan, and that enrolling a Domestic Partner in Medical or Dental coverage could have significant income tax implications.

I authorize Arthur J. Gallagher & Co. to deduct the cost of the benefits I have elected from my pay.

Employee Signature _____ Date _____



Insurance | Risk Management | Consulting

Tax Dependent Status

To properly set up your benefits, Gallagher requires you to indicate whether each of your family members (spouse, domestic partner, child, or other family member) is considered a tax dependent under IRC Section 152. Loosely defined, a tax dependent is an individual that you can 'claim' as a dependent when you file your federal income taxes. Legal spouses are considered tax dependents; the tax dependent status of other family members can be determined using two other categories defined by the IRS, **Qualifying Child** and **Qualifying Relative**.

INSTRUCTIONS: Compare the two definitions below to the circumstances of each of your family members. If all of the criteria within one of the definitions apply to a family member, then you should identify that individual as your tax dependent when you add him/her to myHR and/or complete your benefits enrollment.

Definition 1: A **Qualifying Child** Tax Dependent is an individual who meets all of the following criteria:

- bears a relationship* to a taxpayer; and
- has the same principal place of abode as the taxpayer for more than one-half of the taxable year; and
- is under age 19 or between age 19 and 24 and a full-time student; and
- has not provided more than one-half of his/her own support during the year; and
- has not filed a joint tax return with his or her spouse for the year

*Relationship includes son or daughter, stepson or stepdaughter, legal adopted son or daughter, and eligible foster child.

This definition should only be used to determine the tax dependent status of children within your family; spouses, domestic partners, and other family members cannot be considered tax dependents under the **Qualifying Child** definition.

Definition 2: A **Qualifying Relative** Tax Dependent is an individual who meets all of the following criteria:

- bears a relationship* to a taxpayer; and
- is a member of the taxpayer's household during the year; and
- has the same principal place of abode as the taxpayer for the year; and
- is a U.S. citizen, U.S. national, or a resident of the U.S., Canada, or Mexico; and
- obtained more than one-half of his/her support during the year from the taxpayer; and
- is not a spouse or qualifying child of the taxpayer.
- income limit for other than health benefits

*Relationship includes a brother, sister, stepbrother or stepsister; father, mother or ancestor of either; stepfather or stepmother; son or daughter of a brother or sister of the taxpayer; brother or sister of the father or mother of the taxpayer; son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law or sister-in-law.

This definition can be used to determine the tax dependent status of any individual, including domestic partners and children.

****The Impact of Tax Dependent Status on Benefit Eligibility & Enrollment****

- 1) For Gallagher benefits, the eligibility of and cost of coverage for a spouse is unrelated to tax dependent status.
- 2) A child's eligibility for Gallagher's health plans (medical, dental, vision, supplemental health plans and flexible spending account) is based only on age. A child (as defined by the plans) can be covered until age 26 regardless of tax dependent status.
- 3) Eligibility for dependent child coverage under Gallagher's life insurance, Identity Protection, Group Legal and AD&D plans, however, is determined by a child's tax dependent status. To ensure that the proper benefit eligibility and enrollment options are available to you for dependent child coverage, you should identify your child as a tax dependent if he/she meets the criteria for Qualifying Child listed above.
- 4) If you enroll a Domestic Partner in medical or dental coverage, IRS regulations require that Gallagher's contribution toward the cost of your domestic partner's coverage will be included in your income on Form W-2 and taxed for any applicable federal, FICA, state, local, or other payroll taxes. If your domestic partner meets the criteria for Qualifying Relative listed above, this imputed income tax effect will not apply.
- 5) Current federal regulations also 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.

For more information about the criteria required for tax dependent status, please send an email to HRSupport@ajg.com.

For US Employees

Arthur J. Gallagher & Co. Employee Benefit Eligibility - DEPENDENTS

January 1, 2024

HEALTH BENEFITS

Dependent eligibility is first determined by an individual's relationship to the covered employee. In Gallagher's health plans, legal spouses, domestic partners, and children are all eligible for dependent coverage. Children include biological children, adopted children, stepchildren, eligible foster children, and children of an employee's domestic partner. Generally, dependent eligibility for health plans is based only on relationship and age (for child dependents), except where federal regulations and tax law further restrict eligibility as outlined below:

	Legal Spouse ¹	Domestic Partner ²	Child ³	Domestic Partner Child ²
Medical Plan - PPO+HSA 1	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Medical Plan - PPO+HSA 2	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Medical Plan - PPO+HCA	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Dental - Standard and Enhanced Plan Options	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Vision Plan	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Health Savings Account	Yes	Tax dependents only	Tax dependents only	Tax dependents only
Health Care Account (embedded feature of the PPO+HCA medical plan)	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent
Health Care Flexible Spending Account Plan	Yes	Tax dependents only	Until age 26	Until age 26
Dependent Day Care Flexible Spending Account Plan	No	No	Until age 13, tax dependents only	Until age 13, tax dependents only

LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Dependent eligibility for life insurance and AD&D benefits is also determined by an individual's relationship to the covered employee. In Gallagher's life insurance/AD&D plans, legal spouses, domestic partners, and children are all eligible for dependent coverage. Children include biological children, adopted children, stepchildren, eligible foster children, and children of an employee's domestic partner. However, eligibility for children is limited to those who meet the criteria for tax dependents as shown below:

	Spouse ¹	Domestic Partner ²	Child ³	Domestic Partner Child ²
Company-Provided Life/AD&D Insurance (Dependent Coverage)	Yes	Yes	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)
Group Universal Life Insurance	Yes	Yes	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)
Accidental Death & Dismemberment Insurance	Yes	Yes	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)	Until age 19 (all children)/age 19-25 (children who are full-time students and tax dependents)

ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY, IDENTITY PROTECTION AND LEGAL SERVICES

Dependent eligibility for voluntary benefits is determined by an individual's relationship to the covered employee. In Gallagher's voluntary benefit plans, legal spouses, domestic partners, and children are all eligible for dependent coverage. Children include biological children, adopted children, stepchildren, eligible foster children, and children of an employee's domestic partner. However, eligibility for children is limited to those who meet the criteria for tax dependents as shown below:

	Spouse ¹	Domestic Partner ²	Child ³	Domestic Partner Child ²
Accident, Critical Illness, Hospital Indemnity Insurance	Yes	Yes	Until age 26	Until age 26
Identity Protection Program	Yes	Yes	No age limits for child coverage so long as the child still lives at the same address or is financially dependent on the employee	No age limits for child coverage so long as the child still lives at the same address or is financially dependent on the employee
Legal Services Plan	Yes	Yes	Until age 26 Age 26+ if certified disabled and tax dependent	Until age 26 Age 26+ if certified disabled and tax dependent

¹legal spouses are defined by the state in which the marriage took place.

²please consult the Arthur J. Gallagher & Co. Domestic Partner Policy for a definition of eligible domestic partner and income tax implications of domestic partner enrollments.

³includes Adopted Child, Step Child, Eligible Foster Child, and Child of a Domestic Partner