

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

January 1, 2023

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