



A world of benefits at your fingertips

2025 Annual Enrollment Decision Guide
For US Employees

November 4-22, 2024

myHR is your place to:

- Enroll in 2025 benefits
- Add or remove dependents

A world of benefits at your fingertips

At Gallagher, we believe that people always come first. That’s why we’re committed to supporting your physical, mental, and financial wellbeing.

Now is the perfect time to reassess your benefit options, review what you anticipate for the coming year, and make choices that align with your goals. Even though many of our plan options for 2025 are staying consistent, your needs may have changed. Take action today to ensure you’re making the best decisions for 2025—we’re here to support you every step of the way.

Looking for guidance when it comes to making benefit decisions? [See page 5.](#)

Annual Enrollment is November 4-22, 2024

You need to:

1. **Learn** about your benefit options.
2. **Enroll, update or change** your benefit elections from 2024.
3. **Enroll in or continue your FSA or HSA elections for 2025.** Your 2024 elections will NOT carry over. If you do not make an election during Annual Enrollment, your HSA contribution amount will be set to \$0 and your FSA contribution will be set to “waived” in 2025.

Is your hire or payroll and benefits effective date after October 20, 2024?

Your 2025 benefits enrollment window is different. You will be notified when it’s time to complete your 2025 enrollment.

Submit your enrollment through myHR.

[Visit myHR](#)

Two-Step Enrollment

You don’t have to be at the office or connected to Gallagher’s systems to enroll or use other myHR features. Enrollment is a two-step process.



1. First, you will complete your core enrollment through myHR. Be sure to keep scrolling to see all your choices and required steps.



2. Next, you will be linked to the Prudential site to enroll, change, or decline Voluntary AD&D insurance. You can also apply for or review Optional Term Life Insurance and designate your beneficiaries.



What's New for 2025

- To maintain compliance with IRS minimum standards for HSA eligibility, the deductibles for our PPO+HSA 1 plan will see a \$50 increase (\$100 for family).
- Prior Authorization will be required for GLP-1 medications specifically for weight loss.
- Rates for Medical, Dental and Group Personal Excess Liability will increase. Specific rate information can be found in the 2025 Benefit & Cost Summary.
- The Health Savings Account contribution limits have increased and will be \$4,300 for individuals and \$8,550 for family.
- The Hospital Indemnity plan also has some enhancements. Now covering mental and nervous disorders and drug addition. The plan has also increased the hospital intensive care daily benefits to 30 days payable.

Gallagher One Enhancements

Based on employee feedback, we've improved the Gallagher One benefits page organization, page layout, and content including:

- **Streamlined Navigation:** The new navigation allows for quick access to different benefit categories, such as your health, wealth, protection, and life.
- **Resources:** Need a provider's contact information or mobile app information? We've compiled all of that information—plus useful downloads and documents—so they are now easily accessible on each benefit page.

Medical Plan Rate Video & Flowchart

Do you want to know how your medical plan rate is determined? We have developed helpful resources on Gallagher One to provide you with a clear understanding. There are several components that can impact your rate, and we have created a video and a flowchart to assist you in understanding them better. Explore these resources now and gain valuable insights into your medical plan rate.

If you need help making good benefit decisions, consider [ALEX](#) and [Ayco](#). They are your go-to resources during Annual Enrollment and beyond—anytime is the right time to reach out to them. (See Good Decisions Start with Questions on [page 4](#)).

Good Decisions Start with Questions

Your lives may have changed even if our plans remain the same. Perhaps you relocated and need to revise your budget, or maybe you got married or had a child. Is your preteen ready for braces? Maybe you have new healthcare requirements to take into account for the year ahead. Take some time and think through these helpful questions as you prepare for Annual Enrollment.

Have your family members changed?

Does your health plan still fit your family's needs?

Use [ALEX](#)—an easy-to-use online interactive tool to help you decide which benefit options are right for you.

Do you need to update your will or other legal documents?

The **Legal Services Plan** can provide you with quality legal service for adoption, buying or selling a home, dealing with identity theft, caring for aging parents, and other legal matters.

Have you updated your beneficiaries to reflect any changes in your family?

Prudential provides additional coverage beyond Gallagher's company-provided life insurance amount. Through our Optional Term Life Insurance offering, you can get additional coverage for yourself and your dependents. Important to note that in 2025, guaranteed issue is not available. This means that you will not be able to elect any amount of coverage desired up to the guaranteed issue amount without having to answer questions about your medical history.

How can you get extra financial support when you need it the most?

Be prepared for an unexpected accident or illness.

Accident Insurance provides you and your family members with cash benefits in the event of an accidental off-the-job injury.

Don't let a heart attack, stroke or cancer put your family finances at risk.

Critical Illness Insurance pays a lump-sum benefit when you or a covered family member is diagnosed with a covered illness.

You can count on extra income if you have an unexpected hospital stay.

Hospital Indemnity Insurance will pay you in the event you or a covered family member needs to stay in the hospital.

An excess liability policy covers damages for you which you or other members of your household may be legally responsible after other policy limits are exhausted. Consider **Group Personal Excess Liability (GPEL)**.

Accidental Death & Dismemberment Insurance provides a lump-sum payment if you die or are dismembered as the result of an accident.

Are there options to make saving money simpler?

Using payroll deduction makes saving easy.

The **Gallagher Employees' 401(k) Savings and Thrift plan** lets you set aside money for retirement through automatic payroll deduction.

Tax-free accounts allow you to save and pay for current and future medical expenses.

Join the PPO+HSA1 or PPO+HSA2 plan and start building the balance in your **Health Savings Account**.

Set money aside for next year's medical expenses.

When you contribute to the **Health Care Flexible Spending Account** you are setting aside pre-tax dollars to pay your out-of-pocket medical expenses.

Need help with benefits decisions?

Take advantage of professional enrollment advice available to you free of charge with [Gallagher's My Money Guide](#) financial wellbeing program through Ayco. Ayco's financial coaches are knowledgeable about Gallagher's benefits and can help you better understand your benefit options and choose the best ones for your needs, make a budget or savings plan, review and update your life insurance benefits, and much more.

Your spouse or partner is welcome to join the conversation.

Call your Ayco coach at:

866-487-9450
Monday – Friday
8:00 a.m. – 4:00 p.m. CT

Evening appointments
Monday – Thursday
from 4:00 p.m. –
7:00 p.m. CT

Helping You Decide

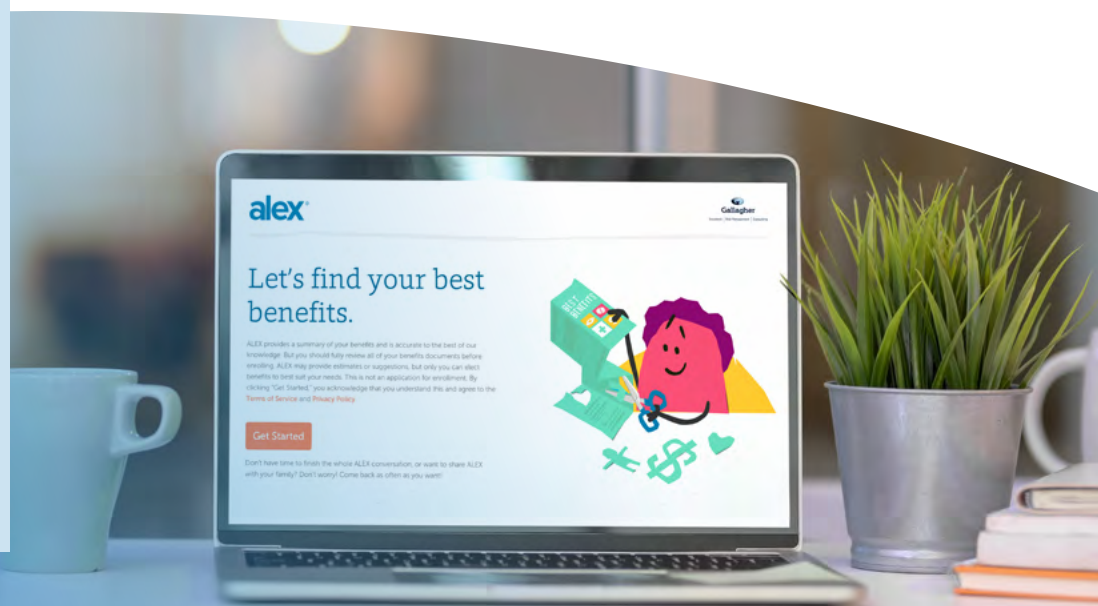
Resource	Purpose	Where to find
My Money Guide (Ayco) Financial Coaches	For help navigating your finances.	866-487-9450
ALEX	For help choosing benefits.	myalex.com/ajg/home
2025 Benefit & Cost Summary	To see the details and cost of your benefits.	Benefit & Cost Summary
HSA Quick Guide	For help making the most of your HSA.	HSA Quick Guide
FSA Quick Guide	For help understanding how your FSA can benefit you.	FSA Quick Guide
HSA/FSA Video	Learn how to maximize your tax free savings through these accounts.	HSA/FSA Video

Financial coaches are available through Gallagher’s My Money Guide financial wellbeing program. Offered in partnership with Ayco financial counseling, financial coaches can answer your questions about enrolling in and using your benefits. Your spouse or partner is welcome to join the discussion.

ALEX can help you choose!

ALEX is an easy-to-use online tool that can help you decide which benefit options are right for you.

[Visit ALEX](#)





Your Enrollment Checklist

Take action by November 22

- Educate yourself on the various benefits available to you during Annual Enrollment through the resources found on newly enhanced benefit plan pages on [Gallagher One](#).
- Log on to [myHR](#). Select “**Benefits**” from the home page and then click “**Make Changes**”.
- Verify and add your dependents. You will need to include accurate dates of birth to ensure accurate claims processing once enrolled.
- Select your benefit plans for 2025. **If you want to contribute to an FSA or HSA you must take action and enroll by November 22.**
- Select the specific individuals who should be covered under each of the plans you elect.
- Double-check your elections before you press Submit. **You must complete the full enrollment process in myHR and hit “Submit” to record your 2025 benefits enrollment.**
- Save or print a copy of your 2025 benefits enrollment.
- From the myHR confirmation page, follow the link to Prudential's website to complete your Voluntary AD&D enrollment steps.
- Designate a beneficiary for your Company-Provided Life Insurance.

Don't miss these!

For these benefits, you can enroll or make changes outside of Annual Enrollment:

- Commuter Benefits
- Auto/Homeowners Insurance Discount Program
- Employee Stock Purchase Plan
- 401(k) Savings and Thrift Plan

Learn more in the 2025 Benefit & Cost Summary available on [Gallagher One](#).

Any questions?

Send an email to HRSupport@ajg.com. Your inquiry will be routed to the Corporate Benefits team for response.

Your Options at a Glance

Annual Enrollment is a great time to **take a fresh look** at your options and find the best value for your situation:

Your 2025 Annual Enrollment Options	
For cost information, see the 2025 Benefit & Cost Summary	
Medical/Rx Plan	<ul style="list-style-type: none"> PPO + HSA 1 Plan PPO + HSA 2 Plan PPO + HCA Plan
Dental Plan	<ul style="list-style-type: none"> Standard Plan Enhanced Plan
Vision Plan	EyeMed Vision Plan
Health Savings Account (HSA) Only offered with PPO + HSA 1 or 2	Gallagher will contribute to your HSA: <ul style="list-style-type: none"> \$450 employee-only medical coverage \$900 family medical coverage (yourself and one or more covered dependents) You may contribute, too, up to the annual IRS limits: <ul style="list-style-type: none"> \$3,850 per year if employee-only medical coverage \$7,650 per year if family medical coverage \$1,000 more if age 55 or older by December 31, 2025 If you want to continue your 2024 contribution to an FSA or HSA in 2025, you MUST re-enroll by November 22.
Health Care Account (HCA) Only offered with PPO + HCA Plan	Gallagher will contribute to your HCA: <ul style="list-style-type: none"> \$450 employee-only medical coverage \$900 family medical coverage (yourself and one or more covered dependents) Enrollment is not required for this account. Once you enroll in the PPO + HCA medical plan, contribution to this account is automatic.
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> Health Care FSA: Contribute up to \$3,200 (subject to change by IRS) If enrolled in PPO + HSA medical, FSA may be used only for dental and vision expenses until the medical plan deductible has been met. Dependent Day Care FSA: Contribute up to \$5,000
Voluntary AD&D Insurance	<ul style="list-style-type: none"> Employee coverage: \$10,000 increments up to \$1 million (age based reductions apply) Spouse/domestic partner coverage: 60% of employee coverage, up to \$600,000 Children: 20% of employee coverage, up to \$70,000
Optional Term Life	<ul style="list-style-type: none"> Open to new applications at any time during the year with simplified underwriting requirements Employee coverage: 1-8 times earnings up to \$2.5 million Spouse/Domestic Partner coverage: \$10,000 increments up to \$250,000 Child coverage: \$5,000 or \$10,000 No guaranteed issue. If you wish to enroll or change coverage, you will be subject to medical underwriting.
Accident Insurance	<ul style="list-style-type: none"> Initial hospital confinement \$1,500 (limited to once per year) Daily hospital confinement \$300 per day Daily intensive care \$600 per day
Critical Illness Insurance	<ul style="list-style-type: none"> Plan 1: \$10,000 Plan 2: \$20,000 Plan 3: \$30,000 Lump sum payable upon diagnosis of a covered condition
Hospital Indemnity Insurance	<ul style="list-style-type: none"> First day hospital confinement \$1,500 (limited to once per month) Daily hospital confinement \$200 per day (30-day maximum) Daily hospital intensive care \$200 per day (30-day maximum)
Legal Services Plan	Get expert legal advice on anything from will preparation to divorce.
Identity Protection Program	Protect yourself from fraud and other cyber crimes with IDShield.
Group Personal Excess Liability (GPEL) Insurance	<ul style="list-style-type: none"> Liability coverage in addition to your auto, home or renter's insurance Multiple coverage options up to \$10 million



This Annual Enrollment Quick Guide summarizes certain aspects of the Arthur J. Gallagher & Co. benefits program. Complete descriptions of each benefit are available in the actual plan and policy documents. Every effort has been made to ensure this guide accurately describes these benefits. However, if there is a conflict between this information and the plan and policy documents, the plan and policy documents will govern. In addition, participation in the benefits program does not constitute a right to continued employment with the company. Nothing in this guide should be construed as a contract or offer to contract for employment for any specific time or under any particular terms and conditions. While it is the company's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason.

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