



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™



NEW HIRE, MID YEAR QUALIFYING EVENT or FAMILY STATUS CHANGE

INSTRUCTIONS for BENEFIT ELECTION/CHANGES

If you are enrolling for the first time or adding/dropping a dependent to your Medical, Vision, and/or Dental Plan, you are required to provide documentation. Following lists the dependent documentation needed.

Dependents	Documentation Required
Spouse	Marriage License
Biological children under the age of 26	Birth Certificate
Adopted children under the age of 26	Adoption Placement Agreement or other legal documentation with court signature or seal
Stepchildren under the age of 26	Birth Certificate
Children over the age of 26 who are incapacitated and cannot support themselves due to a physical or mental disability	Birth Certificate and Medical determination of disability from Highmark (determination must be made prior to attaining age 26)

PLEASE NOTE:

- All documents being submitted must be clear and readable
- If you do not have copies of a birth certificate, marriage license, etc., and do not know where to obtain them, visit the Centers for Disease Control and Prevention website at www.cdc.gov/nchs/nvss.htm

“QUALIFYING EVENT” (as deemed under Section 125) – Qualifying Events must be consistent with the request to add, drop, or make a change to your benefits.

- Change in Legal Marital Status
 - Marriage (excludes common law)
 - Divorce/Legal Separation/Annulment
 - Death of Spouse

- Change in Number of Dependents
 - Birth
 - Adoption/Placement for Adoption
 - Death

- Change of Custody, Judgement, Court Order or Decree - Health coverage, including Qualified Medical Child Support Orders (QOCSO): Employee must have court order to cover a dependent child(ren), changes must be consistent with order.

- Change in Employment Status
 - Leave of Absence
 - Termination

- Gain/Loss of Coverage – Employee/Spouse/Dependent
 - Gain of Other Coverage
 - Loss of Other Coverage

- Change in Status Affecting Dependent Eligibility
 - Attained Age 26
 - Financially Independent (not claimed on tax return)

DEFINITION OF “DEPENDENT”

- Spouse under a legally valid existing marriage
- Children under 26 years of age, unless otherwise extended pursuant to applicable state or federal law, including:
 - Newborn children
 - Stepchildren
 - Children legally placed for adoption
 - Legally adopted children and children for whom the employee or the employee’s spouse is the child’s legal guardian
 - Children awarded coverage pursuant to an order of the court
- Unmarried children over the age of 26 who are not able to support themselves due to mental or physical disability, mental illness or developmental disability that started before the age of 26