



New Employee Information



Gallagher

Insurance | Risk Management | Consulting

Hire Dates	First Quarter (January 1–March 31)	Second Quarter (April 1–June 30)	Third Quarter (July 1–September 30)	Fourth Quarter (October 1–December 31)
January 1– March 31	<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. You may access the program 2–3 weeks after your date of hire to start earning Pulse Cash rewards. 	<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. Medical plan wellbeing credit and tobacco surcharge exemption expires June 30. Complete quarterly program requirements to continue medical plan wellbeing credit in Q3 and earn Pulse Cash within Q2. 	<ul style="list-style-type: none"> Medical plan wellbeing credit determined by program participation level in Q2. Tobacco surcharge is determined by participation in a biometric screening or completing an alternative activity. Complete quarterly program requirements to continue medical plan wellbeing credit in Q4 and earn Pulse Cash within Q3. 	<ul style="list-style-type: none"> Medical plan wellbeing credit determined by program participation level in Q3. Complete quarterly program requirements to continue medical plan wellbeing credit in Q1 of next year and earn Pulse Cash within Q4.
April 1– June 30		<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. You may access the program 2–3 weeks after your date of hire to start earning Pulse Cash rewards. 	<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. Medical plan wellbeing credit and tobacco surcharge exemption expires September 30. Complete quarterly program requirements to continue medical plan wellbeing credit in Q4 and earn Pulse Cash within Q3. 	<ul style="list-style-type: none"> Medical plan wellbeing credit determined by program participation level in Q3. Tobacco surcharge is determined by participation in a biometric screening or completing an alternative activity. Complete quarterly program requirements to continue medical plan wellbeing credit in Q1 of next year and earn Pulse Cash within Q4.
July 1– September 30	<p>New hires are exempt from the medical plan tobacco surcharge and automatically receive the medical plan wellbeing credit during their first two quarters as a Gallagher employee. In order to earn the additional Pulse Cash, employees will have to complete the quarterly program requirements.</p> <p>To support the health and wellbeing of its employees, Gallagher offers a biometric screening to all U.S. employees free of charge. Eligibility for the medical plan tobacco surcharge is determined by a cotinine test that is administered in conjunction with the biometric screening.</p>		<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. You may access the program 2–3 weeks after your date of hire to start earning Pulse Cash rewards. 	<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. Medical plan wellbeing credit and tobacco surcharge exemption expires December 31. Complete quarterly program requirements to continue medical plan wellbeing credit in Q1 of next year and earn Pulse Cash within Q4.
October 1– December 31	<p>Get ready to engage—full program details available in the program guide on Gallagher One.</p>			<ul style="list-style-type: none"> You will receive the medical plan wellbeing credit. You are exempt from the medical plan tobacco surcharge. You may access the program 2–3 weeks after your date of hire to start earning Pulse Cash rewards.

Medical plan wellbeing credit and tobacco surcharge apply only to employees enrolled in a Gallagher medical plan.