Domestic Partners

2027



2027 DOMESTIC PARTNERS GUIDE

Nelson Mullins Riley & Scarborough LLP

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Domestic Partner Benefits

Introduction
Nelson Mullins offers to regular, full-time eligible employees and partners benefits coverage for same and opposite gender Domestic Partners and their children.

Unless otherwise noted, Employee includes a self-employed partner whose income is reported on a K-1 return.

Eligibility

All regular full-time Employees who work 30 or more hours per week are eligible to enroll for Domestic Partner benefits upon meeting the definition of domestic partnership and declaring such partnership.

Definition of Domestic Partner

Nelson Mullins defines Domestic Partners, for purposes of benefits coverage, as two people, same or opposite gender, who:

1. Have been in an exclusive committed relationship with the employee for the past six (6) months and intends to remain in the relationship indefinitely.
2. Are living together in a common residence with the employee in a committed exclusive relationship of mutual care and support for a period of at least six (6) months.
3. Is jointly responsible for the common welfare and financial obligations of the household, or the Domestic Partner is chiefly dependent upon the employee for financial support.
4. Is not related by blood or adoption to the employee to a degree of closeness that would prohibit marriage under applicable law.
5. Is not legally married to another individual nor a partner in another Domestic Partner relationship.
6. Like the employee, is at least 18 years of age and mentally competent to consent to a contract.

The following exclusions apply:

- Roommates
- Casual, non-committed partner
- Ex-spouse

Your Domestic Partner's Children

Nelson Mullins's definition of an eligible dependent includes your Domestic Partner's children, if they meet all other definitions of an eligible dependent.

Definition of Dependent

An Employee's Spouse, Domestic Partner, and qualifying children up to age 26. The child can qualify for coverage even if he or she is no longer living with a parent, is not a dependent on a parent's tax return, is no longer a full-time student or is employed. Both married and unmarried children can qualify for dependent coverage, although the coverage does not extend to a dependent child's spouse, domestic partner or children.

Note that the Internal Revenue Service guidance as to tax treatment of health coverage provided to adult children defines a child as an individual who is the son, daughter, stepson or stepdaughter of the employee

and includes legally adopted children and children who are lawfully placed with the employee for legal adoption and legally placed foster children.

Your Domestic Partner's children may be considered Dependents of yours, based on some of the definitions above. If this is the case, you can enroll them for the health, dental and vision plans and use reimbursement accounts (Flexible Spending or Health Savings accounts) for their eligible expenses – all on a before-tax basis.

If your Domestic Partner's children do not meet the above definitions, they can still be covered provided they meet the definition as a Dependent of the Domestic Partner. However, health, dental and vision plan coverage for all children will be provided on an after-tax basis, and reimbursement accounts may not be used for your Domestic Partner's children's expenses.

Note: Self-employed partners pay all premiums on an after-tax basis.

Benefit Plans and Domestic Partner Coverage

The same Nelson Mullins benefits that are available to a married Spouse are generally also available to a Domestic Partner – with a few distinctions, as shown in the following chart:

Coverage	Domestic Partner Eligibility
Health Coverage	All Nelson Mullins health coverage options will allow you to cover your Domestic Partner and his or her children.
Dental Coverage	The dental plan will allow you to cover your Domestic Partner and his or her children.
Vision Coverage	The vision plan will allow you to cover your Domestic Partner and his or her children.
Flexible Spending Accounts/Health Savings Accounts	Because of IRS regulations, Flexible Spending Accounts (Health Care and Childcare) and Health Savings Accounts (tied to your enrollment in a qualified High Deductible Health Plan) reimbursements cannot be made for your Domestic Partner's expenses or those of his or her children (unless the children are also your legal dependents) without tax consequences.
Life Insurance Buy-Up for Dependents	The life insurance buy-up plan allows you to apply for dependent coverage for your Domestic Partner and child(ren) coverage for his or her children.

Other Benefit Features and Policies

Other Nelson Mullins benefit program features and Human Resources policies also generally apply to a Domestic Partner the same way they apply to a married Spouse, as shown below:

Feature	Domestic Partner Eligibility
Beneficiary Designation	As an Employee who is not married, you can name your Domestic Partner (or anyone you wish) to receive benefits that may be payable in the event of your death. Plans from which a benefit may be payable include: • Life Insurance • Accidental Death & Dismemberment (AD&D) • Nelson Mullins Retirement Plan
Feature	**Domestic Partner Eligibility**
Medical Leaves, Personal Leaves, other Absences (excluding FMLA Leave)	Time off from work, as needed, for birth or adoption of a child, a serious health condition, death, etc., as it applies to members of your household, includes your Domestic Partner and his or her children.
Employee Assistance Program (EAP) Health Advocate	Health Advocate is available to your eligible Dependents, including your Domestic Partner and his or her children.
Other Voluntary Plans	Accident, Critical Illness, and Hospital Indemnity plans TrustMark Life and Long-Term Care plan

Premium Summary/Paying for Domestic Partner Benefits

The Firm pays a portion of the cost to provide benefits for a Spouse and Dependent children – and the Firm's contribution will be the same for your Domestic Partner and his or her Dependent children. That means the premium you pay for coverage will be the same as any Employee. If you will be covering a Domestic Partner, you can select coverage for:

- You and your Domestic Partner, or
- You and all eligible family members (including your Dependent children and your Domestic Partner's Dependent children).

Your contributions for coverage will be on a before-tax or after-tax basis, the same as any other Employee.

In addition, because of IRS requirements, you will be taxed on the value of benefits provided to a Domestic Partner and (in some cases) his or her Dependent children under the health, dental and vision care plans.

The full cost of the Firm's share of your Domestic Partner coverage must be added to your income and taxed for any applicable federal, FICA, state, local or other payroll taxes. The value of coverage for you (and your children, if they are all eligible Dependents) remains tax-free.

The Premium Summary shown in this Guide summarizes the tax status of the contributions for the health, dental and vision plans, depending on the category of coverage you choose. Note that both your before tax and your after-tax contributions, as shown on the chart, will be deducted from each paycheck throughout the year.

The chart also lists the taxable value of the Firm's contributions for the health option that will be added to your taxable income, depending on your category of coverage. The value of the Firm's contribution that is taxable will also be added to your earnings, each pay period, so that your W-2 will reflect that imputed income.

Note: K-1 Partners pay the full cost of coverage on a post-tax basis. Consult your tax advisor as the post-tax portion listed in the Premium Summary may not be a reportable business expense deduction.

Tobacco Surcharge

A $50 monthly tobacco surcharge will be added to the employee premium of tobacco users covered under the Firm's health plan options. You will automatically be charged the tobacco user surcharge unless you certify that you or any Dependent covered on your health insurance are not currently using and have not used any tobacco product in any form (cigarettes, cigars, pipe, oral tobacco products, etc.) within the preceding 6 months.

Enrollment Process

New Hires are eligible to enroll in Domestic Partner benefits during the Onboarding Process. If you would like to declare a Domestic Partnership with the intent of enrolling dependents, contact Carrie Hilton or Sarah Lind in Human Resources (803-255-9212 or carrie.hilton@nelsonmullins.com; 803-255.9795 or sarah.lind@nelsonmullins.com) to complete the **Declaration of Domestic Partnership** form. Once approved by Human Resources, you will receive an enrollment link that includes domestic partner benefits options and premiums. If you enroll dependents, you are also required to verify dependent eligibility by completing an eligibility verification form as well. Absent a qualifying life event, your next opportunity to make changes to your benefits will be Annual Enrollment in the Fall with changes effective January 1 of the following year.

Qualifying Life Events

Benefit elections that you make during Annual Enrollment are generally effective throughout the following calendar year – January 1 through December 31. Because of the tax advantages made available through the Firm's benefits program, the IRS limits your ability to make benefit coverage changes during the year. You can change certain benefits immediately during the year only if you have a qualifying life event. With regard to your Domestic Partnership, the following will be considered qualifying life events:

- Filing and approval of a Declaration of Domestic Partnership
- Ending your Domestic Partnership by filing a Declaration of Termination of Domestic Partnership
- Birth, adoption, or placement of a child with you or your Domestic Partner for adoption or foster care
- Loss of Dependent child status
- Change in Dependent child's employment status and/or benefit eligibility
- Change in your Domestic Partner's employment status and/or benefit eligibility
- Death of a Dependent, including your Domestic Partner

Any change must be requested within thirty (30) days of the date of your qualifying life event. Also, the change requested must be consistent with the qualifying event. If you acquire a new Dependent, for example, adding health coverage for that Dependent would be allowed – but it would not be a reason to drop dental coverage on yourself.

Continuation of Benefits

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a law that allows you and eligible Dependents to continue group health care coverage after your employment ends, if you pay for the full cost of the continuing coverage. Legally, COBRA does not apply to a Domestic Partner and his or her children. However, your Domestic Partner will be offered a COBRA-like continuation of benefits for up to 18 months in the event that you lose coverage due to termination of employment or other qualifying change in your employment status.

There is no other continuation of coverage available. If your Domestic Partnership should end while you are an Employee, continuation coverage will not be offered to the Domestic Partner or the Dependent children of the Domestic Partner.

Additional Information

Each benefit plan is governed by a legal contract or plan document which will determine your actual benefits in the event of any discrepancies with the information in this summary. Also, although the Firm is not planning to, Nelson Mullins reserves the right to change or end any of its benefit plans, including Domestic Partner benefits, at any time and for any reason, to the extent allowed by law.

Contact Human Resources if you have any questions about your benefits or Domestic Partner benefit coverage.

2027 Monthly Premium Summary

W-2 Employees

	EE	EE + DP	EE + DP Family (w/ Qual Children)	EE+ DP Family (Non-Qual Children)	EE + DP Children (Non-Qual children)
Standard Health Plan					
EE Pre-Tax	$202.00	$202.00	$798.00	$722.00	$1,163.00
DP Post-Tax		$596.00	$596.00	$961.00	$520.00
Total Premium		$798.00	$1,394.00	$1,683.00	$1,683.00
Imputed Income		$356.00	$356.00	$1,116.00	$234.00
High Deductible Health Plan					
EE Pre-Tax	$88.00	$88.00	$558.00	$482.00	$710.00
DP Post-Tax		$470.00	$470.00	$622.00	$394.00
Total Premium		$558.00	$1,028.00	$1,104.00	$1,104.00
Imputed Income		$402.00	$402.00	$968.00	$375.00
Dental Plan					
EE Pre-Tax	$23.00	$23.00	$63.00	$95.00	$114.00
DP Post-Tax		$40.00	$40.00	$91.00	$72.00
Total Premium		$63.00	$103.00	$186.00	$186.00
Imputed Income		$0	$0	$0	$0
Vision Plan					
EE Pre-Tax	$6.46	$6.46	$12.17	$12.80	$18.48
DP Post-Tax		$5.71	$5.71	$12.02	$6.34
Total Premium		$12.17	$17.88	$24.82	$24.82
Imputed Income		$0	$0	$0	$0

2027 Monthly Premium Summary
K-1 Partners

Partners pay full cost premiums with after tax dollars. Below chart shows portion of premium that applies to Domestic Partner and qualifying/non-qualifying children.

	Partner	Partner + DP	Partner + DP Family (w/ Qual Dep)	Partner + DP Family (Non-Qual Dep)	Partner + Children (Non-Qual Dep)
Standard Health Plan					
Partner Post-Tax	$927.00	$927.00	$2,052.00	$927.00	$927.00
DP Post-Tax		$952.00	$952.00	$2,077.00	$754.00
Total Premium		$1,879.00	$3,004.00	$3,004.00	$1,681.00
High Deductible Health Plan					
Partner Post-Tax	$740.00	$740.00	$1,458.00	$740.00	$740.00
DP Post-Tax		$872.00	$872.00	$1,590.00	$941.00
Total Premium		$1,612.00	$2,330.00	$2,330.00	$1,681.00
Dental Plan					
Partner Post-Tax	$40.00	$40.00	$91.00	$40.00	$40.00
DP Post-Tax		$39.00	$39.00	$90.00	$71.00
Total Premium		$79.00	$130.00	$130.00	$111.00
Vision Plan					
Partner Post-Tax	$6.46	$6.46	$12.80	$6.46	$6.46
DP Post-Tax		$5.71	$5.68	$12.02	$6.34
Total Premium		$12.17	$18.48	$18.48	$12.80