Here is a quick look at the major benefits available to employees of the Farmers Insurance Group of Companies:

1. **Retirement Plans:**
   - 401(k) Savings Plan (6% dollar for dollar company match).
   - Cash Balance Pension Plan (100% employer funded). Note: Pension Plan accruals cease and accrued benefits are frozen on 12/31/2018. Effective 1/1/2019 the 401(k) Savings Plan will be enhanced with an additional 4% Company contribution (in addition to the 6% Company match).

2. **Short Term Incentive Plan (STIP):** Opportunity for employees to earn additional money based on Farmers' and individual performance (5% to 25% of base pay).

3. **Medical Coverage:**
   - Three High Deductible Health Plans: Farmers will contribute $500 (employee only coverage) or $1,000 (employee with dependent coverage) into your Health Savings Account (HSA) if you make a minimum annual contribution.
   - One PPO.

4. **Wellness Program:** Opportunity for employees to earn $100 for competing Know Your Numbers Biometric Screening. Also access to wellness coaches, 24/7 NurseLine, Health Assessment, Chronic Disease Management and Diabetes Prevention and Control Program.

5. **Dental:** Dental Plans provides diagnostic, preventative and other dental services.

6. **Vision:** Vision plan provides eye examinations, eye glasses, contact lenses and other vision services.

7. **Tax-Advantaged Accounts:** Health Care and Dependent Care Flexible Spending Accounts and Health Savings Account - reimburses you for health care and dependent care expenses with pre-tax dollars.

8. **Life Insurance:** 1x your base pay, up to $500,000 - company paid. Option to purchase up to 6x your base pay in Supplemental Life Insurance to a maximum of $3 million also available.

9. **Dependent Life Insurance:** Spouse Life Insurance up to $100,000. Child Life Insurance up to $10,000.

10. **AD&D Insurance:** Option to purchase up to 6x your base pay (to $1.5 million).

11. **Business Travel Accident Insurance:** 3 x your base pay, up to $500,000 company paid.

12. **EAP:** Employee Assistance Program provides counseling sessions and a 24-hour hotline to help you manage work and personal life.

13. **Paid Time Off:** A pool of days that are accrued on a monthly basis to use for any reason, including, vacation, personal time, family illness and occasional sick days.

14. **Short-Term Disability:** Company paid income replacement if you are on an extended medical absence up to 25 weeks.

15. **Long-Term Disability:** Employer-funded plan that provides a monthly benefit equal to 60% of salary to employees who are unable to work due total disability for more than 26 consecutive weeks.

In addition to these benefits, Farmers also provides employees with paid holidays, tuition aid, credit union services, anniversary awards, commuter benefits, adoption benefit, relocation services, employee discounts, legal services plan and much more.