

EMPLOYEE BENEFITS

FOR HOME OFFICE & CSR EMPLOYEES



We are dedicated to providing our employees with competitive benefits relevant to today's workforce.

Missouri Farm Bureau's mission is promoting agriculture, protecting our members, and improving the quality of life for all Missourians. And for over a century, we've done just that. No matter what you do, what you drive, or where you live, we treat you with the same dignity and respect you'd expect from the farmers that started this company. If you're a Missourian, we're here for you!

Federation Membership

Being a Farm Bureau member can save you hundreds of dollars annually on vehicle purchases, hotels, prescriptions, theme parks, sporting events and much more. Experience the difference!



BENEFIT PLAN OPTIONS

Health Care

Dental

Vision

Critical Illness/Cancer

Accident

Group Health Plan - Eligible the first of the month after 2 months of employment.

High Deductible Health Plan with a Health Savings Account is available.

- Employee Only
- Employee + Spouse
- Employee + Child/Children
- Employee + Spouse/Child/Children

Missouri Farm Bureau pays the monthly premium for employees who select Employee-Only health coverage and complete a wellness incentive. Missouri Farm Bureau shares in the cost levels.

Retirement

Retirement Plan - Employees are eligible after 12 months of employment at age 21. 100% cliff-vested after 5 years of service.

401(k) Savings Plan - Eligible the first of the month after 2 months of employment and age 21. Automatic enrollment with a contribution rate of 3%.

Missouri Farm Bureau matches 50% of your contribution up to 5% of your gross pay. (Fully vested after 3 years.)



Group Life

Employees are eligible for group life insurance after 60 days of employment. This plan will pay two times your annual salary (excluding overtime) until age 70 at which the benefit amount reduces to 50% of the original benefit.

Long/Short-Term Disability

Employees are eligible for Short- and Long-Term Disability after 1 year of continuous employment.

Family Medical Leave

Employees are eligible for 12 weeks of FMLA leave after one year of employment and minimum hours of service requirements are met.

Educational Assistance

We're a growing company with many career and development opportunities. We assist eligible employees in enhancing job skills by advancing their education.

Employee Referral

Do you know a talented individual that would be a good fit for our team? If you refer someone for an open position and he/she is hired, you may be awarded up to \$500 (less taxes).

Paid Time Off

Paid Holidays

New Year's Day
President's Day
Good Friday Afternoon
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day

* *Farm Bureau Day - a floating holiday designated by the personnel committee.*

Paid Time Off - PTO can be used as sick time, vacation or personal time at your discretion, with supervisor approval. PTO eligibility and accrual is based on job type and hours worked. PTO is earned on a monthly basis.

Employees are allowed to accrue a maximum of 465 hours at year end.

Years of Service	PTO Earned 40 Hr/Wk	PTO Earned 38.75 Hr/Wk	PTO Earned 30 Hr/Wk	PTO Earned 20 Hr/Wk
0+	15.00	14.64	11.25	7.50
3+	17.00	16.64	12.75	8.50
9+	18.50	18.16	13.88	9.25
15+	19.00	18.70	14.25	9.5
20+	20.00	19.48	15.00	10

Home Office Flex Hours - Available shifts are 7:00 AM - 3:30 (2:15 PM Friday); 7:30 AM - 4:00 PM (2:45 PM Friday) and 8:00 AM - 4:30 PM (3:15 PM Friday)

Eligibility

Benefits listed are for eligible employees regularly scheduled to work 30 hours or more.

Work 20-29 hours? No problem!

You are eligible for the Retirement Plan, 401(k) Savings Plan, Cafeteria Plan, Group Life Insurance, Federation Membership, FEDCO Credit Union Membership, pro-rated Paid Time Off and Holidays. After one year of employment, employees who have at least 1,250 hours of service in the previous 12 months are also eligible for FMLA.

FEDCO Credit Union

FEDCO is a convenient savings plan for employees. Loans may be obtained after eligibility requirements have been met. Savings and loan payments can be pay-roll deducted.

Cafeteria

Employees have access to delicious low-cost lunches at the Home-Office cafeteria.