The Farmers Agents’ Group Benefits Program consists of many plans that together, provide valuable coverage for you and your family. Your benefits program includes plans that help pay for medical, dental and vision expenses; provide income if you become ill or injured and are unable to work; and provide financial security for your family in the event of your death or if you’re seriously injured in an accident.

Farmers® shares a portion of the medical and life costs for agents and district managers. New Career agents may receive an additional medical subsidy if they enroll in one of the medical plans.

Benefits offered

**Medical**
Aetna

**Dental**
Aetna
Safeguard (California only)

**Vision**
Vision Service Plan

**Life/AD&D, Supplemental AD&D**
MetLife

**Long-Term Disability (LTD)**
MetLife

**Enhanced Long-Term Disability (ELTD)**
Unum

**Business Overhead Expense**
Unum (California agents not eligible)

**Errors and Omissions**
Arch Insurance Company

**Fidelity Bond**
Farmers Truck Insurance Exchange

**Deferred Compensation**
Plan record keeper is MullinTBG
Who’s eligible?
All agents and district managers may enroll in the benefits program as soon as they reach full-time status. Reserve district managers, district manager training administrative assistants, district life specialists and agency producers are eligible for certain benefits once they reach full-time status. To learn more about which benefits you’re eligible for, call the toll-free Farmers Agents’ Benefits Call Center at (877) 862-1237 or visit www.farmersagentsbenefits.com.

Office employees of district managers and agents may be eligible for some of the plans on the first of the month after 30 days of full-time employment. (They must work at least 20 hours per week.)

Who isn’t eligible?
Reserve agents are not eligible to enroll in any of the benefits. E&O and Fidelity Bond are automatically provided.

When can I enroll?
You enroll on your hire date unless you’re an office employee. Office employees must complete the 30-day eligibility period.

Annual enrollment takes place around the third week of October every year, with an effective date of January 1 of the following year.

When you experience a qualified status change — such as marriage, divorce or birth of a child — enrollment must be done within 31 days of the event.

Enrollment is easy
• Online enrollment is available on a secure Web site: www.farmersagentsbenefits.com.
• Payment is convenient through an automatic charge on your monthly folio.
• Choose the coverage you want: medical without dental, life without LTD or vision only. Just choose the coverage that fits your needs.

Medical
The Farmers Agents’ Group Benefits Program offers medical coverage to agents, employees of agents, district managers and their families. In addition, Farmers shares in the cost for agents and district managers. New career agents may receive additional medical subsidy if they enroll in one of the medical plans.

Medical benefits are offered through a group plan provided by Aetna. There is no pre-existing condition clause for any of the medical plans offered. In addition, all of the medical plans offer 100% in-network coverage for eligible preventive care. The medical plans offered range from traditional plans to Health Savings Account (HSA) compliant high deductible plans.

Errors & Omissions
Errors and omissions insurance coverage (E&O) is considered a necessity for any professional, including insurance agents. Because Farmers recognizes the value of a group plan for our agents, we sponsor a group E&O program, which is specifically tailored for Farmers agents, DMs and their staff. Farmers has sponsored this program for over 30 years providing industry leading coverages at a competitive and stable rate.

• Premiums are conveniently paid through a monthly folio.
• Provides coverage for employees at no additional cost.
• Participant can’t be cancelled or have premium increases due to claim history.

Farmers Agency Force Deferred Compensation Plan
Being a Farmers agent or district manager has many rewards. The Farmers Agency Force Deferred Compensation Plan (the Plan) is another program created especially for you. The Plan was introduced in 2004 to provide an easy way for full-time agents and district managers to save for their financial future on a pre-tax basis.

• The Plan allows you to defer commissions pre-tax
• You can invest your deferrals in a wide range of asset classes
• It allows you to plan for short-term and long-term goals
• The Plan can be used to supplement other retirement plans

Who is eligible and how to enroll in the Plan
Agents, district managers, and career agents who were appointed on or before June 30 of each year are eligible to enroll in the following Plan year.

Enrollment takes place once a year in October. More information on the Deferred Compensation Plan can be obtained at the Farmers Agents’ Benefits Web site. All you need to do is click on the Deferred Compensation tab to access a library of information on the Plan.

Where can I obtain more information?
Visit our Web site at www.farmersagentsbenefits.com or call the Farmers Agents’ Benefits Call Center at (877) 862-1237.