

Kentucky Farm Bureau Mutual Insurance Company

BENEFITS GUIDE 2026



INSURANCE



BIG ON COMMITMENT.®

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This is a brief summary of the benefit plans offered by Kentucky Farm Bureau Mutual Insurance Company for 2026. This summary does not interpret, extend, or change the provisions of any of the benefit plans. Plan provisions are only determined accurately by reading the actual plan documents. In the event this summary and any plan conflict, the terms of the actual plan will govern.

Part-time employees that work a minimum of 17 hours per week will be eligible for certain benefits, as detailed in this guide. Benefits include Single medical, dental, and vision coverage as well as vacation and holiday pay. Interns are not eligible for these benefits.



We're big on taking care of our people.

At **Kentucky Farm Bureau Insurance**, our commitment extends far beyond our office walls. We're passionate about supporting our employees and their families through a comprehensive benefits program that promotes personal and financial well-being. Wherever you are in life—and for wherever it takes you—you'll find benefits here to help you thrive.



We're big on healthy living.



MEDICAL INSURANCE

Our **Anthem PPO** medical plan provides comprehensive medical coverage with low copayments, a \$250 deductible, and out-of-pocket max of \$3,500. It also includes coverage for prescription drugs. Employee costs are reduced \$12 per pay period for those who complete a biometric screening or get a physical exam from their provider. If a covered spouse participates in the screening or physical exam, an additional \$6 per pay period discount applies.



2026 Medical Plan Costs

Coverage Elected	Cost Per Pay Period
Single	\$56
You + Child(ren)	\$135
You + Spouse	\$157
Family	\$226
Part-Time Single	\$112

DENTAL INSURANCE

Our **Delta Dental** plan provides preventive services (routine exams and cleanings) and a variety of other dental care services. The plan provides up to \$1,500 in annual benefits for each covered person.

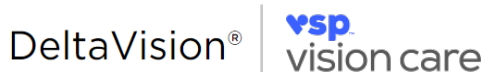


2026 Dental Plan Costs

Coverage Elected	Cost Per Pay Period
Single	\$6.50
You + Child(ren)	\$15
You + Spouse	\$11
Family	\$18
Part-Time Single	\$12.77

VISION INSURANCE

Our **VSP by DeltaVision** plan provides for an annual eye exam with only a \$10 copayment. Your choice of frames and lenses, or contacts, are also covered with a generous allowance.



2025 Vision Plan Costs

Coverage Elected	Cost Per Pay Period
Single	\$3.43
You + Child(ren)	\$7.34
You + Spouse	\$6.86
Family	\$11.73
Part-Time Single	\$3.43



SUPPLEMENTAL INSURANCE

We offer optional supplemental benefit plans through Aflac. These programs provide benefits to help pay expenses due to a medical condition or illness covered by the plan. Optional insurance plans are available for **Personal Cancer Care**, **Critical Illness**, and **Short-Term Disability**.

FLEXIBLE SPENDING ACCOUNTS

KFB offers full-time employees a chance to set aside pre-tax dollars from their paycheck into flexible spending accounts. We offer two different flexible spending accounts: **Healthcare Reimbursement Account** to be used for medical, dental, and vision expenses not covered by insurance, and, **Dependent Care Reimbursement Account** to be used for daycare expenses. Contributions to these accounts are exempt from federal taxes, Social Security and Medicare (FICA) taxes and, in most cases, state income taxes. Participants can set aside up to \$3,400 annually in the Healthcare account and up to \$7,500 annually in the Dependent Care account. Depending on your tax bracket, you may be able to save 30% or more in taxes on the contributions you make to the flexible spending accounts.

WELLNESS PROGRAM

At KFB, we recognize the benefits of promoting employee well-being in the workplace. We provide a variety of initiatives throughout the year including wellness challenges and on-site screenings, rewards for healthy activities, and gym membership reimbursement or access to our State Office fitness center and classes.

► **Group classes & one-on-one coaching available***



**Offered at the State Office fitness center.*

We're big on peace of mind.



LIFE INSURANCE

We offer all of our full-time employees company-paid Life Insurance equal to three times their base annual pay (up to a maximum benefit of one million dollars). Coverage starts after 90 days of employment. For employees who want additional coverage or want to insure family members, various optional life insurance products are available to our employees through local Kentucky Farm Bureau insurance agents.

LONG-TERM DISABILITY INSURANCE

After a year of employment, full-time employees are eligible for company-paid Long Term Disability Insurance. This plan provides benefits in the event of a total disability. Benefits start after a 90-day waiting period, and the plan provides 100% of base pay for the first two months and then 65% of base pay thereafter during a qualifying disability (up to the maximum benefit period).

OPTIONAL SHORT-TERM DISABILITY INSURANCE

All employees may purchase short-term disability protection through Aflac in case of missed work due to an illness or an off-the-job injury. The plan benefits start after 14 days of absence due to sickness (immediately for accidents) and they can continue for up to three months.

We're big on time to relax and recharge.



PAID HOLIDAYS

New Year's Day	Christmas Eve
Martin Luther King, Jr. Day	Christmas Day
Memorial Day	Plus: Floating Holiday*
Fourth of July	Plus: Birthday Holiday**
Labor Day	
Thanksgiving Day	
Day After Thanksgiving	

SICK LEAVE

Non-exempt, full-time employees earn 8 hours of sick leave on a monthly basis. Up to 288 hours of sick leave may be accumulated. At the end of each calendar year, hours in excess of 288 are paid out as a Wellness Bonus.

PAID TIME OFF

For full-time employees, three weeks of paid vacation is available upon hire. Additional vacation time is earned based on years of service (to a maximum of five weeks of vacation annually).

Eligible part-time employees (working at least 17 hours per week) will get 17 hours of vacation time upon hire. You will accrue 0.0384 per hour worked, equaling two weeks of vacation time per year (based on the hours you work in a week).

Full-time employees receive nine paid holidays each year, plus an additional birthday holiday and floating holiday. Eligible part-time employees receive holiday pay if it falls on a regularly scheduled work day.

MATERNITY, PATERNITY & ADOPTION LEAVE

To help support employees and their families, we offer 8 weeks of paid time off for maternity leave and 3 weeks of paid time off for paternity or adoption leave. Available for full-time employees only.

**Floating Holiday awarded on January 1 each year to all who are employed full-time as of that date.*

***Birthday Holiday awarded on full-time employee's birthday each year.*

We're big on financial well-being.



RETIREMENT PLAN

To help ensure our employees' future financial security, we provide a competitive 401(k) plan with three ways to save for the future.



Employee Contributions

Employees can contribute from 1% to 100% of pay, up to the maximum annual IRS allowable contribution. Employee contributions may be made on a pre-tax basis, which reduces the amount of taxes they pay each pay period, or a post-tax Roth 401(k) can be elected.



Kentucky Farm Bureau's Matching Contributions

After 6 months of employment, participants receive a match of 50% of the first 6% of pay the employee contributes.



Profit-Sharing Contributions

Each year, profit-sharing contributions are made regardless of whether the employee is contributing to the plan or not. To qualify, employees must work 6 months and 1,000 hours in the previous calendar year.

Kentucky Farm Bureau Profit Sharing

Years of Service	Annual Contribution
Less than 5	5% of base pay
5 but less than 10	8% of base pay
10 or more	10% of base pay



ANNUAL BONUS PROGRAM

We offer an annual discretionary bonus opportunity where employees are eligible to receive **up to 12% of their base salary**. Annual bonuses are based on achievement of company goals.



Additional Benefits

FLEXIBLE SCHEDULES

At KFB, we encourage a healthy work-life balance. For added flexibility, eligible employees may have the option to work remotely certain days of the week.*

► We enjoy half-day Fridays year-round!*

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is a free, confidential counseling service that is available to all our employees and their families. The EAP offers counseling for personal issues such as stress, alcohol or drug dependency, financial difficulties, emotional or relationship issues. The program provides the confidential help our employees may need from time to time.

COLLEGE TUITION REIMBURSEMENT

We offer tuition reimbursement for work-related courses that benefit our employees and the organization. Employees can receive reimbursement for general studies and required courses for an associate, bachelor or graduate degree program. Full-time employees are eligible to be reimbursed up to \$5,250 per calendar year. Part-time employees are eligible for up to \$2,625 per calendar year.



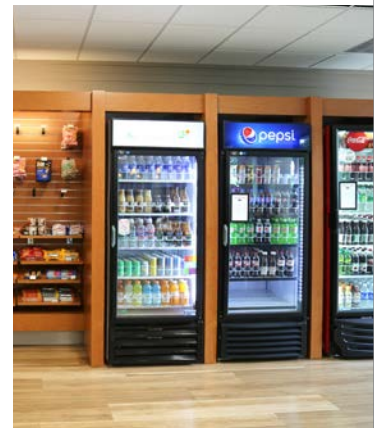
Join the team at Kentucky's insurance company.



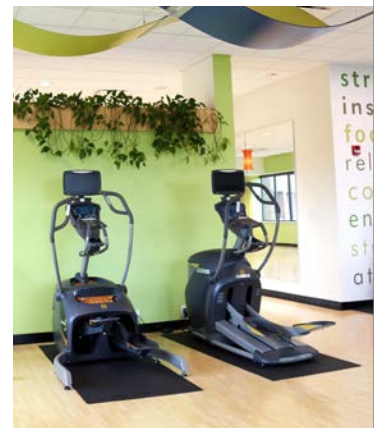
A LOOK AT OUR STATE OFFICE & REGIONAL CLAIM OFFICES

There's comfort in knowing you work at the largest property and casualty insurance company based in Kentucky. In fact, we have proudly served members throughout the Commonwealth since 1943 without ever experiencing a layoff. With our State Office in Louisville and 15 regional claim offices, we are over 675 employees strong. In addition to the many benefits provided to our employees across Kentucky, our team members at the State Office enjoy the additional perks highlighted below.

ON-SITE CAFETERIA



ON-SITE FITNESS CENTER





PAVILION & WALKING TRACK



REGIONAL CLAIM OFFICES



Our Regional Claim Offices are located in: Bowling Green, Campbellsville, Elizabethtown, Florence, Hopkinsville, Jackson, Jeffersontown, Lexington-Hamburg, Lexington-Leestown, London, Louisville, Mayfield, Morehead, Owensboro, and Somerset.

Kentucky Farm Bureau Mutual Insurance Company
9201 Bunsen Parkway | Louisville, KY 40220
502.495.5000 | kyfb.com



INSURANCE

