

Your total rewards at EMC

We're committed to recognizing the value you bring.

That's why our rewards package goes beyond the basics, with flexible work arrangements, a pension plan, comprehensive health coverage, generous PTO, and plenty more to support your life inside and outside of work.

Work/life balance

Paid time off (PTO)

- Eligible team members receive a lump sum of PTO hours on their very first day
- PTO hours accrue biweekly throughout the year
- PTO is based on hours worked and years of employment

Annual PTO*	
0-4 years	22 days
5-9 years	24 days
10-14 years	26 days
15-19 years	28 days
20 years+	30 days

Holidays

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (two days)
- Christmas (two days)
- One floating holiday

Flexible work arrangements

- Eligible team members can request to work remotely, opt for condensed work schedules, flex their hours, and more to fit their needs

Additional benefits

- Volunteer time off
- Free parking

Health and well-being

Health insurance†

- Health insurance benefit includes medical, prescription drug, dental, and vision combined
- Self-insured medical plan with robust coverage and low out-of-pocket cost

2026 monthly health insurance premium

(Combined premium for medical, prescription drug, dental, and vision)

	PPO
Team member only	\$100.96
Team member/spouse	\$364.96
Team member/family	\$524.78
Team member/children	\$263.46

Wellness resources

- Opportunity to participate in the company's health initiative to actively engage in your well-being and reduce monthly health insurance premium cost
- On-site wellness facility
- Wellness specialist is available to assist team members
- Reimbursement benefits for fitness center memberships, weight management programs, and nicotine cessation support programs
- Employee assistance program with professional counseling services

Short-term disability insurance*

- Employer-paid, no cost to eligible team members
- Provides 25 weeks of short-term disability paid at 80% of salary
- Maternity leave paid at 100% of your pre-disability earnings for eight weeks, starting on date of delivery (you may be able to extend to 12 weeks by using bonding and caregiver leave)

Bonding and caregiver leave†

- Provides eligible team members up to four weeks of 100% paid leave annually

Long-term disability insurance*

- The company pays 100% of premium, no cost to eligible team members
- Provides up to 60% base salary protection after short-term disability has been exhausted

Life insurance (group term)†

- The company pays 100% of premium
- Benefit is two times your annual salary for full-time and \$15,000 for part-time (28+ hours) team members

Additional benefits

- Accidental death and dismemberment insurance
- Adoption benefit
- Supplemental term and whole life insurance
- Workers' compensation

Financial security

Pension plan

- 100% funded by the company
- Eligible after one year of qualifying service and at least 21 years old
- 100% vested after three years of service or at age 55 with one year of service

401(k) plan*

- The company matches 100% of your savings contributions, up to 4%
- Model portfolios for ease in investing
- 20 investment funds available
- Vested in the company match immediately
- Pretax and Roth deferrals allowed
- Catch-up contributions allowed

Annual incentive plan

- Opportunity to earn a bonus based on company goals and targets
- Each team member can share in the company's financial success
- Bonus amount determined by year-end results

Flexible spending account†

- Set aside pretax money for eligible healthcare expenses or child/elder daycare expenses for dependents

Additional benefits

- Financial counseling
- Military differential pay
- Celebrate recognition awards

Professional development

- Business resource groups
- Coaching and mentorship opportunities
- Individual development plans (IDP)
- Leadership development courses
- LinkedIn learning courses
- Professional designations/certifications
- Skill enhancement courses
- Toastmasters club
- Tuition reimbursement program

EMC Human Resources

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*Based on a 7.75-hour day, 38.75-hour workweek, and employment anniversary. Rounded to the nearest whole day.

† Eligible the first day of the month following or coinciding with employment

‡ Eligible after one year of service and 1,250 hours worked

EMC Insurance Companies is an Equal Opportunity Employer. Employment opportunities are available to all qualified candidates without regard to race, color, creed, sex, sexual orientation, gender identity, genetic information, religion, age, national origin or ancestry, physical or mental disability, medical condition, veteran status, citizenship status, marital status, or any other consideration made unlawful by federal, state, or local laws.

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