



# Ohio Farm Bureau member benefits and savings

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## INSURANCE AND PROTECTION

### Nationwide

Nationwide is proud to be the exclusive insurance provider of Ohio Farm Bureau, offering a full range of insurance and financial services including farm, auto, home, pet, travel, powersports, life and commercial insurance. \*Select discounts may apply. Contact your local agent, or visit [nationwide.com/ofbf](http://nationwide.com/ofbf).



### Workers' Compensation Group Rating Program

The program enables small employers with better-than-average claim histories to combine claim expenses and rate calculations to take advantage of premium savings currently reserved for large employers. Employers enjoy a much lower premium than could be attained on their own.

### Property Protection Program

A \$5,000 reward will be paid to anyone providing information that leads to the arrest and conviction of persons for eligible property crimes committed on a member's property.



## FINANCIAL

### Farm Bureau Bank

This bank is built around the lifestyles of farmers and ranchers. Features include strong deposit interest rates, member special loan rates, home mortgages, credit card reward offerings such as the Farm Bureau membership dues reimbursement program and Double Rewards Points on Nationwide Insurance premiums, business banking, equipment loans, account management and more. Members can receive a \$250 discount on Clover merchant services, which includes credit card processing for members who sell directly to customers.



### Financial Essentials

Educational workshops about retirement planning, financial risk management and farm transition workshops, and webinars designed to help mitigate the stress that comes from important questions regarding family, farm and business financial issues.

## HEALTH AND WELLNESS

### Health Benefits Plan



A medical plan for members who are farmers and small businesses with employees who need health coverage options. Health Benefits Plan can lead to more rate stability and is a smart solution that offers potential savings for businesses with 1-50 employees.

- Competitive rates through a self-funded arrangement.
- Fixed, predictable monthly payments.
- A variety of plan designs — Coinsurance and high deductible HSA plans available.
- Anthem's broad provider network and Rx formulary.
- Protection from financial liability should your business leave the plan.

To learn more, call 800-937-4567 for a referral to a local agent.

### AgriPlan/BizPlan

This program provides qualifying participants a 100% tax deduction of health insurance and medical expenses as an employee benefit.

## FARM BUSINESS

### Energy Program

This program, through Community Energy Advisors, assists eligible members in commercial utility areas (non co-ops) with energy analysis, education, protection and savings. All members can sign up for on-farm energy consulting and advice on implementing energy efficiency equipment such as LED lighting, high efficiency grain dryers and HVAC, and on-farm solar.

### Land As Your Legacy®

Nationwide can help ensure the transition of the family farm or ranch to the next generation. From family discussions to financial solutions, Nationwide's financial and tax specialists provide tools to protect your farm, your family and your future.

### Budget Truck Rental

Save 20% off Budget truck rental consumer rates.

### Great Lakes Ag Labor Services

This partnership helps to secure labor for producers who need help on their farms, greenhouses or processing operations. Founded by the Michigan Farm Bureau, GLALS is the largest H-2A contract filer in Michigan and is helping producers in Ohio and Indiana solve their on-farm labor shortages.

## Farm Advantage

Built for crop, dairy and livestock operations, Farm Advantage provides you with the tools to help you market what you produce, manage your risk, maximize your margins and grow your business. Farm Advantage is backed by the global network and resources of StoneX. Members receive: Save 10% on upgraded Market Intelligence packages and FREE educational seminars.



## Ohio Farm Bureau and Legal with Leah podcasts

Ty Higgins keeps you updated on important issues. Policy Counsel Leah Curtis discusses topics impacting farmers and landowners such as property rights, taxes and other legal and regulatory issues.



## PUBLICATIONS AND MARKET INTELLIGENCE

### Our Ohio

Our Ohio magazine is mailed to members six times per year and features stories about trends and issues impacting agriculture and how Ohio Farm Bureau is serving members.



### Landowner Toolkit

This detailed booklet contains essential information that will help answer questions unique to property owners on topics such as all-purpose vehicles, oil and gas, property rights, dog laws, drainage, line fence, open burning, zoning, trespassing and more.

### Market Intel

American Farm Bureau's economic analysis team provides market and policy insight and analysis for members nationwide, as well as policymakers on Capitol Hill.

### Ag Intelligence Service Guide

The Ag Intelligence Service is a joint initiative with Nationwide that identifies trends, the opportunities or implications of the trend, and outlines how farmers can best position their farm for the future.



### Farmer's Guide to Truck and Farm Implement Laws and Regulations

This resource for members includes a farm driver checklist, overview of both state and federal regulations and exemptions, facts about CDL qualifications, details on inspections, load regulations, hazardous materials, emergency response information and more.

## EQUIPMENT, HOME, AUTO AND SUPPLY

### Ford

Members receive \$500 Ford Exclusive Cash Reward on the purchase or lease of qualifying Ford trucks.



## Grainger

With more than 1.5 million products, members receive special pricing and even deeper discounts on selected categories and brands, plus free standard parcel shipping on all standard Grainger products. Call 800-323-0620 for easy sourcing of hard to find items or the emergency service hotline for 24/7 service.



## John Deere Rewards

Members receive a free two-year Platinum 1 membership in John Deere Rewards, making members eligible for discounts up to \$1,700 off select equipment categories.



## Caterpillar

Members receive up to \$2,750 when buying or leasing qualifying equipment.



## Case IH

Members receive an incentive discount – from \$200 to \$500 – when purchasing qualifying Case IH equipment from participating dealerships.



## Bush Hog

Members receive a \$250 discount off the purchase of a Bush Hog product valued at \$5,000 or greater. The products include select agricultural, landscape and construction implements.

## Grasshopper

Members receive 12% savings off MSRP on purchases of new mowers and on accessories and implements if purchased at the time of sale of the mower. Benefits also include freight allowance for shipment to dealer location and free setup.

## TRAVEL

### AVIS

Save up to 30% off base rates plus other special offers like dollars off and free upgrades.



### Budget

Save up to 30% off Budget base rates when making a reservation with Budget. Members can receive other great offers like dollars off, a free upgrade or a free weekend day.



### Choice Hotels

Receive up to 20% off the best available rate. Discount good at Ascend, Cambria Suites, Clarion, Comfort Inn, Comfort Suites, Econo Lodge, Mainstay Suites, Quality Inn, Rodeway Inn, Sleep Inn and Suburban Extended Stay Hotels.



### Wyndham Hotel Savings

Receive 20% off the best available rate at over 8,000 participating locations. The Wyndham Hotel Group includes 20 different properties, from cost effective to upscale to all-inclusive resorts.



### Group Tours

Travel the world with our special group tour offerings.