



BARNES



Next360



# Benefits for a **bright future**

**STABILITY. FLEXIBILITY. VALUE.**

OPEN ENROLLMENT  
NOVEMBER 3 – 14, 2025

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FOR AEROSPACE EMPLOYEES



## IN THIS GUIDE

- 4 Getting started**  
Summary of changes for 2026  
Medical plan highlights  
Plan smart: Choosing the right plan for future you  
Need support? Start with Quantum Health
- 10 Health and wellbeing benefits**  
Medical and prescription plan options  
Specialized programs with a medical plan
- 14 Financial protection**  
Health Savings Accounts  
Flexible Spending Accounts
- 17 Voluntary benefits**  
Critical illness, accident, hospital indemnity and vision insurance
- 20 Total wellbeing programs**  
Wellbeing programs — Free to all employees  
New! Bank of America benefit
- 24 Retirement benefits**  
401(k) catch-up contributions  
Personalized support with managed account services
- 26 Open Enrollment 2026**  
BenefitSolver: Updates to your enrollment site and process  
How to enroll: Your step-by-step enrollment checklist

## 2026 BENEFITS

# Stability, flexibility, and value for a *bright future*

As we look ahead to 2026, we're proud to share that your benefits continue to reflect our strong commitment to supporting the health, wellbeing, and financial security of you and your family. This year's theme, *Benefits for a Bright Future*, underscores our continued focus on delivering stability, offering flexible and personalized options, and ensuring our programs remain a valued part of your total rewards experience.

Over the past several years, we've made it our priority to maintain consistent plan designs while managing rising health care costs behind the scenes. Despite continued national trends and double-digit increases in health care spending — driven by factors like rising provider costs, specialty drug pricing, and increased demand for services — Barnes remains focused on ensuring affordability by once again keeping your premiums stable and absorbing the majority of rising costs.

In addition, we're taking steps to keep your voluntary health benefits affordable by transitioning our supplemental Accident, Critical Illness, and Hospital Indemnity insurance plans from Aetna to Guardian — helping to provide a more integrated and stronger vendor experience for our employees and with no changes to the majority of our current premium rates.<sup>1</sup> Our Vision plan will also transition to Guardian, while continuing to utilize the VSP network of providers you are familiar with today.

We're proud of the benefits we provide and the stability we've built into our offerings. We understand how important it is to plan for the future with confidence, and we're here to support you every step of the way.

**Open Enrollment will be held from November 3 – 14, 2025.** This is your annual opportunity to review your benefits and choose the options that best meet your needs for the coming year. Inside this guide, you'll find key information about our benefit plans, designed to support your wellbeing today and shape a brighter future ahead.

<sup>1</sup> Subject to age-related premium adjustments





SUMMARY OF CHANGES FOR 2026

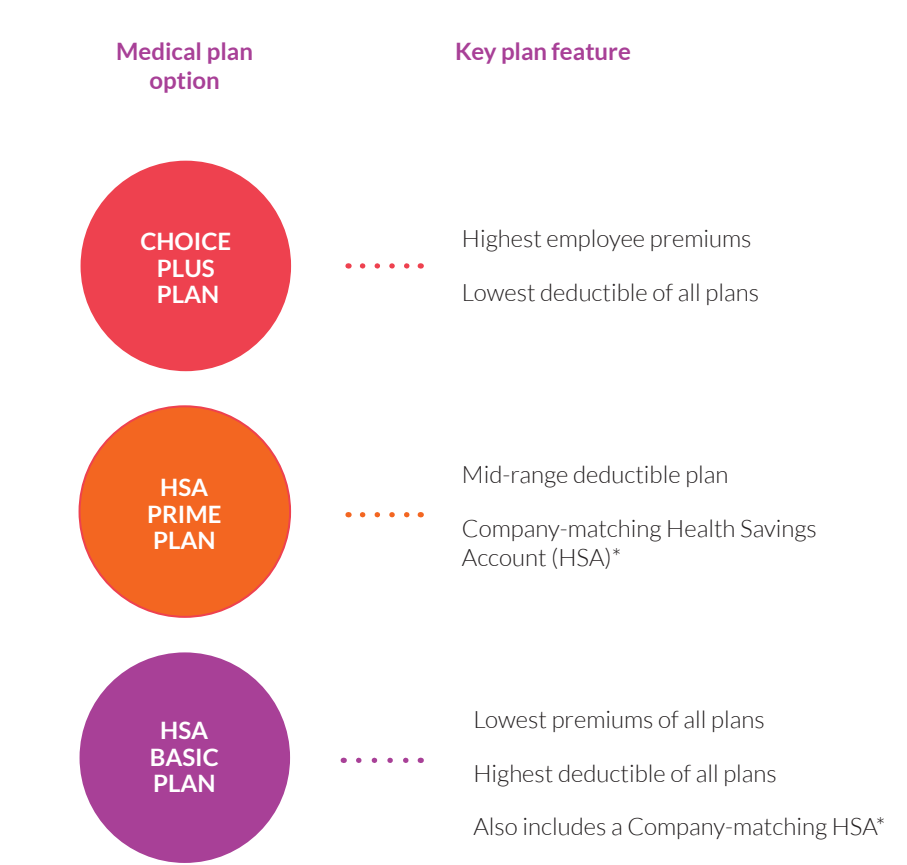
A look ahead

| Benefit                                                    | Important changes for 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| BenefitSolver                                              | <ul style="list-style-type: none"><li>This year's Open Enrollment will take place on our new benefits administration platform: BenefitSolver.</li><li>Learn about this exciting change—including Sofia, your 24/7 personal benefits assistant—on page 26.</li></ul>                                                                                                                                                                                                                                      |
| Health Savings Account (HSA) annual contribution amount    | <p>The annual HSA contribution limits* will be adjusted as follows:</p> <ul style="list-style-type: none"><li>\$4,400 (an increase of \$100) for individual coverage</li><li>\$8,750 (an increase of \$200) for family coverage</li><li>\$1,000 (no change) additional catch-up contribution for those age 55 or older</li></ul> <p>*The maximum shown includes any company-matching contributions made by Barnes.</p>                                                                                   |
| Flexible Spending Account (FSA) annual contribution amount | <p>The annual FSA contribution limits will be adjusted as follows:</p> <p><b>Healthcare/Limited Purpose FSA</b></p> <ul style="list-style-type: none"><li>\$3,300 (an increase of \$100)</li></ul> <p><b>Dependent Care FSA:</b></p> <ul style="list-style-type: none"><li>\$5,000 (no change)</li></ul> <p><b>Annual re-enrollment is required.</b> Failure to make an election during the designated Open Enrollment window will result in the waiver of your FSA coverage (no coverage) for 2026.</p> |
| New programs starting in 2026                              | <p>More information on these programs will be coming soon:</p> <ul style="list-style-type: none"><li>Bank of America Employee Banking and Investing (EB&amp;I) Program</li><li>Personalized 401(k) support with managed account services</li><li>Secure 2.0 401(k) catch-up contribution changes</li></ul>                                                                                                                                                                                               |
| Voluntary benefits                                         | <ul style="list-style-type: none"><li>Guardian will be providing our voluntary benefits. This change allows us to continue offering high-quality coverage with robust support and nationwide access.</li><li>There will be no change to the majority of premiums, and current coverage levels will remain comparable.</li></ul>                                                                                                                                                                          |

MEDICAL PLAN HIGHLIGHTS

A solid foundation for every stage of life

Offering a choice of medical plan options is important. Each of us has our own health care needs and preferences, and choosing a plan is a personal decision. For 2026, our coverage will remain unchanged. Barnes will continue to offer the same three medical plans with integrated prescription drug coverage, providing stability and flexibility for you and your family members.



\*See page 14 for more information on the HSA match.

Maintaining consistency in plan offerings helps ensure a simplified experience that supports your ability to plan ahead with confidence and make informed choices about your needs for the upcoming year. See page 10 to learn more.

PLAN SMART

# Choosing the *right plan* for future you

To ensure you make the best decision for you and your family members, it's important to consider how your plan worked for you last year — and what you may need in the months ahead. This checklist can help.



CONSIDER

- ✓ Review current benefits.
- ✓ Assess your needs for 2026.
- ✓ Make note of life changes you have planned.

COMPARE

- ✓ Visit the Open Enrollment page on **barnesgroupbenefits.com** and read about all the Barnes benefit options.
- ✓ Consider voluntary benefits such as accident insurance and hospital indemnity and how they could potentially help support out-of-pocket expenses.
- ✓ Calculate costs for options you are considering.

CHOOSE

- ✓ Consult with our MyQHealth Care Coordinators if you have questions regarding which plan might be the right choice for you (*see page 8*).
- ✓ Enroll during 2026 Open Enrollment, which is taking place November 3 – November 14, 2025 (*see page 28*).



Opting out of medical coverage

If you have medical coverage through a spouse, domestic partner or parent, you may opt out of coverage through Barnes and receive a taxable credit of \$600 per year (provided in equal installments on a per-pay-period basis).

KEY FEATURES OF OUR MEDICAL AND PRESCRIPTION PLANS



Eligible preventive care services covered at 100% when you use in-network providers



A large network of doctors, hospitals and other providers that offer services at negotiated rates



Comprehensive medical coverage that includes both routine and emergency care



MyQHealth Care Coordinators, who provide personalized health care guidance and care management to help you navigate and maximize your benefits coverage



Annual limits on what you pay, to provide financial protection in the event of a serious health condition



Access to Healthcare Bluebook and Go Green to Get Green rewards help you choose a provider or facility that charges the Fair Price™ or less for their services



Comprehensive, integrated prescription drug coverage with free generic IRS-approved preventive medications



Mental health, behavioral health and substance abuse support and coverage

KNOW THE TERMS

Medical plan terminology can be unfamiliar. Here are a few explanations to help you evaluate your options and understand health care costs.

**In network:** A network is a group of health care providers. It includes doctors, specialists, hospitals, surgical centers and other facilities. *In network* refers to these providers.

**Coinsurance:** A fixed percentage you pay for a covered health care service after you meet your deductible

**Out of network:** This describes health care providers not in your plan's network. Depending on your plan, you'll usually pay more for out-of-network services. With some plans, you may be responsible for the full cost of out-of-network care unless it's a true emergency.

**Copay:** A fixed dollar amount you pay for a covered service

**Out-of-pocket maximum:** This is the most you'll pay for covered health care services in a plan year. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

**Deductible:** The amount you pay for covered health care services before your plan starts to pay



## NEED SUPPORT?

# Simplify *your* health care journey

### WHEN YOU DON'T KNOW WHERE TO BEGIN, START WITH QUANTUM HEALTH

MyQHealth Care Coordinators are available to help you and your family get the most out of your benefits while simplifying the health care process.

Care Coordinators are your dedicated team of clinicians and benefits specialists who advocate for member care. They also:

- Serve as personal health care guides who get to know the unique health and wellness needs of members
- Work with providers to ensure members receive high-quality, safe and cost-effective care
- Understand Barnes benefits from top to bottom, so they can help with any questions

### REACH OUT TO GET HELP WITH



Getting insurance ID cards  
— paper or digital



Getting answers on  
benefits, billing, and claims



Finding in-network  
providers



Receiving 24/7  
nurse support



Reducing  
out-of-pocket costs

## HEALTH CARE THAT PUTS YOU AT THE CENTER



For support, call **1-855-649-3862** (Monday to Friday, 8:30 a.m. to 10:00 p.m. EST), visit [mygbenefitscenter.com](https://mygbenefitscenter.com) or download the **MyQHealth** mobile app.



MEDICAL AND PRESCRIPTION PLAN OPTIONS

Choosing the right  
benefits for *your*  
health care journey



Do you know?

All plans cover the same medical services and medications, utilize the same network of hospitals and providers, and they all include a deductible that must be met before the plan will begin to pay.

| MEDICAL PLAN                                    | HSA BASIC                              | HSA PRIME                              | CHOICE PLUS     |
|-------------------------------------------------|----------------------------------------|----------------------------------------|-----------------|
| Deductible<br>(Individual/Family)               | \$7,050/\$14,100                       | \$2,500/\$5,000                        | \$1,000/\$2,000 |
| Copay<br>(Office visit/<br>Specialist)          | n/a                                    | n/a                                    | \$25/\$40       |
| Coinsurance<br>(Employee)                       | n/a                                    | 30%                                    | 20%             |
| Out-of-pocket<br>maximum<br>(Individual/Family) | \$7,050/\$14,100                       | \$5,000/\$10,000                       | \$4,000/\$8,000 |
| Barnes HSA match<br>(Individual/Family)         | \$750/\$1,500                          | \$500/\$1,000                          | n/a             |
| Teladoc Health                                  | \$58/session once<br>deductible is met | \$58/session once<br>deductible is met | \$58/session    |

PRESCRIPTION DRUG SUMMARY OF BENEFITS

| TYPE OF MEDICATION                     | 30-DAY SUPPLY<br>Obtain through any<br>CVS Pharmacy® | 90-DAY SUPPLY<br>Obtain through any CVS Pharmacy® or<br>CVS Caremark® Mail Service Pharmacy |
|----------------------------------------|------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Preventive<br>generics*                | \$0*                                                 | \$0*                                                                                        |
| Generics<br>(non-preventive)           | \$15 copay                                           | \$15 copay                                                                                  |
| Preferred brand                        | \$40 copay                                           | \$80 copay                                                                                  |
| Brand                                  | \$70 copay                                           | \$140 copay                                                                                 |
| Specialty (CVS<br>Specialty® pharmacy) | \$220 copay                                          | \$440 copay                                                                                 |

Preventive Drug  
List — for HSA  
plan members

If you take medication for a chronic health condition, your prescription may be considered preventive because it can help you stay healthier for the long term. The FDA and IRS have compiled a list of specific drugs that are used for preventive care, called the Preventive Drug List. To help save you money, HSA plan members will not be required to meet their deductible before the plan provides coverage for drugs on this list.

In addition, preventive generics on the CVS Caremark formulary will have a \$0 copay for HSA plan members.

**Note:** This is only a summary of the prescription drug coverage. Please refer to the Summary Plan Description (SPD), the plan documents or the Barnes Next360 website for complete details.

\*All prescription drug costs apply to your plan's out-of-pocket maximum accumulation. Under the HSA plans, you must first meet your deductible before any copays apply. This is only a summary of the prescription drug coverage. Please refer to the Summary Plan Description (SPD), plan documents or the Barnes Next360 website for complete details.

SPECIALIZED PROGRAMS WITH A MEDICAL PLAN

Benefits that consider  
*your unique needs*

Providing benefits options to meet your unique needs is just one of the many ways Barnes provides stability, flexibility and value to our employees.

These programs are at no cost to Barnes employees and covered family members enrolled in a Barnes medical plan.

HEALTHCARE BLUEBOOK

Find the best value  
and earn rewards



Health care prices for the same procedure can vary a lot. Healthcare Bluebook can save you hundreds of dollars — and rewards you for smart choices. Here's how it works:

- Search on your favorite digital device to find local facilities that charge a Fair Price™ for high-quality care, based on your geographic area.
- Get rewarded through the Go Green to Get Green Program each time you use a Fair Price provider for select health care services. Reward amounts range from \$25 to \$100, depending on the procedure.



Learn more at [healthcarebluebook.com/cc/barnes](https://healthcarebluebook.com/cc/barnes) (company code: Barnes).

LIVONGO

Manage high blood sugar  
for a healthier future



Testing and tracking your blood glucose levels is critical to managing diabetes, but it can be time consuming and costly. With Livongo, our diabetes management program, eligible members with diabetes or prediabetes will:

- Receive a free connected glucose meter to track readings, see trends and share data with whomever you choose
- Get unlimited test strips and lancets delivered to your door at no cost to you
- Get live personalized health coaching to help you stay on track

To be eligible to enroll in this free voluntary program, you must be a Barnes employee or family member who is enrolled in one of our medical plans and who is diagnosed with prediabetes or diabetes.



To get started, call **1-800-945-4355** or visit [start.livongo.com](https://start.livongo.com) to get started (enrollment code: Meritain).





FINANCIAL PROTECTION

# Prepare *for* what's ahead

Our benefits help you protect your income and family now and prepare for what's ahead.

## Health Savings Accounts (HSAs)

A Health Savings Account (HSA) is a powerful financial tool that you can pair with a Barnes high-deductible health plan to help reduce your medical expenses now and into the future.

In fact, as a company, we feel strongly that HSAs represent a smart way to manage your health care costs and are an important part of your long-term savings and financial wellbeing. That's why Barnes matches your contributions, dollar for dollar, up to specified maximum, based on the plan and level of coverage you choose.

**CONTRIBUTIONS FOR 2026:** The IRS maximum contribution limit has increased to \$4,400 for an individual and \$8,750 for a family.

**REMEMBER:** The HSA is only available for employees who enroll in one of our HSA medical plans and can only be used for eligible health care expenses. If HSA funds are used for any other purpose, they will be taxable and subject to additional penalties. Make sure you keep receipts and records of any payments made from your HSA in the event you are audited by the IRS.

The HSA and 401(k) Plan are both retirement savings tools

While the HSA can help you pay for eligible health expenses now and into retirement, the 401(k) plan can help you build your general retirement fund. See page 24 for more information regarding important updates to our 401(k) Retirement Savings Plan for 2026.

BENEFITS OF AN HSA



Make tax-free contributions to your HSA and receive matching contributions up to the specified amount from Barnes.

+



Your HSA grows tax-free through interest and investment returns.

+



Use your HSA savings tax-free to pay for eligible expenses or save for future health care expenses.

+



Own your HSA dollars forever — even if you leave Barnes.



YOUR CONTRIBUTIONS TO HSA THROUGH PAYROLL DEDUCTIONS

2026 IRS maximum allowable HSA contribution\*

- Individual: \$4,400
  - Over 55+: \$5,400\*\*\*\*
- Family: \$8,750
  - Over 55+: \$9,750\*\*\*\*

\*Your contributions plus Barnes' matching contributions count toward these IRS limits.  
\*\*Employees age 55 and over can contribute an additional \$1,000 in "catch-up" contributions.  
\*\*\*Employees age 65 and over who are enrolled in Medicare are ineligible to make HSA contributions.



BARNES GROUP MATCHING CONTRIBUTIONS\*

- HSA Basic
- Individual: \$750
  - Family: \$1,500
- HSA Prime
- Individual: \$500
  - Family: \$1,000

\*Barnes matches employee contributions dollar for dollar up to a specified limit, based on the medical plan and level of coverage you choose.





## Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) are a great way to save money. They allow you to set aside a certain amount from your paycheck before taxes are withheld. Then you can use the money tax-free to pay for eligible out-of-pocket health care and/or dependent care expenses.

**CONTRIBUTIONS FOR 2026:** The annual contribution limit for Healthcare and Limited Purpose FSAs will increase to \$3,300 in 2026.

**NEW ADMINISTRATOR FOR 2026:** MyChoice Accounts is replacing WEX as the FSA administrator for Barnes employees beginning in 2026. As the FSA accounts are year to year, this should be a seamless transition for you. If you have a current WEX account, please note that more information will be shared later this year about how to handle any remaining funds at the end of 2025.

**REMEMBER:** You must **re-enroll** in your FSA each year if you want to participate.



### HEALTHCARE FSA:

**Annual contribution:** Up to \$3,300 per calendar year

**Eligible expenses:** Plan deductibles, copays, coinsurance and other medical, dental or vision expenses. To learn more, see IRS Publication 502 at [irs.gov](https://www.irs.gov).



### LIMITED PURPOSE FSA:

**Annual contribution:** Up to \$3,300 per calendar year

**Eligible expenses:** Dental and vision out-of-pocket expenses (e.g., orthodontia, eyeglasses/contacts). To learn more, see IRS Publication 502 at [irs.gov](https://www.irs.gov).



### DEPENDENT CARE FSA:

**Annual contribution:** Up to \$5,000 per calendar year\*

**Eligible expenses:** Child care, day camp, home care for dependent elders and related expenses. To learn more, see IRS Publication 503 at [irs.gov](https://www.irs.gov).

\*For a Dependent Care FSA, you cannot contribute more than the lesser of your or your spouse's income. If you're married and file a separate tax return, the maximum you can contribute is \$2,500. If your spouse contributes to a similar account, your total family contribution cannot exceed \$5,000. You may only reimburse yourself up to the amount you have actually contributed to your account at the time you file a claim.

## VOLUNTARY BENEFITS

# Added protection when you need it most

Voluntary benefits like **Vision, Accident, Hospital Indemnity** and **Critical Illness insurance** are designed to give you extra financial protection when unexpected events happen. These plans help cover out-of-pocket costs that your medical insurance may not, such as emergency care, hospital stays, or treatment for serious illnesses. Vision insurance helps reduce the cost of routine eye exams, glasses and contact lenses.

### WHAT'S CHANGING IN 2026?

Effective **January 1, 2026**, our voluntary benefits will be provided through **Guardian**. This change allows us to continue offering high-quality coverage with robust support and nationwide access. **There will be no change to the majority of premiums**, and current coverage levels will remain comparable.

## Critical illness insurance

Recovering from a critical illness can be difficult and expensive. A critical illness plan can help protect your finances by paying cash benefits in the event you are diagnosed with a covered condition. These benefits can be used to pay for everyday expenses like mortgage payments, day care and other bills, or they can help you cover medical expenses such as coinsurance or deductibles.

### Critical Illness Insurance

Your policy\* will provide protection for a variety of critical illnesses and diagnoses, including:

- |                             |                                                               |
|-----------------------------|---------------------------------------------------------------|
| — Heart attack              | — Bypass surgery — 50% benefit                                |
| — Stroke                    | — Alzheimer's disease — 50% early stage / 100% advanced stage |
| — Coronary artery condition | — Parkinson's disease — 50% early stage / 100% advanced stage |
| — Major organ failure       | — Lupus — 30% benefit                                         |
| — End-stage renal failure   | — Multiple sclerosis — 50% early stage / 100% advanced stage  |
| — Paralysis                 | — Muscular dystrophy — 100% benefit                           |
| — Loss of sight (blindness) | — Carcinoma in situ (non-invasive) — 30% benefit              |
| — Loss of speech            | — Skin cancer — \$250                                         |
| — Loss of hearing           |                                                               |
| — Coma                      |                                                               |
| — Benign brain tumor        |                                                               |
| — Third-degree burns        |                                                               |
| — Cancer (invasive)         |                                                               |

\*Visit [barnesgroupbenefits.com](https://barnesgroupbenefits.com) for additional plan details.



## Accident insurance

While medical plans typically cover care for an injury, they don't cover the unexpected costs that come along with it. Accident insurance provides payments for specific types of injuries such as dislocations, burns, eye injuries, cuts requiring stitches, broken bones and more.

| Accident Insurance*                                                     |                                               |                     |
|-------------------------------------------------------------------------|-----------------------------------------------|---------------------|
|                                                                         | Plus Plan                                     | Base Plan           |
| <b>Emergency room</b><br>(once per accident)                            | \$300                                         | \$150               |
| <b>Urgent care center or primary care physician</b> (once per accident) | \$200                                         | \$100               |
| <b>Inpatient hospital admission</b><br>(initial day)                    | \$1,500                                       | \$750               |
| <b>Hospital confinement</b><br>(up to 365 days)                         | \$300                                         | \$150               |
| <b>Inpatient ICU admission</b><br>(initial day)                         | \$3,000                                       | \$1,500             |
| <b>Inpatient ICU admission</b><br>(daily)                               | \$600 (15 days max)                           | \$300 (15 days max) |
| <b>Follow-up care</b>                                                   | \$50 (4 visits)                               | \$50 (2 visits)     |
| <b>Dislocations and fractures</b>                                       | Various dollar amounts depending on body part |                     |

\*Visit [barnesgroupbenefits.com](https://barnesgroupbenefits.com) for additional plan details.

## Hospital indemnity insurance

Lots of employees worry about the expense of a hospital stay. Deductibles and cost sharing can add up quickly, and employees may not have the ability to cover them. The hospital indemnity plan pays cash benefits directly to the member when they are admitted to the hospital for a covered inpatient stay, providing important financial assistance toward medical plan deductibles and coinsurance.

| Hospital Indemnity Insurance                                     |                          |                        |
|------------------------------------------------------------------|--------------------------|------------------------|
|                                                                  | Plus Plan                | Base Plan              |
| <b>Hospital or ICU admission</b><br>(payable once per admission) | \$1,000 (2 stay maximum) | \$500 (2 stay maximum) |
| <b>Hospital confinement</b><br>(daily benefit)                   | \$200 (30-day max)       | \$100 (30-day max)     |
| <b>ICU confinement</b> (daily benefit)                           | \$400 (30-day max)       | \$200 (30-day max)     |
| <b>Rehab unit</b> (daily benefit)                                | \$100 (10-day max)       | \$100 (10-day max)     |

## Vision

Vision insurance helps cover the cost of routine eye care, including exams, glasses, and contact lenses. Regular eye exams are important for maintaining eye health and can also help detect other health conditions early.

You'll have access to a **large national network of vision providers**, and the plan offers savings on eyewear, contacts and lens enhancements like anti-glare or progressive lenses.

| In-network benefits      | ADVANTAGE PLAN*                                                                                                                   | VALUE PLAN*                                                                                                                       |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual eye exam</b>   | 100% after \$10 copay                                                                                                             | 100% after \$10 copay                                                                                                             |
| <b>Lenses — standard</b> | \$25 copay                                                                                                                        | \$25 copay                                                                                                                        |
| <b>Frame allowance</b>   | \$200 every <b>12</b> months<br>Choice of frames <u>or</u> contacts<br>(Benefit cannot be duplicated with contact lens allowance) | \$200 every <b>24</b> months<br>Choice of frames <u>or</u> contacts<br>(Benefit cannot be duplicated with contact lens allowance) |
| <b>Contact allowance</b> | \$200 every <b>12</b> months<br>Choice of frames <u>or</u> contacts<br>(Benefit cannot be duplicated with frame allowance)        | \$200 every <b>24</b> months<br>Choice of frames <u>or</u> contacts<br>(Benefit cannot be duplicated with frame allowance)        |

\*To learn more, please be sure to review the full plan summaries on our Next360 site: [barnesgroupbenefits.com](https://barnesgroupbenefits.com).



## WELLBEING PROGRAMS FREE TO ALL EMPLOYEES

# Flexible, personalized support *for* everyday life

Whether your personal goal is building healthy habits — improving financial fitness, easing anxiety and stress, or something else — it's time to start discovering all the benefits that are here to help.



To learn more about a program, scan its QR code with your smartphone camera.



## EMPLOYEE ASSISTANCE PROGRAM AND WORK/LIFE SERVICES



### Low- or no-cost resources for your total wellbeing

Our cornerstone wellness program, powered by TELUS Health, formerly LifeWorks, provides the confidential support you need to overcome whatever life throws at you, while restoring balance in your everyday life.

It offers:

- Unlimited access for you and your immediate household family members
- An extensive network of highly qualified counselors — get confidential advice, work-life services and referrals to support your overall health and wellbeing
- Up to three no-cost, confidential EAP counseling sessions per issue, per year
- Emotional and mental wellbeing support for adults, couples, adolescents and children in areas such as anxiety, grief, addiction, depression, personal relationships, sleep management and stress
- Health coaches to keep you motivated and healthy, including help with smoking cessation, weight management and sleep habits
- Everyday support for elder and child care assistance, financial matters, legal services, relocation and daily convenience services
- Robust online resources to help you find answers fast — thousands of articles, toolkits, podcasts and self-assessments related to family, health, life, money and work

## CALM



### Stress less, sleep more, live mindfully

Barnes is happy to offer you and up to five of your family members free, unlimited access to Calm, the number-one app for sleep, meditation and relaxation. It can help you improve your mental wellbeing, build personal resilience, reduce stress and anxiety, improve focus and develop better sleep habits.

Your access to Calm includes:

- The Daily Calm 10-minute meditation with a new theme each day
- More than 100 guided meditations covering anxiety, stress, gratitude and more
- Sleep Stories to help you drift into better sleep
- Music for focus, relaxation and sleep
- Masterclasses from world-renowned experts
- Video lessons on mindful movement and gentle stretching

Whether you have 30 seconds or 30 minutes, Calm can help. Download the app to get started today.



## CARE.COM

### Find care for every member of the family

We know that caring for your family while you are at work can often be a challenge. To help you balance your work life and home life, support is available, even when it's needed at a moment's notice. Barnes provides all employees with a free premium membership to **care.com**. This allows you to search for local providers or post your own request for assistance with everyday needs, such as child care or after-school care, senior caregivers, housekeepers, errand runners, pet walkers and so much more.



## TUITION.IO

### Get help managing your student loans

Student loan debt affects the financial wellbeing of many of our employees, whether related to their own education or for their family members. We have partnered with **tuition.io** to provide access to a full suite of tools and a refinancing marketplace to help you manage, pay down and eliminate your student loan debt.



## SPOT

### Pet insurance made simple

Our pets are family, too. With Spot Pet Insurance, you can design a custom pet insurance policy for your cat or dog and save up to 20%! You can choose the right level of coverage to fit your pet's unique needs and your budget, including the ability to customize deductibles and reimbursement levels. In addition, you can select optional coverage for preventive care or comprehensive accident and illness protection.



## LIFEMART DISCOUNT PROGRAM

### Additional perks for added savings



LifeMart, through **care.com**, is our company's online discount platform. It provides special offers and savings on major brands and everyday essentials so you can stretch your dollars further and make the most of your paycheck.

Whether you're planning a major purchase or just want deals on day-to-day essentials, LifeMart is a great way to save on:

- Child, senior and pet care
- Groceries and restaurants
- Gyms, fitness and wellness
- Computers and phones
- Legal and financial services
- Home goods and services
- Travel, hotels and rental cars
- Tickets and entertainment
- Car buying and auto services
- Apparel
- Local deals near you
- And more

## FINANCIAL WELLBEING

### Get financial rewards and discounts and expert investment advice

#### NEW!

### Bank of America Employee Banking and Investing (EB&I) Program

Whether you're just getting started on your financial journey or have more advanced needs, you'll be supported every step of the way, at every stage of life.

This award-winning program offers:

- Digital tools to make it easy to manage finances
- Financial wellness education (in person or online)
- Investment guidance from Merrill, the investment division of Bank of America
- Access to Preferred Rewards Gold Tier benefits, such as credit card bonuses, reduced banking fees, discounts on interest rates and fees for auto loans and mortgages, and more

Be sure to watch for more information on this new wellbeing benefit later this fall, including communications on how to enroll.

This is an exclusive benefit being offered to our employees as negotiated by Apollo on behalf of its U.S. Portfolio Companies.



## RETIREMENT PROGRAMS

# A change to 401(k) catch-up contributions starting in 2026

### A NEW IRS RULE MAY AFFECT HOW YOUR CATCH-UP CONTRIBUTIONS ARE TAXED.

If you're age **50 or older** and planning to make **catch-up contributions** to your 401(k) in **2026**, there's an important update you should know about.

#### WHAT'S CHANGING?

Starting **January 1, 2026**, a new federal rule says that:

If you earned **\$145,000** or more in pay from Barnes in 2025, any catch-up contributions you make in 2026 must be made as Roth contributions.

This means those contributions will be made **after taxes are withheld**; however, these contributions, including any earnings on these contributions, may be **withdrawn tax-free** in retirement (provided certain IRS rules have been satisfied).

**Regular 401(k) contributions are not affected** — only the extra catch-up contributions for employees age 50+ are impacted.

#### WHO THIS APPLIES TO:

You'll be affected by this change **only if**:

- You'll be 50 or older in 2026, and
- You earned \$145,000 or more in 2025 from Barnes

Be sure to watch for more information on this important plan change later this fall, including any steps you may need to take if you are affected.

## COMING SOON!

### Personalized 401(k) support with managed account services

We're excited to introduce managed account services as a new feature in your 401(k) plan — designed to help you make smarter retirement investment decisions.

A managed account offers professional investment management tailored to your unique financial situation. Your portfolio is regularly adjusted based on factors like your age, salary, savings rate and retirement goals — so your investments stay aligned with your personal needs.

This service may be especially helpful if you:

- Prefer a hands-off approach to investing
- Want help navigating market changes
- Are unsure how to choose or adjust your investments over time

Participation is completely voluntary, and additional fees will apply only if you choose to enroll.

Be on the lookout for more information regarding this new service in our year-end 401(k) communication!



YOUR NEW BENEFITS  
ADMINISTRATION PLATFORM

# Introducing BenefitSolver

We're excited to announce that this year's Open Enrollment will take place on our new benefits administration platform: BenefitSolver.

WHY THE CHANGE?

This change is part of our ongoing commitment to enhance your experience and provide you with a more user-friendly and efficient way to manage your benefits.

BenefitSolver offers a range of features designed to simplify the benefits enrollment process, including:

- **User-friendly interface:** Navigate easily through your benefits options with an intuitive design.
- **Comprehensive resources:** Access detailed information about each benefit plan, helping you make informed decisions.
- **Mobile accessibility:** Manage your benefits on-the-go with a mobile-friendly platform.
- **Personalized support:** BenefitSolver provides tailored assistance to help you with any questions or concerns with Sofia.

QUESTIONS? ASK SOFIA

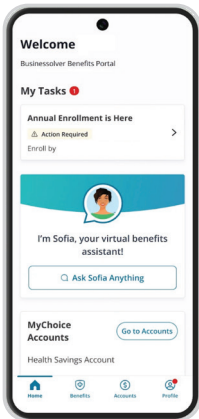


Whether you need help with your enrollment or have questions about your benefits, you can chat with Sofia, your 24/7 personal benefits assistant. Find Sofia in the MyChoice® benefits app and [benefitsolver.com](https://benefitsolver.com).

If Sofia can't answer your questions, she will point you in the right direction for answers.

Sofia speaks over 20 languages, and can answer questions regarding 400,000 benefits topics, including:

- Coverage questions
- Plan comparisons
- Enrollment deadlines
- Dependent coverage
- ID cards
- And many more



NEED HELP?

For help navigating, help during your enrollment or technical support, chat with Sofia, your virtual benefits assistant, or call the Barnes Benefit Service Center at 1-877-435-0260, Monday to Friday, from 8:30 am to 5:30 pm ET.



HOW TO GET STARTED  
REGISTER AND LOG IN

1. Visit [benefitsolver.com](https://benefitsolver.com) and click the Register button to get started. The case-sensitive company key is **barnes**.
2. Create your user name and password, verify your personal information and answer a few security questions.
3. Log in using your new user name and password.



# Open Enrollment

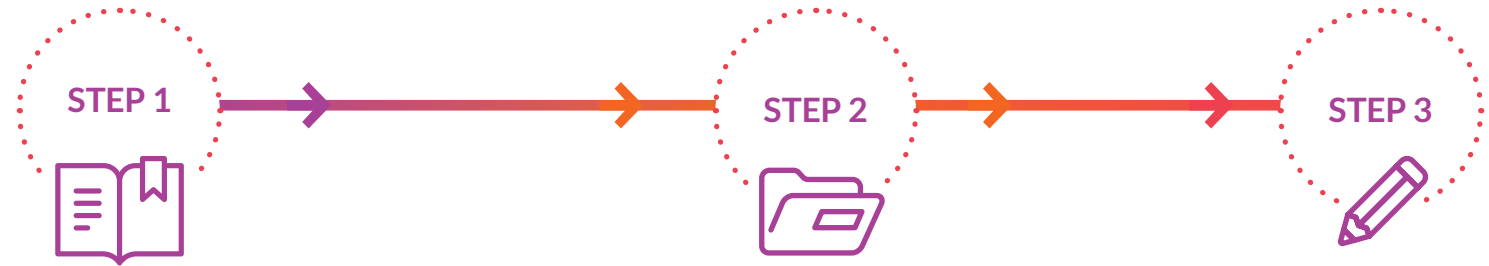
NOVEMBER 3 – 14, 2025

Open Enrollment provides an annual opportunity to evaluate your existing benefits, consider your coverage requirements and select benefit plans for yourself and your dependents.

This year's enrollment is passive, meaning active completion of your enrollment isn't necessary. If no action is taken, your current benefits will continue in 2026, subject to any required premium adjustments or vendor changes.

However, you must complete the enrollment process in order to do any of the following for 2026:

- Enroll in the Healthcare or Limited Purpose FSA
- Enroll in the Dependent Care FSA
- Make adjustments to your HSA contributions in order to maximize the new IRS limits



## LEARN

Pre-Open Enrollment  
October 2025

- Review this guide carefully to understand the plan changes for 2026, along with the steps you need to take during the upcoming Open Enrollment period to ensure your coverage for 2026.
- Beginning the week of October 1, visit the Open Enrollment page on [barnesgroupbenefits.com](https://barnesgroupbenefits.com) to learn what's new and to read about all Barnes benefits plans.
- Carefully review the medical plan options being offered for 2026 to determine which medical plan best meets your needs.
- Review your HSA and FSA contributions. **Remember, new elections must be made for FSAs every year.**
- Be on the lookout for your enrollment package and annual legal notices to arrive in your mail in late October.

## ENROLL

November 3 – 14, 2025

- Log in to [www.benefitsolver.com](https://www.benefitsolver.com). If it's your first time logging in you will need to click the REGISTER button and create your username and password. The case sensitive company key is **barnes**.

Or call **1-877-435-0260**, Monday to Friday, 8:30 a.m. to 5:30 p.m. ET.

This is an important opportunity to also review your covered dependents and beneficiaries and make changes where needed.

- **Following enrollment, please watch for a confirmation statement via U.S. mail.** Carefully review it for accuracy, and save it for your records.

If needed, contact your HR Representative to make corrections by December 5, 2025, or call **1-877-435-0260**, Monday to Friday, 8:30 a.m. to 5:30 p.m. ET.

## CONFIRM

December 2025 to January 2026

- If you are enrolled in medical coverage, you will receive new ID cards in the mail by December 31, 2025.
- Be sure to check your first paycheck in January to verify your plan selections and deductions.



### PLEASE NOTE:

**Individuals hired during the Open Enrollment period must enroll twice.** You will be prompted to first enroll for your 2025 benefits, and then you will also need to enroll a second time for your 2026 benefits.





# BARNES

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This guide highlights certain components of the Barnes Group Inc. Next360 Benefits program; it is only an overview. Separate legal contracts and documents control the operation of any specific plan. This guide does not take the place of official plan documents, which are the final authority on plan provisions used to determine how and when benefits are paid. Barnes Group Inc. reserves the right to change, amend, suspend, withdraw or terminate any or all parts of the plans at any time. Further, neither the plans nor this guide are an employment contract, and nothing contained herein guarantees you the right to continued employment at Barnes Group Inc. The names of the companies and products mentioned herein may be trademarks of the respective companies.