

THRIVE *in* 2025

PLAN SMART.
LIVE WELL.

2025
BENEFITS GUIDE



BARNES



Next360



Your guide to what's inside

Benefits for everyone

We want to help you be your best at work and at home, now and in the future. Barnes is committed to providing a competitive, equitable and inclusive benefits package and family-friendly programs to support your physical, emotional and financial wellbeing, to help you live your best life.

YOUR ENROLLMENT PACKAGE

This guide will provide you with all of the information you need to know and any actions you need to take to enroll in Barnes benefits coverage.

Learn more online

Be sure to review our Next360 website at barnesgroupbenefits.com for complete plan details, forms, plan documents and vendor contact information.

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Benefits basics

ELIGIBILITY AND ENROLLMENT

At Barnes, we recognize that our employees value reliable coverage and access to quality care. We are committed to providing comprehensive benefits to ensure support, stability and protection when our members need it most.

The first step in making the most informed decisions about your coverage is understanding your benefits and how they work. Use the information in this guide to maximize your benefits and find the best fit for you and your family.



Eligibility

You are eligible to participate in the Barnes Next360 program if you:

- > Are a U.S.-based active salaried or non-union hourly employee
- > Work at least 20 hours per week*

Generally, spouses, domestic partners and dependent children are eligible to enroll for benefits under the Next360 program. Eligible dependents include:

- > Your spouse
- > Your domestic partner**
- > Your children or domestic partner's children, up to age 26, for medical, dental, vision and child life insurance
- > Your unmarried children or domestic partner's children of any age who are incapable of self-support due to a mental or physical disability and who are totally dependent upon you**

*Certain coverage limitations may apply for individuals scheduled to work less than 30 hours per week. Please consult your HR Representative or Summary Plan Description (SPD) for more information.

**Certain eligibility and documentation requirements must be satisfied for enrollment. Verification of domestic partner eligibility will be subject to completion of the Affidavit of Domestic Partnership and required supporting documentation.

Make sure your dependents are eligible before enrolling

Not sure about a dependent's eligibility? Use the following guidelines:

- > **Medical, dental, vision, life insurance:** Your children or domestic partner's children are eligible up to age 26 without student status requirements.

If you enroll someone who is not eligible, you may have to reimburse Barnes for any claims or expenses paid for that person. Barnes cannot refund any difference in your premiums after canceling your ineligible dependent's coverage. Honest mistakes happen, but you can be subject to disciplinary action — especially if we suspect fraud. Penalties may include termination of coverage for that plan and/or termination of employment.

Domestic partners

You can enroll a domestic partner (and his or her eligible child[ren]) in your medical, prescription drug, dental, vision and other voluntary benefits programs. Domestic partners are generally defined as two adults of the same or opposite sex who:

- > Are at least age 18
- > Are not related by blood
- > Have lived together continuously for at least 12 months and plan to do so indefinitely
- > Are mutually responsible for their common welfare
- > Reside at the same address
- > Maintain no other domestic partnerships or marriages

To register your domestic partner for coverage, you will be required to provide a signed, notarized affidavit and proof of the domestic partnership upon enrollment.

We may ask for proof of eligibility for dependents

When you enroll your eligible spouse, domestic partner and/or child(ren) in the various Barnes benefits plans — and when you continue their participation at each Open Enrollment — you're certifying that the person is an eligible dependent under the terms of the plan. We may ask for documentation that proves the dependent's eligibility when you first enroll the dependent or later in the year.

Please provide this proof in a timely manner. If you don't, you may delay the dependent's coverage under the plan. Ask your HR Representative if you have any questions about this requirement.

Making a change to your benefits during the year (qualified life event)

The Internal Revenue Service (IRS) does not permit you to change benefits selections during the year unless you have a qualified life event — such as marriage, divorce, change in domestic partner status, birth or adoption of a child, or changes in insurance options.

If you experience a qualified life event and need to make changes to your benefits, you must do so within 30 days of the effective date of the event. Please visit the Life Events section of the Next360 website at barnesgroupbenefits.com for more details.



The Affordable Care Act and you Public Health Insurance Marketplace

The Marketplace is designed to serve those who cannot get qualified medical coverage through their employer or a public program. You are currently eligible for Barnes health benefits, and your benefits meet the minimum essential coverage standard set by the Affordable Care Act. Since you're eligible for comprehensive benefits through Barnes, it is unlikely that you will be eligible for the financial benefits of the Marketplace. For example, you won't qualify for a discount (subsidy), you'll have to pay for that coverage on an after-tax basis, and Barnes will not contribute to the cost of any coverage purchased from the Marketplace.



One of the greatest values of a benefits package is the ability to protect not only you, but your family members, as well. Please review eligibility guidelines to be sure you are enrolling your family appropriately.



Enrollment

5 EASY STEPS TO COMPLETE YOUR BENEFITS ENROLLMENT

Follow this step-by-step checklist to ensure a smooth benefits enrollment process. It's your responsibility to review your benefits and complete your enrollment before the deadline.

<p>Step 1 Review this guide and our Next360 website.</p>	<p>This benefits guide and the Next360 website, barnesgroupbenefits.com, provide the information you need to understand your coverage options.</p>
<p>Step 2 Understand your coverage and costs.</p>	<p>Review your options carefully to ensure they provide the best coverage and costs for you and your family.</p>
<p>Step 3 Gather any information you may need.</p>	<p>Before you enroll, make sure you have the following personal data for yourself and your dependents or beneficiaries:</p> <ul style="list-style-type: none"> — Names — Social Security numbers — Home addresses — Dates of birth — If you're enrolling for the first time, we may also ask for proof of dependent eligibility. Please provide this information in a timely manner. If you don't, you may delay the dependent's coverage under the plan.
<p>Step 4 Call or log in to enroll.</p>	<ul style="list-style-type: none"> — To enroll by phone, call 1-877-435-0260. A representative will answer your questions and record your benefits elections Monday – Friday from 8:30 A.M. to 5:30 P.M. EST. — To enroll online, log in to https://benefits.plansource.com/logon/barnes. — You can also access the benefits portal through a single sign-on feature by logging in to your UKG Pro account under Menu >> Myself >> Benefits >> PlanSource/MarketLink Benefits Enrollment Site. — Username: First initial of first name, up to the first six letters of the last name and the last four numbers of SSN — Password: Your birthdate (YYYYMMDD) — Example: Rebecca Anderson, XXX-XX-2345, August 14, 1982 — Username: randers2345, Password: 19820814 — After your initial login, you will be prompted to change your password. Please keep your new password in a secure location so you can easily access the benefits enrollment platform in the future.
<p>Step 5 Carefully review your benefits confirmation statement.</p>	<p>The confirmation statement you receive in the mail reflects the benefits you elected. This is your last chance to correct any errors or take specific actions, such as completing the domestic partnership declaration form or other qualifications, to ensure your benefits coverage will be in effect when you are first eligible, or on January 1 following Open Enrollment. Failure to complete your benefits enrollment within 30 days of your hire date will result in your enrollment in the Company's core benefits coverage only.</p> <p>Contact your local HR Representative as soon as possible if your confirmation statement is incorrect or if you do not receive a confirmation statement.</p>

Benefits enrollment technology

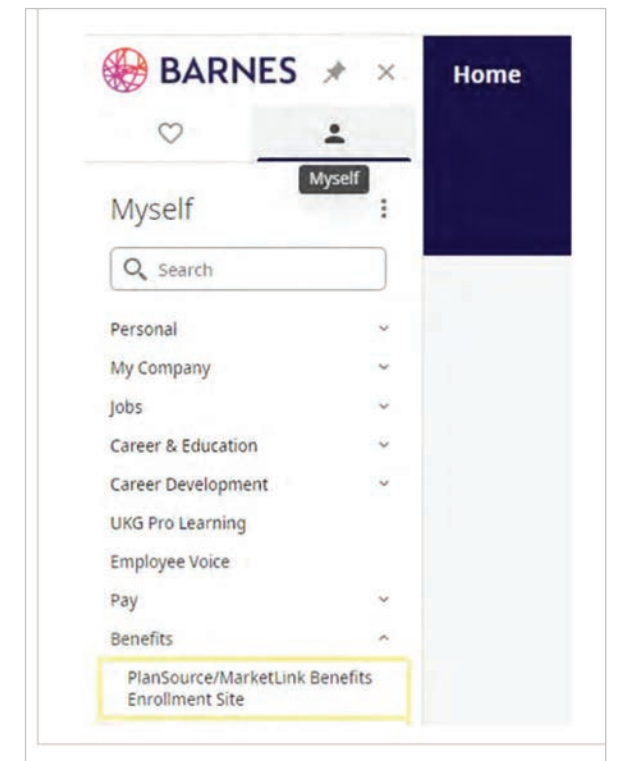
Single sign-on (SSO) access

There's a feature that makes it easy to enroll for benefits on the PlanSource/MarketLink Benefits Enrollment Site. SSO works behind the scenes so you can seamlessly and securely sign in to the benefits enrollment platform via UKG Pro system. It's easy to manage without extra passwords to remember.

You can access the benefits enrollment site by logging in to your UKG Pro account and selecting **Menu >> Myself >> Benefits >> PlanSource/MarketLink Benefits Enrollment Site**.

Enrollment for new hires

As a new hire, you will be required to complete your benefits enrollment within 30 days of your date of hire.



Medical, prescription drug and dental member ID cards

After you enroll, new ID cards will be sent to you from Quantum Health and Guardian®. You can also print your member ID cards from the secure member websites at mybgibenefitscenter.com and guardiananytime.com.



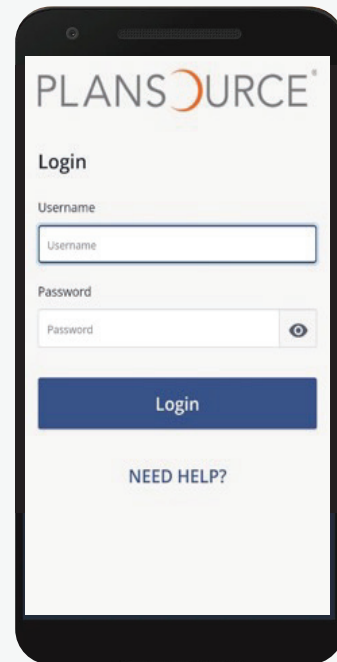
ACCESS PLANSOURCE ON YOUR MOBILE DEVICE

PlanSource can be accessed on your mobile device to enroll in your benefits, document a life event or confirm benefit premiums.



Follow these simple steps to

- > Navigate to benefits.plansource.com/logon/barnes or scan the QR code
- > Log in via your PlanSource credentials



Benefits services and enrollment support

Throughout the year, representatives from our PlanSource Benefits Service Center are available to provide support for enrollment and benefits plan questions.



Call **1-877-435-0260**, Monday – Friday, 9:30 A.M. to 5:30 P.M. EST to talk with a representative. They can help with things like:

- > Comparing plan options
- > Resetting your username and password
- > Accessing the PlanSource/MarketLink benefits enrollment site
- > Making enrollment elections and updating beneficiaries
- > Making mid-year contribution adjustments to your Health Savings Account (HSA)
- > Handling warm transfers to other Barnes vendors and carrier partners
- > Making mid-year qualified life event benefits changes

IMPORTANT

Your benefits elections must be finalized within 30 days of your hire date. Failure to enroll by this date will result in the waiver of all benefits, with the exception of any Company-sponsored core benefits. All other benefits will be waived. You will not be eligible to enroll until the next Open Enrollment period or qualified life event, whichever occurs first.

If you experience a qualified life event (for example, marriage, divorce, birth or adoption of a child, or other similar life event), please notify your HR Representative. Completion of qualified benefits changes must be made no later than 30 days following the life event, including documentation provided as proof of the event. For more information regarding domestic partner eligibility and enrollment requirements, refer to barnesgroupbenefits.com/benefit-basics/domestic-partner.



Health & wellbeing

TRANSFORMING LIVES FOR BETTER HEALTH

Advancing the health and wellbeing of our employees is deeply rooted in our benefits philosophy. We are committed to building a healthier company, one employee at a time.

From comprehensive benefits options that fit your budget to outcome-based programs, support, resources and expertise, our health benefits are designed to help our employees live healthier and fuller lives — at work and at home.

Medical

Our plans:

- > Encourage wellbeing checkups and routine care
- > Promote consumerism of health care services
- > Provide security and help protect you and your family against large financial burdens in the event of a serious illness or injury

Medical Plan Options	Key Plan Features
Choice Plus	Highest employee premiums. Lowest deductible of all plans.
HSA Prime	Mid-range deductible plan featuring a Company-matching HSA contribution with your own HSA contributions.
HSA Basic	Highest deductible of all plans but features lowest premiums. Also includes a Company-matching HSA contribution with your own HSA contributions.



Coverage for the employee-only tier is free under the HSA Basic plan.

Our medical coverage also includes a Diabetes Management Program through Livongo® for individuals living with diabetes. It's designed to promote routine glucose testing and provide participants with subsidized diabetic supplies. See [page 34](#) for details.



HOW MEDICAL EXPENSES ARE PAID

Barnes self-insures our medical, prescription and dental plans. This means that Barnes pays the actual cost of all health care claims, so every claim affects our bottom line. Our vendors – Meritain Health®, CVS Caremark® and Guardian – handle the administration and claims processing for our benefits plans, and they establish provider networks and negotiate discounted rates with doctors and facilities. However, Barnes remains responsible for paying the actual cost of each claim.



Medical summary of benefits

The chart below is a summary of typical medical expenses and out-of-pocket costs for care received under our four medical plans. You can find a more comprehensive comparison of the benefits plans on the Next360 website at barnesgroupbenefits.com.

Care Coordinator support	Quantum Health: 1-855-649-3862, mybgibenefitscenter.com
Provider network	Aetna Choice® POS II (Open Access)
Medical claims administrator	Meritain Health
Pharmacy claims administrator	CVS Caremark

MEDICAL PLAN	HSA BASIC	HSA PRIME	CHOICE PLUS
Deductible (Individual/Family)	\$7,050/\$14,100	\$2,500/\$5,000	\$1,000/\$2,000
Office visit/Specialist copay	n/a	n/a	\$25/\$40
Coinsurance (Employee)	n/a	30%	20%
Out-of-pocket maximum (Individual/Family)	\$7,050/\$14,100	\$5,000/\$10,000	\$4,000/\$8,000
Barnes HSA match (Individual/Family)	\$750/\$1,500	\$500/\$1,000	n/a
TeladocHealth		\$56/session	
Medical "opt-out" waiver credit		\$600	

PRESCRIPTION DRUG*			
	HSA BASIC	HSA PRIME	CHOICE PLUS
Deductible applies?	Yes	Yes	No
30-day supply or less: Obtain from any CVS Pharmacy®			
Preventive generics	\$0 (bypasses deductible)	\$0 (bypasses deductible)	\$0 copay
Generics (non-preventive)	\$15 copay	\$15 copay	\$15 copay
Preferred brand	\$40 copay	\$40 copay	\$40 copay
Brand	\$70 copay	\$70 copay	\$70 copay
Specialty (through CVS Specialty pharmacy)	\$220 copay	\$220 copay	\$220 copay
90-day supply or less: Obtain through CVS Pharmacy			
Preventive generics	\$0 (bypasses deductible)	\$0 (bypasses deductible)	\$0 copay
Generics (non-preventive)	\$40 copay	\$40 copay	\$40 copay
Preferred brand	\$80 copay	\$80 copay	\$80 copay
Brand	\$140 copay	\$140 copay	\$140 copay
Specialty (through CVS Specialty pharmacy)	\$440 copay	\$440 copay	\$440 copay

*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.



How the medical plans work

Amounts shown in this chart represent in-network services.

	HSA BASIC	HSA PRIME	CHOICE PLUS*
Preventive Care			
Eligible preventive services include annual exams, certain screenings, immunizations and health education.	Preventive care is covered at 100% with no deductible when you use network providers.		
Calendar-Year Deductible (In Network)			
You are responsible for the deductible.	Individual: \$7,050 Family: \$14,100**	Individual: \$2,500 Family: \$5,000**	Individual: \$1,000 Family: \$2,000**
Coinsurance			
Once you've paid your calendar-year deductible, your costs for covered services will be based on the plan's coinsurance schedule.	n/a	The plan pays 70% You pay 30%	The plan pays 80% You pay 20%
Out-of-Pocket Maximum***			
When your share of costs reaches the limit, the plan pays 100% of covered expenses for the rest of the year.	Individual: \$7,050 Family: \$14,100	Individual: \$5,000 Family: \$10,000	Individual: \$4,000 Family: \$8,000

*Primary care physician (PCP) and specialist visits are subject to copays.

**The family deductible includes employee + one or more enrolled family members; no benefits will be paid for any family member until the family deductible is met.

***Includes coinsurance, copays and deductible amounts.



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.

All employees, regardless of Barnes medical plan enrollment, are encouraged to take advantage of the free and confidential services of Quantum Health.

Your personal health care guides

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

- > Serve as personal health care guides who get to know members' unique health and wellness needs
- > 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
- > Bring personalized health care solutions to members

When do I contact MyQHealth Care Coordinators?

Anytime. Some of the ways Care Coordinators help include:

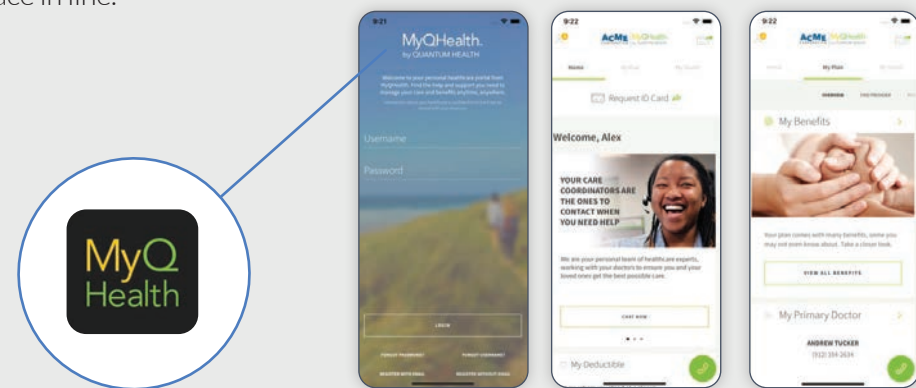
- > Replacing ID cards
- > Answering claims, billing and benefits questions
- > Helping save money on out-of-pocket costs
- > Understanding how to get the most out of benefits
- > Explaining coverage and charges
- > Helping with medical needs — planned or unplanned

When you don't know where to begin, start with MyQHealth

MyQHealth Care Coordinators have all the right tools and services to ensure you and your family members are receiving the right care — and using your benefits to the fullest.

HOW DO I CONTACT MYQHEALTH CARE COORDINATORS?

Call your MyQHealth Care Coordinators with any questions at **1-855-649-3862** (Monday – Friday, 8:30 A.M. – 10 P.M. EST), visit mybigbenefitscenter.com or download the **MyQHealth – Care Coordinators app** to chat or securely text message with a Care Coordinator whenever you need them. If you're asked to wait on the line, **leave a message for callback** without losing your place in line.



In addition to having Spanish-speaking Care Coordinators on staff, MyQHealth has other language translation services available upon request.

HEALTH CARE THAT PUTS YOU AT THE CENTER



Pharmacy benefits

Barnes pharmacy coverage is designed around prevention, maintenance and helping you live a healthier life. Offered through CVS Caremark, our prescription drug plans are automatically integrated with your medical plan coverage. They are thoughtfully crafted to provide comprehensive coverage for routine needs, as well as specialty medications for the most complex conditions. We also provide free generic preventive medications supporting 14 diagnostic categories.

Three medical plans — one prescription drug plan

Each of our three medical plan options provides the same CVS Caremark prescription drug benefits. Your prescription drug costs will depend on whether you purchase at a retail pharmacy or through mail service, and whether you buy generic or brand-name medications.

PRESCRIPTION DRUG SUMMARY OF BENEFITS

Prescription Drug*

30-day supply or less:

> Obtain from any CVS Pharmacy®

Preventive generics: \$0
(bypasses deductible on HSA plans)

Generics (non-preventive): \$15 copay

Preferred brand: \$40 copay

Brand: \$70 copay

Specialty (CVS Specialty® pharmacy):
\$220 copay

Up to a 90-day supply:

> Obtain through CVS Caremark® Mail Service Pharmacy or from any CVS Pharmacy

Preventive generics: \$0
(bypasses deductible on HSA plans)

Generics (non-preventive): \$40 copay

Preferred brand: \$80 copay

Brand: \$140 copay

Specialty (CVS Specialty pharmacy):
\$440 copay

Preventive Drug List for our HSA plan members

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 money, you will not be required to first meet your deductible before the plan provides coverage for drugs on this list. In addition, preventive generics on the CVS Caremark formulary will be free (\$0 copay).

*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.

Manage your prescription drug benefits on the CVS Caremark website

Register at [caremark.com/wps/portal/REGISTER_ONLINE](https://www.caremark.com/wps/portal/REGISTER_ONLINE) to order prescription refills, review the plan's formulary, get drug cost estimates, find ways to reduce your medication costs and manage your prescription benefits online.



Preventive Generics Program

The prescription drug plan features a comprehensive Preventive Generics Program. This program encourages compliance with long-term medications that help prevent complications associated with chronic illnesses.

When you purchase generic medications on the CVS Caremark Preventive Generic Medication List, your deductible and copays are waived, and your medications will be free.

Preventive Generics Program	
Type of medication	Prescriptions specifically to treat:
	<ul style="list-style-type: none"> - Asthma - Diabetes - Hypertension - Hyperlipidemia - Mental health - Anticoagulants - Anticonvulsants - Some cardiac conditions - Osteoporosis - Chemical dependency - Anti-obesity - Multiple sclerosis - Immunosuppressive agents - Other miscellaneous conditions
Plan deductible	Waived
Your prescription costs	Generics: \$0 copay

You can review the full Preventive Generic Medication List on the Next360 website.

Important information about your prescription drug plan benefits

When you enroll in the HSA Prime or HSA Basic medical plans:

- > You must pay all out-of-pocket costs for prescription drugs until you meet your annual deductible (combined with medical). After you meet the deductible, you will be responsible for your plan's prescription copays until you reach the out-of-pocket maximum.
- > Preventive generic medications bypass the deductible and are available at \$0 cost to you.
- > You can use your Health Savings Account (HSA) to pay for your prescriptions.

Prescription drug types are listed in the formulary

A drug formulary is a list of preferred medications published by CVS Caremark. You can find the drug formulary at barnesgroupbenefits.com/health-wellness/pharmacy. Medications fall into these categories:

- > **Generic drugs** An FDA-approved drug composed of virtually the same chemical formula as a brand-name drug, but usually at a much lower cost.
- > **Brand formulary** If a generic medication is not available for your condition, your doctor may prescribe a brand-name medication. Brand formulary drugs have been evaluated by physicians and pharmacists at CVS Caremark and are considered a cost-effective way to treat a specific condition. They are covered at a slightly higher cost to you than generic drugs, but at a lesser cost than the brand non-formulary drug.
- > **Brand non-formulary** If you require a prescription medication that is neither generic nor brand formulary, you will pay the highest out-of-pocket cost for a brand non-formulary drug.
- > **Specialty drugs** This category includes prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C and hemophilia.

Any time you receive a prescription, ask your doctor if a generic drug is available and if it's right for your condition. Doing so can save you hundreds of dollars.



Health Savings Accounts (HSAs)

The HSA Prime and HSA Basic medical plans feature higher deductibles than the Choice Plus plan but lower employee premiums. Each plan also offers a Health Savings Account, or HSA, that includes Company-matching contributions you can use toward your deductible and other eligible expenses. With lower payroll deductions, matching contributions and tax savings, an HSA plan may be a cost-effective choice for you and your family.

The Health Savings Account is your money

The account is yours to keep even if you leave the plan or the Company. While an active employee, Barnes will help you fund your HSA through a matching contribution. You decide whether to use your HSA balance toward current eligible expenses, or let it grow and save it for future expenses – even into retirement.

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

2025 IRS maximum allowable HSA contribution*

- **Individual:** \$4,300
– **Over 55+:** \$5,300****
- **Family:** \$8,550
– **Over 55+:** \$9,300****



BARNES GROUP MATCHING CONTRIBUTIONS

HSA Basic

- **Individual:** \$750
- **Family:** \$1,500

HSA Prime

- **Individual:** \$500
- **Family:** \$1,000

*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.



2025 HSA contribution limits

The chart below shows the matching contributions Barnes will make based on your own HSA contributions and selected medical plan, up to the IRS maximum.

HSA BASIC	Barnes Contribution*	Your Maximum Contribution	IRS Maximum Contribution**
Individual	\$750	\$3,550	\$4,300
Family	\$1,500	\$7,050	\$8,550
HSA PRIME	Barnes Contribution*	Your Maximum Contribution	IRS Maximum Contribution**
Individual	\$500	\$3,800	\$4,300
Family	\$1,000	\$ 7,550	\$8,550

*Barnes will match participants' contributions up to the dollar maximums shown above. Matching contributions will be deposited on a per-pay-period basis.

**Maximum permitted amount contributed annually from all sources. Individuals age 55 and older can make an additional \$1,000 "catch-up contribution" starting the first year they turn 55, regardless of when their actual birthday falls. For example, if a person turns 55 on December 31, 2025, they can make the extra contribution starting January 1, 2025.

Don't focus on just the deductible

Think about how much you'll save in premiums too. You can contribute the money you save each month, up to the IRS-allowed limit, to build up your HSA and budget for the unexpected.

Remember:

- > The plans help protect you with an annual out-of-pocket maximum.
- > Preventive care is covered at 100 percent when you use network providers.
- > Unused balances in your HSA roll over each year and can be used to pay for current or future medical expenses, including deductibles and coinsurance.
- > All HSA plans use the same network of providers as the Choice POS plan.



Your HSA dollars

Use your HSA dollars to pay for medical, prescription, dental, vision and other qualified health care services that are not covered under your medical and dental plans. See IRS Publication 502 at [irs.gov](https://www.irs.gov) for a complete list of qualified expenses.

Triple tax advantages

1. Your contributions

When you make contributions to an HSA, those dollars are deducted from your pay before taxes. This reduces your taxable income, thus saving you money. Depending on your tax bracket, this can mean savings of 15 to 40 percent.

2. Your withdrawals

You can then use the money you've contributed to reimburse yourself for eligible health care expenses. You do not pay taxes on money used as long as it's for qualified medical expenses. Withdrawals made after age 65 for other purposes are subject to ordinary income tax.*

3. Interest earned

Your HSA is an interest-bearing account. This means it can be active in several investment options or brokerage accounts. You pay no taxes on your earnings.

*Based on current tax law.

HSA investment options

Your contributions earn interest and the opportunity to invest through Devenir® and Schwab Brokerage Account.

- > Choose from a wide range of securities, including mutual funds, stocks, bonds and more.
- > No minimum HSA balance is required to start investing (minimum trade requirements may apply).
- > Start investing when and how you want. There are no proprietary or default investments based on your HSA balance. You can easily transfer funds between the investment account and your HSA through HSA Bank's free online banking service.

Take your account with you

If you leave Barnes, remember that the HSA is your bank account. Any unused dollars remain yours. Your HSA dollars are available to pay for qualified health care expenses in the future for you and your eligible dependents.

Save your receipts

Unlike Flexible Spending Accounts (FSAs), HSAs do not require that you justify expenses at the time of payment. However, you may need your receipts if you are audited, or to itemize any ineligible (non-medical) expenses for your annual income tax filing.

Eligibility for an HSA

By law, you cannot contribute to an HSA if you are:

- > Not covered by a qualified high-deductible health plan
- > Covered by a second health care plan, such as a spouse's health care plan
- > Eligible to be claimed as a dependent on another person's tax return
- > Enrolled in TRICARE®
- > Enrolled in Medicare

More facts about HSAs

- > It is your responsibility to follow contribution rules/limits and use HSA funds for qualified expenses.
- > Non-qualified withdrawals are taxable and subject to a 20 percent penalty if you are under age 65 and not Medicare eligible. After age 65, or when Medicare eligible, withdrawals are treated as ordinary income without an additional penalty.
- > IRS regulations do not permit you to contribute to a standard Healthcare FSA and an HSA in the same calendar year. However, you may contribute to an HSA-compatible (Limited Purpose) FSA, which you can use to cover eligible vision and dental expenses. See Flexible Spending Accounts (FSAs) on [page 42](#) for more information about HSA-compatible FSAs.
- > Expenses associated with a domestic partner or the child(ren) of a domestic partner are not eligible for reimbursement from an HSA.



Go Green to Get Green Program

GET PAID TO SAVE ON CARE!

Find the quality care you deserve with Healthcare Bluebook

Most of us have no idea if the prices doctors and other health care providers offer are fair or not. When prices for the same in-network procedure can vary by over 500 percent, chances are you're paying more than you have to.

Healthcare Bluebook is an online tool that lets you research the cost and quality of health care services – so you can find the care you need at the right price. The power behind Healthcare Bluebook is an easy-to-use searchable database giving you the Fair Price™ – that is, the amount a patient should reasonably expect to pay. The Fair Price™ is determined based on the range of prices from the providers and facilities in your area.

Using Healthcare Bluebook can save you hundreds of dollars and also rewards you when you shop smart for health care. Our Go Green to Get Green Program will send you or your covered dependents a check for \$25, \$50 or \$100 if you choose a “green” provider for certain medical procedures. A “green” facility charges at or below the Fair Price™ for the specific procedure you have searched.

How it works

- > When your doctor suggests a test or procedure, take a minute to do a simple search in Healthcare Bluebook. Or work with your MyQHealth Care Coordinator (see page 28) to do the legwork for you.
- > Access Healthcare Bluebook online at healthcarebluebook.com/cc/barnes (company code: Barnes) and look for the color-coded cost and quality ratings. You can easily see a side-by-side comparison of available facilities and know where to go for the highest quality at the lowest costs.



The Go Green to Get Green Program

Each time you use a Fair Price™ provider for select health care services, first you save, then you get rewarded.

EACH PROCEDURE WITHIN THE GO GREEN TO GET GREEN PROGRAM HAS AN ASSOCIATED INCENTIVE, AS FOLLOWS.

Procedure	Incentive
Most CT scans	\$25
Most MRIs	\$25
Transthoracic echocardiogram (TTE)	\$25
TTE with doppler	\$25
Cataract surgery	\$50
Cholecystectomy (laparoscopic)	\$50
Ear tube placement (tympanostomy)	\$50
Heart perfusion imaging	\$50
Lithotripsy	\$50
Removal of adenoids	\$50
Sleep study	\$50
Tonsillectomy	\$50
Colonoscopy	\$100
Knee arthroscopy	\$100
Shoulder arthroscopy	\$100
Upper gastrointestinal endoscopy	\$100

Healthcare Bluebook

Shopping for a new phone or car is easy; shopping for health care is not. Healthcare Bluebook empowers employees to make informed decisions by providing an intuitive, easy-to-use web and mobile platform. This enables employees to look up services and compare providers on cost and quality. Stop overpaying for health care, and take health care price and quality transparency for a spin at healthcarebluebook.com/cc/barnes.

- > Bluebook's Fair Price™ calculates the reasonable amount you should be paying for a medical service.
- > This makes it simple to find high-quality, cost-effective facilities and physicians.
- > With quality transparency, you can be sure you're always getting the highest-quality care for the best price.



USE YOUR SMARTPHONE TO ACCESS HEALTHCARE BLUEBOOK

Download the free Healthcare Bluebook app from the Apple App Store or Google Play. Then launch the app on your phone and click “My Employer Provides Bluebook.” Enter your company code (Barnes) and any additional login information as prompted. Once you've logged in, search for your procedure, review the price range shown on the color bar, then scroll down the page and review the list of facility options by quality and cost.

Dental plans

Barnes offers two Guardian dental plans for you and your family:

- > **Advantage plan** — Higher monthly premiums with lower out-of-pocket costs
- > **Value plan** — Lower monthly premiums with higher out-of-pocket costs

DENTAL SUMMARY OF BENEFITS*

In-network benefits**	ADVANTAGE PLAN	VALUE PLAN
Individual deductible	None	\$100 per covered individual (\$300 maximum per family)
Preventive services	100% of covered charges	100% of covered charges
Basic services	80% of covered charges	60% of covered charges
Major services	50% of covered charges	40% of covered charges
Orthodontia	50% of covered charges; lifetime maximum of \$2,000 per individual	No coverage
Annual maximum	\$2,000 per covered individual	\$1,000 per covered individual

*This is only a summary of how the dental plans pay benefits. Please refer to your plan's Summary Plan Description (SPD) and the Next360 website at barnesgroupbenefits.com for complete details.

**Coverage for out-of-network services is available on a reduced-coverage basis at reasonable and customary rates. You will be responsible for all charges above the reasonable and customary rates.

Save with network dentists

It's always a best practice to seek care from network dentists. Your percent share of the cost is the same whether you go in or out of the network for covered dental services. However, that percent is calculated from a lower negotiated rate when you stay in the network. When you go outside the network, you have no control over how much your dentist charges. To find an in-network dentist, try our "Find a Provider" tool available at barnesgroupbenefits.com/health-wellness/dental.

Smile!

A bright smile takes more than just brushing and flossing — good oral health is an essential part of a healthy lifestyle.



Vision plans

Caring for your vision can lead to a better quality of life. And it can help you detect underlying health conditions well before other signs become apparent. Barnes offers two vision plans through Vision Service Plan (VSP), one of the leading vision providers nationwide.

Pair VSP coverage with your medical insurance

Your medical plan options include full coverage for an annual preventive care eye exam. Adding VSP coverage is a great supplement for the purchase of lenses, frames and contact lenses.

VISION SUMMARY OF BENEFITS*

In-network benefits**	ADVANTAGE PLAN	VALUE PLAN
Annual eye exam	100% after \$10 copay	100% after \$20 copay
Lenses — standard	\$25 copay	\$20 copay
Lens options	\$15 – \$160, depending on options selected	\$17 – \$175, depending on options selected
Frame allowance	\$170 every 12 months Choice of frames <u>or</u> contacts <i>(Benefit cannot be duplicated with contact lens allowance)</i>	\$130 every 24 months Choice of frames <u>or</u> contacts <i>(Benefit cannot be duplicated with contact lens allowance)</i>
Contact allowance	\$150 every 12 months Choice of frames <u>or</u> contacts <i>(Benefit cannot be duplicated with frame allowance)</i>	\$130 every 24 months Choice of frames <u>or</u> contacts <i>(Benefit cannot be duplicated with frame allowance)</i>

*This is only a summary of how the vision plans pay benefits. Please refer to your plan's Summary Plan Description (SPD) and the Next360 website at barnesgroupbenefits.com for complete details.

**Coverage for out-of-network services is available on a reduced-coverage basis at reasonable and customary rates. You will be responsible for all charges above the reasonable and customary rates.



YEARLY EYE EXAM

Nearly 4.2 million Americans of ages 40 and older are visually impaired. That's 20/40 or worse in the better-seeing eye.¹

Be sure to get an eye exam every year and wear any corrective lenses as prescribed.

¹National Eye Institute, nei.nih.gov/eyedata/vision_impaired.

Diabetes Management Program

Through Livongo

Get ongoing support to manage your condition

Our Diabetes Management Program is brought to you by Livongo in partnership with Meritain Health. It's available to all employees and covered dependents who are diagnosed with diabetes and enrolled in one of our medical plans.

If you enroll in this voluntary program, you'll receive a FREE connected glucose meter. The meter automatically sends your readings to your own personal diabetes website, caregivers, family and doctors.

You'll be also assigned a health coach who will monitor your results to help keep you healthy. And you'll get:



Diabetic testing supplies — test strips, lancing device, lancets and other diabetes supplies with no out-of-pocket copays or deductibles, when you regularly maintain and transmit your blood glucose readings to Livongo



Live, personalized health coaching to help you manage your diabetes medications



Online portal and smartphone app where you can access and share your results with your health care providers or family members



DIABETES MANAGEMENT PROGRAM

Call 1-800-945-4355 or visit join.livongo.com/MERITAIN/register to get started.

Enrollment code: Meritain

Making diabetes management easier

Participation in the Diabetes Management Program and ongoing glucose monitoring entitles participants to free diabetic supplies, including test strips and lancets.



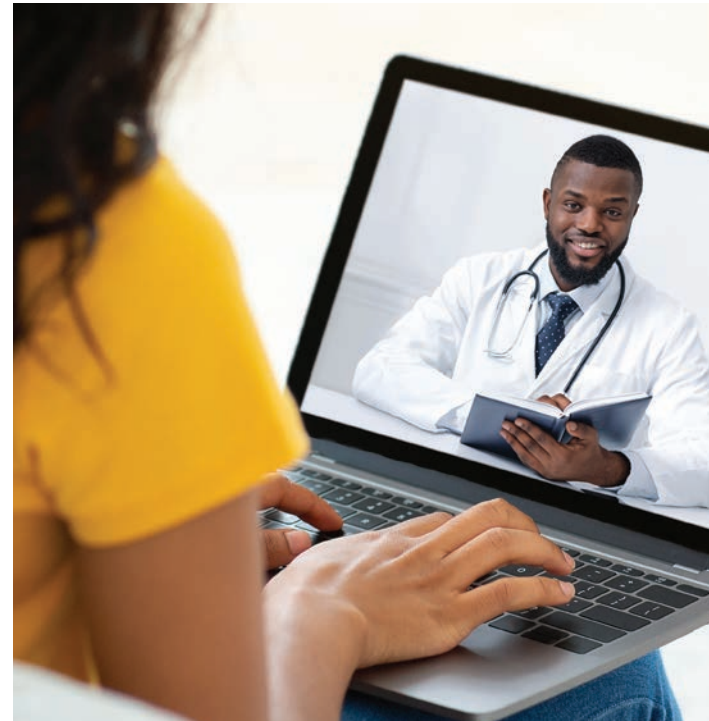
Teladoc Health

You pay just \$56 per session to consult with a Teladoc Health board-certified, licensed doctor by phone or video chat anytime, day or night. While Teladoc Health is not intended to replace your primary care physician, it can provide a convenient alternative to more costly places of treatment. It also gives you access to care after hours or when you're away from home.

With your permission, Teladoc Health can share your consultation record with your primary care physician.

Teladoc Health doctors can diagnose and prescribe medications for non-emergency issues, such as:

- > Ear/sinus infections
- > Bronchitis
- > Allergies
- > Colds and flu
- > Urinary tract infections
- > Respiratory infections
- > Strep throat, and more



Teladoc Health

Call **1-800-TELADOC (1-800-835-2362)** or log in at teladochealth.com or through the Teladoc Health app to request a consultation. You'll be connected with a doctor who is licensed to practice medicine in your state. If you register in advance, Teladoc Health will be ready whenever you need help.

Download the free app: Search for Teladoc Health in the Apple App Store or Google Play.

CHOOSE WISELY

Making a smart choice when you need medical care can save you money and time. If it's a true emergency and your life is in danger, call 911 or go to the nearest emergency room. Otherwise, you have options.



Your primary care physician is your first stop for treating minor illnesses and injuries, preventive screenings and other non-emergency care. They get to know you and your medical history over time. This helps them recommend the right care for you and catch problems early, when treatment works best.



Teladoc Health connects you with a doctor via phone or video anytime, anywhere. Get non-emergency treatment 24/7 and pay about the same amount you would to visit your regular doctor's office. And you don't have to make an appointment or leave home or work to get there.*

*Teladoc Health operates subject to state regulations.

- Allergies
- Bronchitis
- Cold and flu symptoms
- Ear infections
- Sinus problems
- Behavioral health services
- Dermatology



Walk-in clinics get you care quickly for minor issues without an appointment and are often open evenings and weekends. These clinics can be located in stores and pharmacies.

- Allergies
- Cold and flu symptoms
- Ear infections
- Headache/migraine
- Sore or strep throat
- Sprains



Urgent care centers can treat serious but non-life-threatening issues in a medical facility outside of a traditional hospital-based or freestanding emergency department. X-ray and lab services are usually offered.

- Back/neck pain
- Cuts and minor burns
- Flu symptoms
- Respiratory issues
- Sprains or fractures
- Stomach pain





Financial protection programs

PREPARING FOR WHAT'S AHEAD

Our benefits help you save for your retirement, protect your loved ones, maximize your assets and plan for the unexpected.

In addition to comprehensive retirement plans and programs, we offer several survivor benefit plans and disability protection options, providing you and your family with important financial protection.



Financial protection programs

If you want to . . .	Then consider this . . .
Protect your family	Life insurance: <ul style="list-style-type: none"> — Basic life insurance and basic accidental death and dismemberment (AD&D) insurance provided by Barnes — Supplemental options for you and your dependents
Protect your income	Disability insurance: <ul style="list-style-type: none"> — Short-term and long-term disability policies provided by Barnes — Two supplemental LTD options
Pay today's expenses with untaxed dollars	Flexible Spending Accounts (FSAs): <ul style="list-style-type: none"> — HSA-compatible (Limited Purpose) FSA — Health Care FSA — Dependent Care FSA
Pay tomorrow's expenses with untaxed dollars	High-deductible health plan (HDHP) with a Health Savings Account (HSA) and Company match
Plan for the unexpected	<ul style="list-style-type: none"> — Accident insurance — Critical illness insurance — Hospital indemnity insurance — ID theft protection — MetLife legal benefits
Build your retirement income	<ul style="list-style-type: none"> — 401(k) Retirement Savings Plan with Company match — Company-funded 4% defined retirement plan contribution



Flexible Spending Accounts

A Flexible Spending Account (FSA) is a pre-tax account used to pay for eligible health care expenses, such as medical, dental and vision care, or for dependent care expenses, such as preschool, summer day camp, before- or after-school programs, and child or elder day care. It's a smart, simple way to save money and lower your taxes while helping your family stay healthy and protected.



HEALTH CARE FSA

Annual contribution: Up to \$3,200 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 \$3,200 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.

Decide how much to contribute to your FSA

1. Review the list of eligible FSA expenses at barnesgroupbenefits.com/financial-protection/flexible-spending-accounts. You can also review IRS publications 502 and 503 at [irs.gov](https://www.irs.gov) to learn more.
2. Total your annual health care costs and dependent care costs separately if you plan to use both accounts. You cannot transfer funds from one to the other after you deposit them.
3. Divide your annual totals by 12 to get a monthly total.
4. Estimate conservatively. Subtract approximately 10 – 15 percent from your monthly total. Use this conservative figure for your monthly deduction to avoid having leftover funds at the end of the year.

If you don't use it, you lose it

Deposit only what you need into your FSA. You will lose any money that's left over at the end of the year. So be conservative when you estimate.

Domestic partners are not eligible for FSA reimbursement

Domestic partners and children of domestic partners who are not also dependents of the employee are generally not considered eligible dependents under federal tax law. As a result, you cannot use your FSA for reimbursement of medical or dependent care expenses for your domestic partner or domestic partner's child(ren).



Keep your receipts

Whether you pay out of pocket or with the FSA debit card you'll receive when you open your account, always keep your receipts. You may need them to validate expenses.



Life and AD&D insurance

Get peace of mind knowing you've helped protect your loved ones. Life insurance and accidental death and dismemberment (AD&D) insurance help provide for the people who depend on you financially if you can't be there for them. The money can be used for final expenses, to help replace your income, cover debts, pay your mortgage, fund a child's education and more.

Barnes plans offer life insurance options for all budgets and life needs. In addition, these plans come with programs and services to help plan your estate. And they provide an accelerated death benefit feature if you are diagnosed as terminally ill (less than 12 months to live).

Coverage	Hourly Employees	Salaried Employees
Basic Life Insurance	1 times base salary up to \$300,000 (min. \$50,000)	1.5 times base salary up to \$300,000
AD&D Insurance	1 times base salary up to \$100,000 (min. \$50,000)	1.5 times base salary up to \$100,000

If you would like extra financial security, you have the opportunity to purchase additional life insurance for yourself, your spouse and/or your children.

Coverage	Supplemental Life Insurance
Employee*	Increments of 1 to 6 times annual base salary, up to \$1.7 million
Spouse/domestic partner	\$10,000 – \$250,000 in \$10,000 increments. Amounts over \$100,000 will be in \$50,000 increments, not to exceed 100% of employee supplemental life amount
Child(ren) up to age 26	\$5,000 – \$10,000

*May require Evidence of Insurability (EOI).

Coverage under Basic Life, AD&D and Employee Supplemental Life are subject to age reduction rules.

We must report Basic Life Insurance amounts over \$50,000 as imputed income

Company-provided life insurance benefits that exceed \$50,000 may result in taxable income for you. This is known as "imputed income." We will report the excess amount as earnings in your paycheck, which makes them subject to federal, state and FICA taxes each pay period.

Increasing your coverage

If you elect supplemental life insurance for yourself when you first become eligible, you may elect to increase your basic coverage up to 4x of your base salary, or \$775,000, without providing Evidence of Insurability (EOI). If you enroll in supplemental coverage after you're first eligible, or for an amount higher than 4x your base salary or \$775,000, EOI may be required.

Understanding Evidence of Insurability (EOI)

If you choose to add supplemental life insurance or increase the amount you already have during Open Enrollment, you may be required to provide Evidence of Insurability. EOI is a statement of your physical condition, occupation and other factors that might affect your acceptance for insurance coverage.

Guardian may request additional information from you or your doctor, depending on the information contained in the EOI.

Supplemental life insurance amounts that are subject to EOI will not be effective until you receive approval from Guardian. Also, you will begin to pay for these benefits only if and when you are approved.

An extra benefit of Guardian life insurance

Will Prep Services, a will preparation service, offers a range of services to help you communicate how you want to provide for your loved ones.

For eligible members with supplemental life insurance, services include the following – and more.

Estate planning documents: Eligible members have access to a number of planning documents, such as wills, health care power of attorney, financial power of attorney and living wills. Documents are easy to use and understand.

Access to estate planners: The complexities of estate planning can be overwhelming, especially during times of need. Each member is provided with up to three phone consultations with an estate planner.

Attorney-assisted will preparation: While many people feel comfortable using the service's interactive web-based program to develop their own will free of charge, others prefer to have an attorney actually prepare the will. The option for an attorney-prepared will is available for a modest charge.

Resource library: Learn the importance of estate planning, organizing your personal affairs and protecting your loved ones through unlimited access to a dedicated legal/financial website. Each member can access a glossary of legal terms, a variety of legal articles and guides, as well as legal frequently asked questions (FAQs).

For more information on life insurance and AD&D insurance benefits, visit the Next360 website.

Make sure you designate your beneficiaries

Initial enrollment is the best time to select beneficiaries for your life insurance proceeds. However, be sure to review them each year during the Open Enrollment period to make sure they are still accurate.



Disability insurance

If you cannot work due to a non-work-related sickness or injury, disability insurance can help you meet expenses and maintain your standard of living. It can help you pay bills, such as your mortgage, tuition and car payments, and it can help cover expenses for food, clothing and utilities. Disability insurance replaces a portion of your income to help provide financial security until you get back on your feet and return to work.

Short-term disability (STD)*

When you're out of work for up to 26 weeks

Short-term disability coverage provides benefits to eligible employees when they cannot work for a short period of time due to a covered illness or injury. Once approved, the STD benefit provides a percentage of your income, for up to 26 weeks, if you're out of work due to a non-work-related illness, injury or condition. Common causes of disability absence include:

- > Illness
- > Injury
- > Pregnancy

All disabilities require evidence from your doctor that explains your condition and estimates how long you'll be unable to work. In most cases of STD, there is a short waiting period between the date you leave work and the date when you actually receive your benefits. Once your disability leave has been approved and the waiting period is over, you will receive a percentage of your base salary (65% or 75%) in the form of a salary continuance from Barnes.

Get back to work sooner

Guardian disability specialists will work with you, your doctor and your employer to help you get back on the job when it's medically safe to do so. Visit [barnesgroupbenefits.com](https://www.barnesgroupbenefits.com) for additional plan details.

*Subject to applicable eligibility and waiting period rules.

Long-term disability (LTD)*

When you're out of work for longer than 26 weeks

Long-term disability coverage provides benefits when you cannot work for a longer period of time due to a non-work-related illness or injury. Your LTD coverage, if approved, pays a portion of your income after 26 consecutive weeks of STD. The benefit pays 50 percent of your annual base pay, subject to a monthly maximum of \$10,000 or \$20,000, depending on your position.

Basic Long-Term Disability Coverage (company-provided)	Coverage Level
50% of your annual base pay	Up to monthly maximum of \$10,000 or \$20,000 (depending on your position)

Supplemental long-term disability*

You can purchase extra LTD coverage for added peace of mind. This pays a portion of your salary on top of the basic LTD benefit. Choose from the following two supplemental LTD options:

Optional Supplemental Long-Term Disability Coverage	Coverage Level (up to a monthly permitted maximum)
10% option	50% basic + 10% supplemental = 60% of your annual base pay
16 ² / ₃ % option	50% basic + 16 ² / ₃ % supplemental = 66 ² / ₃ % of your annual base pay

Critical illness insurance

When a serious illness strikes, critical illness insurance offered through Aetna can provide financial support to help you through a difficult time, protecting your hard-earned savings and assets. It can pay you a lump-sum cash benefit, which you can use any way that meets your needs.

Critical illness and cancer insurance

A diagnosis of cancer, heart disease or stroke can disrupt your life physically, emotionally and economically. A critical illness plan helps you cope with the costs associated with a life-threatening disease, while providing some peace of mind to your family.

Coverage available up to \$30,000

This benefit depends on the level of coverage you select. Coverage for your spouse and children is also available and will be determined based on 50 percent of your coverage level. The money is paid to you directly, so you can use it for whatever you need.

- > Help offset loss of a paycheck
- > Pay your medical plan deductible, coinsurance or copay
- > Pay expenses not covered by health insurance
- > Pay normal living expenses (mortgage, car payments, utility bills, child care, groceries, credit card bills, etc.)

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

- Heart attack
- Stroke
- Coronary artery condition
- Major organ failure
- End-stage renal failure
- Paralysis
- Loss of sight (blindness)
- Loss of speech
- Loss of hearing
- Coma
- Benign brain tumor
- Third-degree burns
- Cancer (invasive)
- Bypass surgery – 25% benefit
- Alzheimer's disease – 25% benefit
- Parkinson's disease – 25% benefit
- Lupus – 25% benefit
- Multiple sclerosis – 25% benefit
- Muscular dystrophy – 25% benefit
- Carcinoma in situ (non-invasive) – 25% benefit
- Skin cancer – \$1,000

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



Accident insurance

You can't always avoid accidents, but you can help protect yourself from costs related to them. While you can count on your health insurance to cover certain qualified medical expenses, it may not cover all indirect costs resulting from a serious accident. You may experience out-of-pocket expenses for things like deductibles, coinsurance and prescriptions, or for transportation, day care and extra help around the house.

With an accident insurance plan offered through Aetna, the benefits you receive can help take care of these expenses and provide an extra layer of financial protection. It pays you cash to help pay for health care costs and other expenses when you have a covered injury.

Accident Insurance*		
	Plus Plan	Base Plan
Emergency room (once per accident)	\$200	\$100
Urgent care center or primary care physician (once per accident)	\$200	\$100
Hospital confinement (up to 365 days)	\$300	\$100
Follow-up care	\$50 (4 visits)	\$50 (2 visits)
Dislocations and fractures	Various dollar amounts depending on body part	

*Visit barnesgroupbenefits.com for additional plan details.

Hospital indemnity insurance

With two plans to choose from, hospital indemnity coverage offered through Aetna helps to ease the financial impact of a hospital stay. It pays a lump-sum cash benefit directly to you when you or a covered family member is admitted to a hospital for a covered sickness or injury, whether or not costs are already covered by a medical plan. This benefit can be used for any purpose — from medical copays and deductibles to everyday expenses, such as a mortgage, transportation, groceries and utilities.



Hospital Indemnity Insurance		
	Plus Plan	Base Plan
Hospital or ICU admission (payable once per admission)	\$1,000	\$500
Hospital confinement (daily benefit)	\$200	\$100
ICU confinement (daily benefit)	\$400	\$200
Rehab unit (daily benefit)	\$50	\$50



Even with health insurance, hospital stays can be expensive. Our hospital indemnity plans through Aetna are simple to use and offer added financial protection if you or a covered family member is hospitalized. Visit barnesgroupbenefits.com for more details on these plans.

Two ways to submit a claim:

To submit a claim for the critical illness, accident or hospital indemnity insurance plans, pick one of these options:

1. Visit the **Resources > Forms** page of our Next360 website at barnesgroupbenefits.com to download a claim form.
Work with your physician to complete the form, and fax it along with any additional supporting documentation.
2. Use the Aetna online portal to initiate your claim electronically. Visit myaetnasupplemental.com.



Identity and legal protection

Identity theft protection from Allstate®

This service from Allstate can detect a wide range of threats and will alert you by phone, email and/or text of suspicious activity. If you become a victim of identity theft while actively enrolled in the plan, a dedicated U.S.-based Identity Restoration Specialist will work with you from start to finish to help fix the issue. If you have money stolen due to identity theft, Allstate will replace it, as provided by your plan.

Product features

- > Identity monitoring
- > Credit card activity alerts and annual credit report
- > Internet surveillance
- > Digital identity reporting
- > Lost wallet protection
- > Social media reputation monitoring
- > Identity restoration support

After you enroll

You can reach Allstate at CustomerCare@AIP.com or by calling 1-800-789-2720.

Covered legal services from MetLife Legal Plans

Through MetLife, we offer a voluntary group legal benefit. It's designed to provide simple, convenient and affordable legal solutions for enrolled members for a small after-tax payroll deduction. Choose from more than 14,000 attorneys in their network. You can also use an out-of-network attorney, and MetLife will reimburse you according to the fee schedule.

The plan includes 100 percent paid-in-full coverage for attorneys' fees when you use a network attorney for these services and more:*

- > Simple and complex will preparation
- > Living will and power of attorney documents
- > Guardianship, conservatorship and adoption
- > Name change
- > Divorce (first 15 hours)
- > Consumer and personal property protection matters
- > Debt collection defense and personal bankruptcy
- > Small claims assistance
- > Misdemeanor and felony defense
- > Immigration assistance
- > Driving defense and privilege restoration
- > Tenant rental issues
- > IRS tax audits

*Employment and business-related matters are excluded from coverage.

After you enroll:

Call 1-800-821-6400, Monday – Friday, 8 A.M. to 8 P.M. EST, to be connected to a network attorney. There's no waiting period.

Home and auto insurance

The Farmers GroupSelectSM insurance program offers significant discounts:

- > Group discount of up to 15 percent for being an active Barnes employee
- > Employee tenure discount of up to 20 percent:
 - 3 to 9 years of service = 5 percent discount
 - 10 to 19 years of service = 15 percent discount
 - 20+ years of service = 20 percent discount
- > Multi-policy discount of up to 10 percent when you insure both your auto and home with Farmers

Specific coverage offerings and discounts depend on state insurance rules. Farmers representatives can provide details about coverage available in your area.

Enroll anytime during the year

Call 1-800-438-6381 for home and auto quotes or to make changes to your existing policies anytime during the year.

Farmers will give you a quote for coverage within minutes. If you decide to go with Farmers GroupSelect home or auto coverage, Farmers will help you make the change from your current coverage quickly and easily.



The Farmers GroupSelect insurance program is available to all Barnes employees as a voluntary benefit. As part of the program, you have access to value-added features and benefits on auto and home insurance, as well as a variety of other insurance policies.





Retirement program

SECURITY FOR YOUR FUTURE

The dream of a secure, comfortable retirement is much easier when you plan and save for it. Participation in our 401(k) retirement program will help provide a foundation for your future and help you achieve the retirement you envision.



401(k) plan

Barnes is dedicated to helping our employees build a healthy financial future. One way we contribute to your financial security is through the Barnes 401(k) Retirement Savings Plan. It's never too early to start saving for your future. With matching contributions from the Company, you can build a foundation for the retirement you envision.

Take advantage of the Company contributions

Eligible employees can receive two types of employer contributions: a direct Company Retirement Contribution and Employer Matching Contributions. Combined, you have the potential to receive up to 7% of your eligible compensation each year in Company contributions!

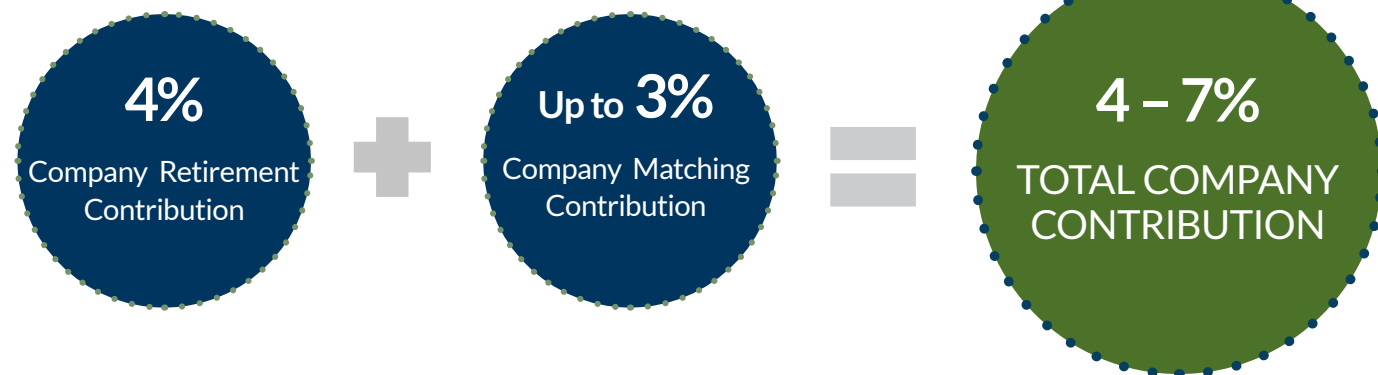
Forecast your future retirement savings

Visit 401k.com > Library > Tools & Calculators to make smart choices about your money. You can:

- > See how your pre-tax contributions affect your take-home pay
- > Find out how much your contributions will add up over time
- > Determine the maximum amount you can contribute
- > Find other useful and important information

Contribute more to your 401(k) as your pay increases

Don't forget to recalculate your budget every time you get a pay raise, and make sure you're contributing as much as possible.



Company Retirement Contribution

Barnes helps you plan for a more secure retirement by providing an annual non-contributory Company contribution in the amount of 4% of your eligible compensation, deposited in the first quarter following the conclusion of the plan year and invested in each participant's current investment elections.

Company Matching Contribution

We match an employee's 401(k) contributions at 50% up to the first 6% of your pre-tax contributions, or a total of 3% when you contribute a minimum of 6%.



Current beneficiaries

Our 401k partner, Fidelity, requires all 401(k) beneficiaries to be recorded in their system. Be sure to log in at 401K.com today to add, review or change your beneficiaries.





Total wellbeing programs

Our mission is to inspire our employees and their families to achieve their best health and wellbeing. With this in mind, our total wellbeing programs are here to help you and your family on your wellbeing journey and to help you thrive at all stages of your life.



Emotional and physical wellbeing

Employee Assistance Program (EAP)

You can get confidential counseling in person or by phone or video from licensed professionals for support on a variety of clinical and personal matters.*

Your EAP counselor can help address:

- > Stress, depression or anxiety
- > Difficulties in marital, family or parenting relationships
- > Anger, grief and loss
- > Work or family conflict
- > Alcohol and drug abuse
- > Personal and life improvement

*EAP services are available for you, your spouse, dependent children or other household members.

You and each of your eligible dependents have access to three counseling sessions per issue, per year, in person or by phone or video. If your issue is unresolved at the end of your third counseling session, any additional visits will coordinate with your medical benefits plan.

TELUS Health will always try to connect you with a counselor within your medical plan network to ensure continuity of care. The EAP is completely confidential. No one at Barnes will receive notice that you're using the program.

Work/life and convenience services*

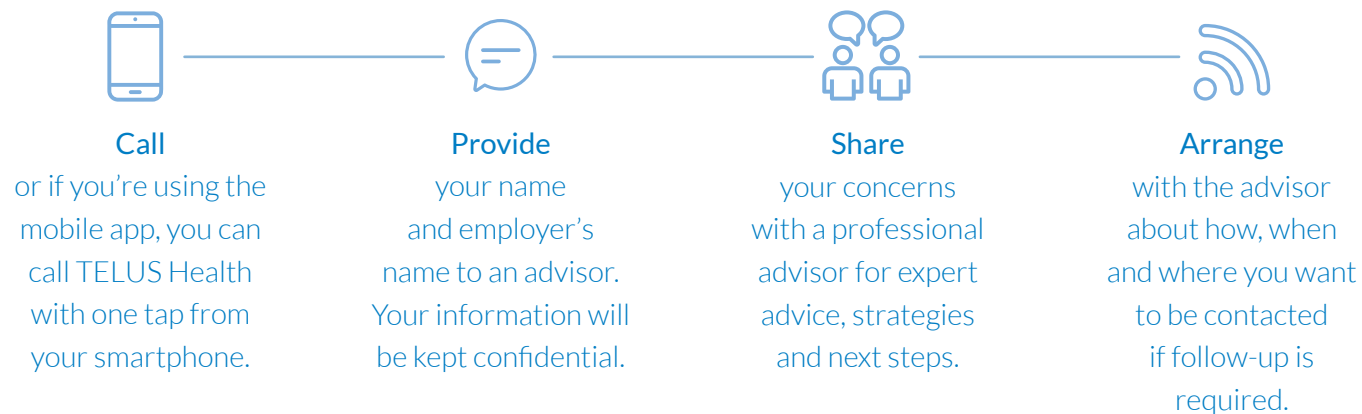
TELUS Health work/life specialists are available to help you and your household members with family care and everyday needs. They provide expert consultation and detailed information on service providers ranging from dog walkers to house cleaners, from local gyms to day care centers or home health aides. They also provide educational materials to help you make informed decisions about all types of daily life needs. The goal is to help you manage your valuable time for better balance of your work and life.

Contact TELUS Health when you need guidance and support in any of these areas:

- > Money management and financial planning
- > Legal guidance
- > Child and elder care assistance
- > Pet resources
- > Entertainment services
- > Home repairs
- > Pet care
- > Transportation and travel services
- > Volunteer opportunities
- > Fitness and wellness center/programs
- > Moving/relocation services, and more

*Work/life and convenience services are available for you, your spouse, dependent children, parents and parents-in-law.

CALL YOUR EAP TOLL-FREE, ANYTIME, 24/7, 365 DAYS A YEAR



CONTACT TELUS HEALTH AS OFTEN AS YOU'D LIKE

- > **By phone:** Call **1-888-456-1324** to connect with an EAP counselor or work/life specialist.
- > **Online:** Register and log in at **one.telushealth.com** or through the LifeWorks app.

Register for the TELUS Health portal

To access the full suite of TELUS Health offerings, you must register for the TELUS Health portal. Then, visit anytime to access your personalized news feed and all TELUS Health programs, tools and perks. If you're not already registered, get started today

1. Go to **one.telushealth.com** or download the app from the Apple App Store or Google Play (search for "TELUS Health One").
2. Click the "Sign Up" button and enter your invitation code. Your invitation code will be BGI- + first initial of your first name + the first six letters of your last name + the month and date of your birth (MMDD).
— For example, for James Harrington, birthdate March 16, 1952, the login would be BGI-JHarrin0316.
3. You will be prompted to create a new username and passcode upon registration.

Your privacy

Barnes understands the importance of your privacy and is committed to making sure your personal information remains private and completely confidential. You will interact with and share personal information directly with TELUS Health, a HIPAA-compliant organization, for EAP, work/life and wellbeing programs. Barnes will only receive information related to employee health that is aggregated and de-identified for use in the design of our future health and wellbeing programs. In addition, Barnes will receive only your name and earned wellbeing incentive credits for administering our Wellness Pays! incentive program.

TELUS Health Physical Health and Wellbeing Support

Here's a look at some of the wellbeing tools and resources available through TELUS Health.

HEALTH RISK ASSESSMENTS



TELUS Health provides confidential online questionnaires covering a variety of wellbeing areas. They provide you with a snapshot of your current health status and risks, based on your lifestyle factors and other key measures. After you complete a questionnaire, you'll receive recommendations and personalized health content to help you track your progress and stay motivated for continued improvement.

CHALLENGES



Challenge yourself or join a team competition focused on incorporating more activity into your daily routine, and offering you the support of your coworkers.

WORKSHOPS AND TRACKERS



Check out more than 12 online workshops covering topics such as nutrition, exercise, weight loss, tobacco cessation, stress management and more. You'll also find health resources, wellbeing blogs, trackers, tip sheets and a monthly newsletter.

HEALTH COACHING

Leading a healthy lifestyle isn't always simple. It often requires support to overcome unhealthy habits and choices. TELUS Health health coaches engage and support employees and their family members in changing unhealthy behaviors to get – and stay – healthy. You and your coach will work closely to design a personalized plan that meets your specific health needs.



Health coaching is open to employees and eligible family members and includes:

- A personalized, action-oriented approach for long-lasting change
- Behavior-change programs to encourage healthy lifestyles
- Unlimited communication with a health coach, supported by robust online tools
- Seamless integration with other TELUS Health programs and services

To find a health coach, call **1-888-456-1324**.



Your path to platinum: Wellness Pays! incentive program

Our Wellness Pays! incentive program provides all employees with the opportunity to earn a wellbeing credit of up to \$200 annually.





Earn wellbeing rewards

All employees can earn and accumulate points by completing everyday wellbeing activities. This incentive program offers points when you complete a health assessment, participate in an onsite screening, join a workplace challenge or access and review wellbeing content on the TELUS Health app. TELUS Health features direct integration with Apple, Android™, Fitbit®, Garmin® and other wearable technology, so you can even earn points automatically for reaching daily step goals.

Find your path to Platinum status

Unlock your awards based on your status level as of November 1 each calendar year.

Reaching Platinum level is kind of a big deal, and an accomplishment that deserves a special reward. That's why in addition to the best reward of all – better health – you earn the highest incentive. If you reach and maintain the Platinum tier level as of November 1, you'll receive a nice incentive in December, just in time for the holidays.

Tier level		Points to unlock tier	Points required to remain in tier	Barnes incentive reward* as of November 1 status
Bronze		0 – 2,499		
Silver		2,500 – 4,999	Participants have three months to accumulate 1,200 points to remain in Silver status.	\$50 payroll wellbeing credit
Gold		5,000 – 9,999	Participants have three months to accumulate 2,400 points to remain in Gold status.	\$100 payroll wellbeing credit
Platinum		10,000+	Participants have three months to accumulate 3,600 points to remain in Platinum status. Aim for 1,200 points per month!	\$200 payroll wellbeing credit

*Award based on tier status as of November 1 each calendar year. All rewards are subject to appropriate taxation.





ADDITIONAL PROGRAMS TO SUPPORT YOUR TOTAL WELLBEING.

Find your calm and tap into the power of self-care.

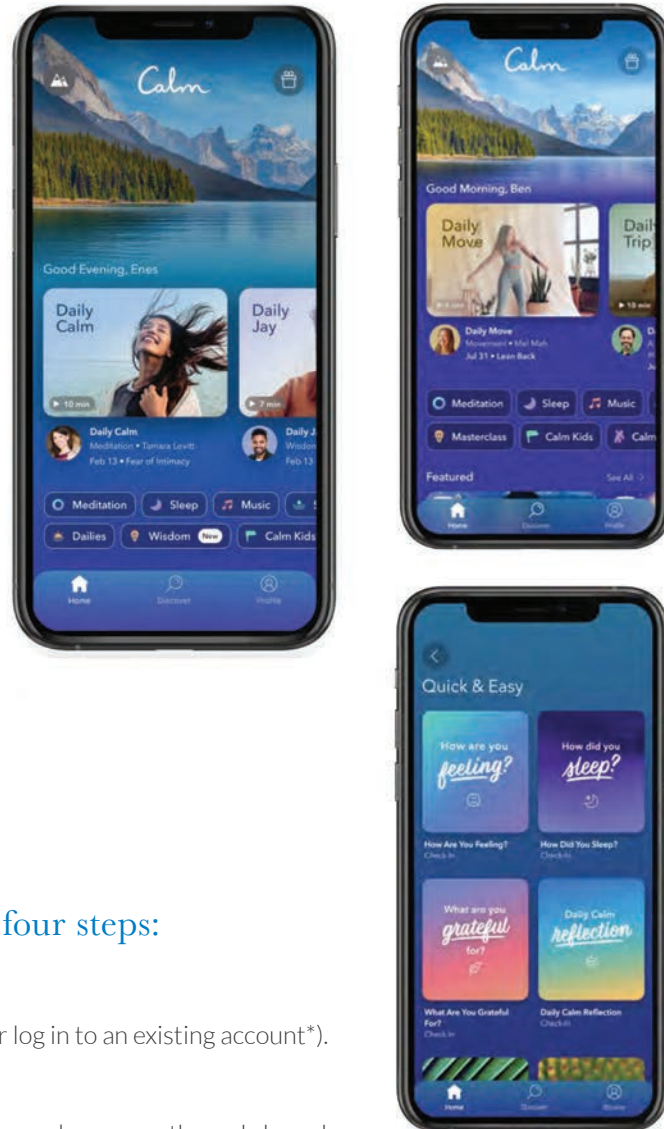


Calm can help you build resilience, set goals and take meaningful steps toward becoming happier and healthier. It promotes better sleep, provides techniques to reduce stress and anxiety and can help you develop mindfulness.

Employees and up to five family members can access Calm, at no cost, from any device, anytime.

The app offers something for everyone:

- > A new 10-minute Calm meditation, daily
- > Guided meditations for anxiety, stress, gratitude and more
- > Music for focus, relaxation and sleep
- > Sleep Stories (soothing bedtime tales for grown-ups)
- > Stretching and physical exercises designed to relax the body and mind
- > Calm Kids featuring lullabies and bedtime stories to promote positive wellbeing for your youngest family members
- > Calm Masterclasses taught by world-renowned experts and celebrities



Activate your Calm subscription in four steps:

- STEP 1:** Visit calm.com/b2b/barnes/subscribe.
- STEP 2:** Sign up with your personal email address (or log in to an existing account*).
- STEP 3:** Enter your employee ID.
- STEP 4:** Download Calm on your mobile device. You can also access the web-based version at calm.com.

*If you're currently a Calm subscriber, you can link your existing membership to your Barnes account. For instructions, visit barnesgroupbenefits.com > Total Wellbeing > Calm.

Helping employees manage student loans and education expenses, now and in the future.



We understand that student loan debt and college expenses affect the financial wellbeing of many of our employees, whether related to their own education or for their family members. That's why we're excited to offer our Student Loan Wellness Program from Tuition.io.

To help support our employees in achieving their best financial wellbeing, we have partnered with Tuition.io to provide access to a full suite of tools. They can help you manage and ultimately eliminate your student loan debt.

You have free, unlimited access to Tuition.io's student debt management tools and services.

These tools and services are available to all employees and include:*

- > Personalized, live, one-on-one student loan coaching (via email, text or phone), helping families set goals for paying off debt or saving for college
- > A marketplace for refinancing existing student loans
- > A personalized dashboard of your current student debt, loan payoff projection options, repayment tools, recent transactions and more
- > Detailed information about 529 savings plans and other college financing options, helping you find ways to save and finance your children's education

*Program subject to eligibility requirements. For more information, visit barnesgroupbenefits.com > Total Wellbeing > Tuition.io.

To access Tuition.io services, request your personal invitation at barnes.tuition.io by following these steps:

- STEP 1:** Go to barnes.tuition.io to sign up.
- STEP 2:** Enter your employee ID and preferred email address.
- STEP 3:** You'll receive your personal invitation via the email you provided in Step 2. Within the email, click on the "Getting Started" button to create your account with Tuition.io.
- STEP 4:** On the registration page, enter your first name, last name, email address and phone number, and create a password.
- STEP 5:** Once completed, you'll be logged in to your Tuition.io account.



Shop smarter. Save money.



LifeMart, our new employee discount platform through **Care.com**, can help you save time and money on the things you want most — from everyday needs to one-of-a-kind purchases, making everyday life a little more affordable.

You'll find a huge selection of discounts on products and services, providing real savings on real-life needs. Whether you're planning a major purchase like a car or vacation, or just want to save on everyday essentials that make life easier like groceries or meal delivery, LifeMart can help you save.

Key features:

- > Exclusive savings for you and your household members
- > Deals on national products and services for entertainment, travel, family care, dining, groceries, electronics and more
- > Offers that are up to 40 percent off retail

It's free! To register and start using the LifeMart discounts, follow these steps:*

STEP 1: Go to barnes.care.com, enter your email address and click "Join now."

STEP 2: Enter your first name, last name and date of birth and click "Next."

STEP 3: Enter your street address and ZIP code and click "Next."

STEP 4: Enter your employee ID, then click "Create account."

STEP 5: Create a password.

STEP 6: Enjoy all the wonderful benefits through your **Care.com** account.

*If you're currently a Care.com member, you can link your existing membership to your Barnes Group account. For instructions, visit barnesgroupbenefits.com > **Total Wellbeing** > **Care.com Membership**.

ACCESS REAL SAVINGS ON REAL-LIFE NEEDS



Supporting working families with unlimited access to Care.com.



Finding the right care for your family can be tricky, especially when you work full time. Barnes understands the importance of your quality of life, so we have expanded our benefits platform to include more care and support for our working parents with access to Care.com for all employees.

Care.com offers unlimited access to the world's leading network for finding and managing care for children, elders and pets. Also use Care.com to find house cleaners, tutors, transportation help and more.



Search

Easily browse local caregivers and send messages to top candidates.

Post a job

Post jobs in minutes describing your care needs.

Manage care

Set up interviews, access background check options and pay directly through Care.com.

Hire safely

Access the Care.com Safety Center for resources and hiring best practices at care.com/safety.

Care share

Create a profile and connect with other families to form a nanny share or learning pod.

With your Company-provided Care.com membership, you can:

- > Find care for every member of the family.
- > Locate caregivers near you from the world's largest network of prescreened caregivers and service providers.
- > Post opportunities within the Care.com platform to find candidates who fit your needs.
- > Use the Care.com platform to connect with caregivers, interview, access background screenings and even pay!

Use it whenever you need care — at no cost to you.

Use your Care.com membership to find:

- > Nannies and sitters
- > Senior caregivers
- > Dog walkers, sitters and groomers
- > Personal assistants
- > Summer or vacation camps
- > Special needs caregivers
- > House cleaners
- > Tutors
- > Transportation assistance
- > Childcare centers, and more

It's free! To register and start using your Care.com membership, follow these steps:*

STEP 1: Go to barnes.care.com, enter your email address and click "Join now."

STEP 2: Enter your first name, last name and date of birth and click "Next."

STEP 3: Enter your street address and ZIP code and click "Next."

STEP 4: Enter your employee ID, then click "Create account."

STEP 5: Create a password.

STEP 6: Enjoy all the wonderful benefits through your **Care.com** account.

*If you're currently a Care.com member, you can link your existing membership to your Barnes Group account. For instructions, visit barnesgroupbenefits.com > **Total Wellbeing** > **Care.com Membership**.



Create your “paw”fect plan.



You work hard to provide your family with everything they need. So whether your family includes kids with two feet or four paws, you know what responsibility looks like.

Spot Pet Insurance can help you provide your dog or cat with the best care possible by reimbursing you for eligible veterinary bills.

Through our partnership with Spot, employees are able to customize a pet insurance plan while tapping into exclusive discounts for Barnes employees.

Spot discounts

With Spot, pet parents can customize their plans and save on vet bills for accidents, injuries, illnesses and chronic conditions, with savings of up to 20 percent through our Barnes employee discount. Plus, you have the flexibility to visit any licensed vet in the U.S.

Customizable coverage

You can design a plan to fit your pet’s unique needs and your budget.

- > Ability to select your annual limit, reimbursement rate and deductible levels
- > Option to add preventive care
- > Option to choose an accident-only plan for a lower premium that still provides protection when your pet gets hurt

HOW DOES IT WORK?



FETCH your quote and customize your plan at spotpet.link/barnes.



PAY your policy premiums directly to Spot each month.



VISIT any licensed vet, emergency clinic or specialist in the U.S.



SUBMIT your claim and get reimbursed.

To learn more and enroll in the program, visit spotpet.link/barnes.
























Contacts & resources

GET ANSWERS TO YOUR QUESTIONS

Contact these vendors when you have specific questions about their products and services.

Vendor	Plan, Program or Feature	Website	Phone Number
 MyQHealth by QUANTUM HEALTH	All benefits, including medical	myqbenefitscenter.com	1-855-649-3862 (service hours 8:30 A.M. – 10:00 P.M. EST)
 aetna	Accident insurance Critical illness insurance Hospital indemnity insurance	myaetnasupplemental.com	1-888-772-9682 (TTY: 711)
 care.	Family care benefits	Care.com	1-855-781-1303
 CVS caremark	Prescription drug benefits	caremark.com cvsspecialty.com	1-800-552-8159 (TTY: 711) 1-800-237-2767 (TTY: 711)
 Fidelity	• 401(k) • Profit sharing	401k.com	1-800-835-5095
 Guardian	• Dental benefits • Disability (STD, LTD) • Life insurance/AD&D	guardiananytime.com	1-888-600-1600
 LifeMart	Perks and discounts	Lifemart.com	1-855-781-1303
 TELUS Health	• EAP & Work/life services • Health coaching • Wellbeing programs	one.telushealth.com	English: 1-888-456-1324 Spanish: 1-888-732-9020 TTY: 1-800-999-3004
 hsabank own your health	Health Savings Account	hsabank.com	1-800-357-6246
 Allstate You're in good hands.	ID theft protection	infoarmor.com	1-800-789-2720
 MERCER	Pension administration	https://barnesgroup.mercercentral.com	
 FARMERS INSURANCE	Group auto & home insurance	myautohome.farmers.com	1-800-438-6381
 MetLife	Legal benefits	https://members.legalplans.com	1-800-821-6400
 Teladoc HEALTH	Telemedicine	teladochealth.com	1-800-835-2362
 MARKETLINK PLANSOURCE	• Enrollment • Flexible Spending Accounts	https://benefits.plansource.com/logon/barnes	1-877-435-0260
 vsp	Vision benefits	vsp.com	1-800-877-7195
 Healthcare Bluebook	Medical price comparison	healthcarebluebook.com/cc/barnes	1-855-649-3862
 spot pet insurance	Pet insurance	spotpet.link/barnes	1-800-905-1595
 tuition.io	Student loan wellness program	barnes.tuition.io	1-855-353-9395

Notes



App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.

This guide highlights certain components of the Barnes Group Inc. Next360 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.

