



LIVE WELL

2020 BENEFITS GUIDE



BENEFITS AT-A-GLANCE

BELOW IS A LIST OF THE BENEFITS AND PERKS AVAILABLE TO ALL ELIGIBLE, FULL-TIME ASSOCIATES.

OFFERED AT BARR	BENEFITS AND PERKS
✓	Medical Including Telehealth (24/7 Healthcare)
✓	Dental
✓	Health Savings Account (HSA)
✓	Retirement 401k Plan
✓	Paid Time Off (PTO)
✓	Maternity Leave
✓	Paternity Leave
✓	100% Remote Employment
✓	MacBook Pro + Office Equipment
✓	Monthly Office Reimbursement
✓	Monthly Cell Phone Reimbursement
✓	Professional Development and Training
✓	Stock Appreciation Plan
✓	Platinum AmEx Card Rewards
✓	Associate Referral Program
✓	Associate Recognition Awards
✓	Ferris Bueller Days
✓	Spot Bonus Program
✓	Sabbatical Leave
✓	Wellness Challenges
✓	Lunch and Learn Guest Speakers
✓	Employer Matching Gifts & BARR Day of Giving

MEDICAL PLANS: BLUE CROSS BLUE SHIELD OF KANSAS CITY

Plan Design	Preferred-Care Blue (PPO) \$2,700	Blue-Saver (For Use with \$4,000 H.S.A.)
Individual Deductible	\$2,700	\$4,000
Family Deductible	\$5,400	\$8,000
Coinsurance	20%	20%
Individual Max Out-of-Pocket	\$5,400	\$5,500
Family Max Out-of-Pocket	\$10,800	\$11,000
Maternity	Deductible, then 20%	Deductible, then 20%
Office Visit Copay	\$40	Deductible, then 20%
Specialist Copay	\$40	Deductible, then 20%
Urgent Care Copay	\$40	Deductible, then 20%
Inpatient Hospital	Deductible, then 20%	Deductible, then 20%
Outpatient Hospital	Deductible, then 20%	Deductible, then 20%
Emergency Room	\$100 + Deductible, then 20%	Deductible, then 20%
Prescription Drugs	\$15/\$70/\$110/\$200	Deductible, then 20%
Lifetime Maximum	Unlimited	Unlimited
Vision exam	\$20.00 copay	\$20.00 copay

DENTAL PLANS: BLUE CROSS BLUE SHIELD OF KANSAS CITY

Plan Designs	PPO In-Network
Deductible	\$50 Individual/\$150 Family
Preventive Services (2 cleanings, x-rays, fluoride treatments)	100% No Deductible
Basic Services (fillings, oral surgery, periodontics, endodontics, extractions)	80% After Deductible
Major Services (crowns, bridges, dentures)	50% After Deductible
Calendar Year Maximum	\$1,000 per person

MEDICAL MONTHLY PRICING (DEDUCTED PRE-TAX FROM PAYROLL)

You are eligible to participate in the employee health benefit plan on the first of the month following 30 days of employment. Eligible dependents may also participate; eligible dependents include your legal spouse and/or dependent child(ren) age 26 and under.

Medical \$4,000 H.S.A.	Billed Cost	Employer Monthly Cost	Employee Monthly Cost
Employee Only	\$397.56	\$397.56	FREE to Employee
Employee + Spouse	\$1,002.03	\$397.56	\$604.47
Employee + Children	\$767.34	\$397.56	\$369.78
Family	\$1,137.12	\$397.56	\$739.56

Note: BARR Advisory does not contribute to your HSA account. Monthly contributions are made solely from the employee.

Medical \$2700 PPO	Billed Cost	Employer Monthly Cost	Employee Monthly Cost
Employee Only	\$450.59	\$450.59	FREE to Employee
Employee + Spouse	\$1,135.40	\$450.59	\$684.81
Employee + Children	\$869.52	\$450.59	\$418.93
Family	\$1,288.45	\$450.59	\$837.86

DENTAL MONTHLY PRICING (DEDUCTED PRE-TAX FROM PAYROLL)

Maintaining good dental health by regular checkups may prevent you from having major expenses later. The dental plan covers routine checkups — and just about any other type of dental work you might need. Coverage is effective on the first of the month following 30 days of employment.

Dental	Billed Cost	Employer Monthly Cost	Employee Monthly Cost
Employee Only	\$30.90	\$30.90	FREE to Employee
Employee + Spouse	\$61.80	\$30.90	\$30.90
Employee + Children	\$68.00	\$30.90	\$37.10
Family	\$103.00	\$30.90	\$72.10

WELLNESS BENEFITS THAT KEEP YOU HAPPY AND HEALTHY.

HERE ARE THE NOTABLE FEATURES OF OUR PLAN:

OFFICE REIMBURSEMENT PLAN FOR THE REMOTE ASSOCIATE

- BARR Advisory provides a MacBook Pro laptop and additional peripheral equipment associates may need, such as a dual monitor and headset.
- Each month, BARR provides a tax-free reimbursement of \$450 for use of either home office or an office space of the associate's choice. **If you do not use this monthly stipend, it is yours to keep. That's an additional \$5,000+ per year!**
- BARR also provides \$66/mo cell phone reimbursement.

PAID TIME OFF

BARR offers unlimited PTO and encourages you to take at least 25 days or five weeks off per year as long as you are able to meet client commitments with 100% satisfaction.

MATERNITY LEAVE

Paid Maternity Leave is 12 weeks paid, with the option of an additional four weeks unpaid for a total of 16 weeks maternity leave. Associates returning to work will normally be reinstated to their original position. Eligibility for this benefit is available to associates employed at least 12 consecutive months at BARR.

PATERNITY LEAVE

New fathers receive four weeks to be taken within the 90 days of child's birth. Eligibility for this benefit is available to associates employed at least 12 consecutive months at BARR.

HEALTH COVERAGE

Associates are provided FREE health coverage, including dental, through Blue Cross Blue Shield of Kansas City. Health coverage now includes Telehealth, allowing you remote access to healthcare providers to manage common medical conditions, such as sinus pain, headaches, rashes, coughing and sore throats.

RETIREMENT

BARR offers a retirement 401(k) plan through Guideline of which BARR matches 100% of contributions on the first 3%, then 50% of contributions up to 5%.

PROFESSIONAL DEVELOPMENT

- BARR will pay to retain or establish ISACA, AICPA and other industry credentials/memberships.

- Upon successful completion of a professional exam, BARR reimburses for study materials and the exam/certificate itself. BARR also reimburses to maintain those credentials via CPE credits.
- BARR participates in at least one firm-sponsored training event each year. BARR also pays for associates and their significant others to join us for our annual company retreat.

STOCK APPRECIATION PLAN

We are a fast growing Company. Associates should be rewarded based on the success of the Company. After two years of service, BARR offers associates Stock Appreciation Rights (SAR), where you will get a base value of the total value of BARR Advisory, BARR Ventures, and BARR Certifications. Values vest over a five year period. Fair Market Value for appreciation calculation is equal to *3x trailing 12 months EBITDA* measured each fiscal year end as of 12/31.

FERRIS BUELLER DAYS

Each quarter, two associates are nominated by their teammates for a Ferris Bueller Day, where they are given \$50 each and the day off to get away from their desks to enjoy a wellness activity (i.e. golf lesson, yoga class, Netflix marathon) to rejuvenate. The goal is to step away during the work day to have some fun.

SPOT BONUS PROGRAM

Our Spot Bonuses are part of our peer recognition program, where associates are recognized by teammates for their *BARR-raising* achievements. The monetary value of a Spot Bonus is \$50 per shout-out, and there is no limit to the number of bonuses one person can give or receive in a calendar year. All regular contractors and full-time associates are eligible.

WELLNESS CHALLENGES

Got a competitive streak? Then these wellness-inspired challenges are for you! Each quarter, BARR's Culture Committee announces a new challenge (see below). Associates form teams and designate team captains; it's up to each team member to encourage one another to meet daily/weekly/monthly milestones.

- **Water Challenge:** We all know drinking enough water is important, but sometimes it's hard to make a habit of hydration. Track how much water you drink in a day, and get rewarded for meeting or exceeding the recommended 8 glasses of water a day.
- **10k Steps Challenge:** The CDC recommends 150 minutes of exercise per week, or 30 minutes per day. Join the movement to walk over 10,000 steps per day for a full month. The grand prize goes to the team member who accumulates the most steps.
- **Workout Challenge:** Exercise is an important part of any healthy lifestyle. Create your own personal goals related to health, flexibility, strength training, or overall wellness — and get rewarded for it.
- **Sleep Challenge:** We want our associates to catch consistent Zs. Download a sleep tracking app and get to snoozing. If you get 7 hours of sleep a night for 24 days straight, you will win a sleep-related prize.

- **Daily Meditation:** Mental wellness is an important part of your overall health, and meditation is a great way to foster brain—and body—health. Associates challenge each other using apps like Headspace and Calm, or taking weekly yoga classes in their city.

LUNCH AND LEARN GUEST SPEAKERS

To inspire and motivate, BARR will introduce guest speakers throughout the year, who will discuss topics such as health, wellness, business acumen, and the benefits of a balanced lifestyle.

ASSOCIATE REFERRAL PROGRAM

BARR takes great pride in its talent acquisition process. One of the best sources for candidates, who are likely to meet our rigorous standards, are often located through our existing Associates. Associates, who refer a candidate that is hired and completes six months of employment, are eligible to receive a referral bonus in the amount of \$1,500 (less taxes).

AMEX PLATINUM BENEFITS

Learn about all the benefits that an AmEx corporate card offers by visiting <https://www.americanexpress.com/us/credit-cards/card/platinum/>

2020 BARR Advisory Holidays	
Holiday	Date
New Year's Day	Wednesday, January 1, 2020
Dr. Martin Luther King Jr. Day	Monday, January 20, 2020
President's Day	Monday, February 17, 2020
Memorial Day	Monday, May 25, 2020
Independence Day	Friday, July 3, 2020 (Observed)
Labor Day	Monday, September 7, 2020
Thanksgiving	Thursday – Friday, November 26 – 27, 2020
Winter Holiday	December 24, 2020 – January 1, 2021

For questions, contact Lauren Hannawald at lhannawald@barradvisory.com.