

Frequently Asked Questions

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Frequently Asked Questions

General Questions about the Program:

How does the point-based program work for employees?

- There are seven goals. For each goal you meet between 10/1-09/30, you are awarded one point.
 1. Complete the online Cigna Health Risk Questionnaire (HRQ)
 2. Complete one preventive dental cleaning/exam
 3. Achieve either a:
 - a. Body Mass Index (BMI) of <30* OR
 - b. A weight loss of 5% as compared to the last recorded weight with Cigna*
 4. Achieve Total Cholesterol of ≤239 mg/dl*
 5. Achieve either a:
 - a. Fasting Blood Sugar of <100 mg/dl *OR
 - b. Non-Fasting Blood Sugar of < 140 mg/dl
 6. Complete one of the following:
 - a. Register for telehealth through MD Live (can only be earned one time) OR
 - b. Complete an onsite clinic/coaching visit
 7. Complete one or more of the following
 - a. Preventive annual physical with a PCP or OB/GYN
Note: onsite clinic visits and biometric screenings do not meet this requirement
 - b. Preventive colon cancer screening (age 50+)
 - c. Preventive mammogram (age 40+)

** If you choose to, you may seek an alternative method through a Cigna Health Advocate at 1-800-237-2904.*

- Your total points earned as of September 30 (as shown in Cigna's system) will determine the percentage of premium you will pay in the next year. The more points you earn, the more you save!
- Here are the premium percentages for the Basic and Buy-Up plans:

Points Earned	Basic Plan Premium %	Buy Up Plan Premium %
0	20%	25%
1-2	15%	20%
3-4	10%	15%
5+	0%	10%

Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

How do I earn points?

Point Goal	Metric to Earn Point	Alternatives To Earn Point		
		Through Cigna Health Advocate	Through On-Site Clinician**	Through Physician**
Cigna HRQ	Complete the HRQ	None - Employee must complete HRQ to earn this point		
Dental	Complete one preventive dental/cleaning exam	None - Employee must complete the exam/cleaning to earn this point.		
Body Mass Index (BMI)	<ul style="list-style-type: none"> BMI <30 OR, Weight loss of 5% as compared to the last recorded weight with Cigna 	<ul style="list-style-type: none"> Complete the appropriate telephonic coaching programs: <ul style="list-style-type: none"> - Cigna Weight Management - Cigna Stress Management - Cigna Healthy Eating Participate in a telephonic Cigna Disease Management Program 	Complete formal on-site coaching program managed by the on-site clinician.	Physician may waive you from requirement
Total Cholesterol (TC)	TC <= 239 mg/dl		Examples of programs include: <ul style="list-style-type: none"> - Diabetes Management Program 	
Blood Sugar	Fasting Blood Sugar <100mg/dl OR, Non-fasting Blood Sugar <140mg/dl			
Register or Complete Onsite Visit	<ul style="list-style-type: none"> Register for Telehealth Or <ul style="list-style-type: none"> Complete an onsite clinic/ coaching visit 			
Preventive Care Visit	Complete one or more: <ul style="list-style-type: none"> Preventive annual physical Preventive colon cancer screening (Age 50+) Preventive Mammogram (Age 40+) 	None - Employee must complete the preventive care visit to earn this point		

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Frequently Asked Questions

** alternative program completions through an on-site clinician or physician waiver require a [Physician Alternative and Waiver form](#) to be completed by the provider and submitted to Cigna.

Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

If I complete a telephonic coaching program with my Cigna Health Advocate, can I also earn wellness rewards in the form of taxable cash?

No. You can no longer earn cash incentives, but you can complete telephonic coaching session to earn a point where you are unable to in a biometric category.

Activity
Participate in Cigna Disease management program and make progress toward your identified health goal
Complete the telephonic Cigna Weight Management Program
Complete the telephonic Cigna Stress Management Program
Complete the telephonic Cigna Tobacco Cessation Program
Achieve a Health Goal (telephonic coaching related to nutrition planning, hypertension, lower blood sugar)

For example, if your BMI is 30 or above you can complete the telephonic weight management with your Cigna Health Advocate to earn your point.

How will my information be kept private and confidential?

All results are confidential. BorgWarner will only be informed of the following information:

1. Your completion of the online HRQ.
2. The total number of points you earned.

All other information will be kept confidential. BorgWarner will not know your individual results or how you earned your points.

What if I cannot meet any of the biometric outcomes?

If you are unable to meet any of the new biometric outcomes, you can still earn your point by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternative goal more appropriate for you.

How can I still earn a no cost plan for 2021?

You will need to earn at least 5 points to earn a zero contribution plan.

What are the rates for 2020?

For the **Basic Plan**, the 2020 monthly contribution is as follows:

Points Earned	Premium %	Your Monthly Contribution		
		Single	Employee + 1	Family
0	20%	\$82.00	\$164.50	\$272.00
1-2	15%	\$62.00	\$123.00	\$204.00
3-4	10%	\$41.00	\$82.00	\$136.00
5+	0%	\$0.00	\$0.00	\$0.00

Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

For the **Buy-Up Plan**, the 2020 monthly contribution is as follows:

Points Earned	Premium %	Your Monthly Contribution		
		Single	Employee + 1	Family
0	25%	\$213.00	\$419.00	\$633.00
1-2	20%	\$170.00	\$335.00	\$506.00
3-4	15%	\$128.00	\$251.00	\$380.00
5+	10%	\$85.50	\$168.00	\$253.00

Do I have to participate in the points program?

No, you do not have to participate. However, you will be charged the 20% premium rate for the Basic Plan or the 25% premium rate for the Buy-Up Plan for all of 2020.

How do I get started in earning my points?

Step 1: Get your biometric screening done so you can get your scores to Cigna for BMI, Weight, Height, Total Cholesterol and Blood Sugar by September 30. You can get your screening done in three ways:

1. Your annual on-site biometric screening event
2. Your on-site clinic
3. Your personal physician

If your screening numbers are in the healthy range, you automatically earn points for those goals.

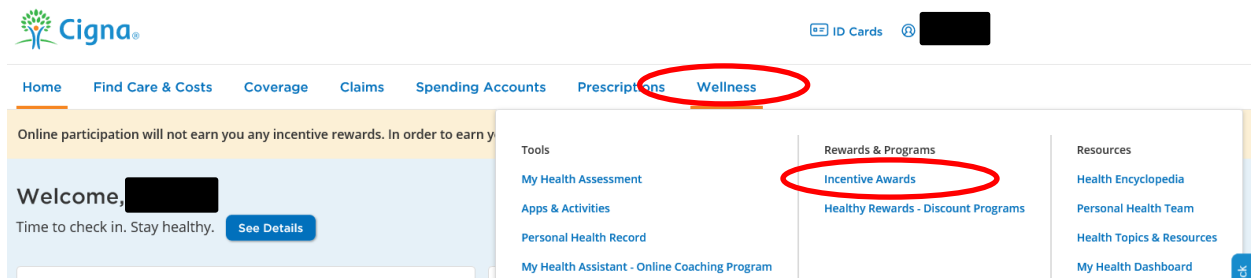
If some of those numbers fall outside the healthy range, you can still earn your points by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternative goal more appropriate for you by September 30, 2020.

Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

Step 2: Go to your Incentive Tracking page:

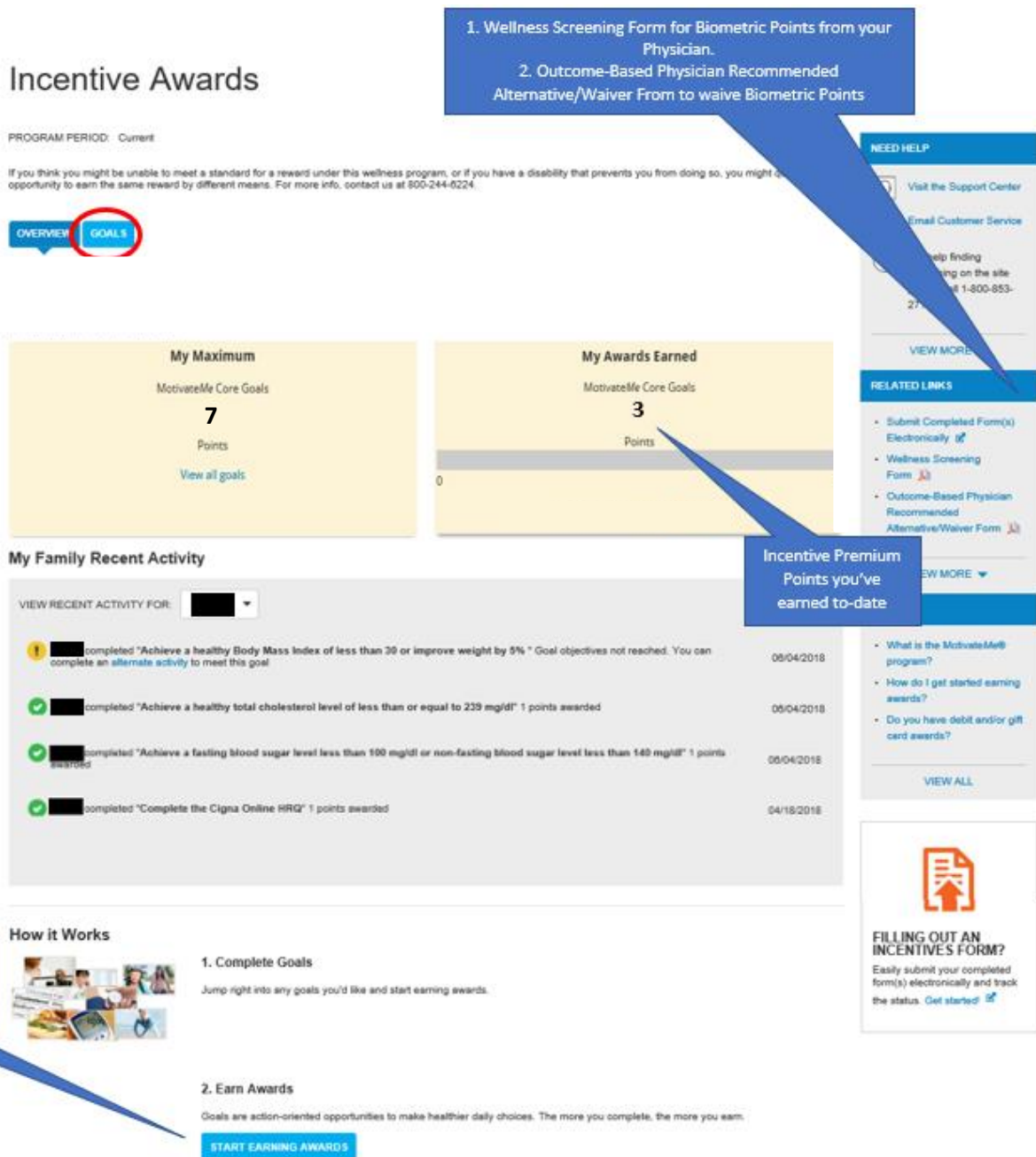
- a. Login to your MyCigna account and go to “My Health” tab and click on “Incentive Awards”
- b. Once you log into your MyCigna account, click on the “Wellness” tab at the top and then click “Incentive Awards”.



Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

- c. Your Incentive Awards Dashboard gives you an overview of the goals you have met, and links to Wellness Screening Forms or Physician Waiver Forms.



Incentive Awards

PROGRAM PERIOD: Current

If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might be eligible for an opportunity to earn the same reward by different means. For more info, contact us at 800-244-6224.

OVERVIEW **GOALS**

My Maximum
MotivateMe Core Goals
7
Points
[View all goals](#)

My Awards Earned
MotivateMe Core Goals
3
Points

My Family Recent Activity

VIEW RECENT ACTIVITY FOR: [Dropdown]

! [Redacted] completed "Achieve a healthy Body Mass Index of less than 30 or improve weight by 5%." Goal objectives not reached. You can complete an alternate activity to meet this goal.	06/04/2018
✓ [Redacted] completed "Achieve a healthy total cholesterol level of less than or equal to 239 mg/dl" 1 points awarded	06/04/2018
✓ [Redacted] completed "Achieve a fasting blood sugar level less than 100 mg/dl or non-fasting blood sugar level less than 140 mg/dl" 1 points awarded	06/04/2018
✓ [Redacted] completed "Complete the Cigna Online HRQ" 1 points awarded	04/18/2018

How it Works

1. Complete Goals
Jump right into any goals you'd like and start earning awards.

2. Earn Awards
Goals are action-oriented opportunities to make healthier daily choices. The more you complete, the more you earn.

[START EARNING AWARDS](#)

1. Wellness Screening Form for Biometric Points from your Physician.
2. Outcome-Based Physician Recommended Alternative/Waiver Form to waive Biometric Points

NEED HELP?

- Visit the Support Center
- Email Customer Service
- Help finding [Redacted] on the site
- Call 1-800-853-2711

[VIEW MORE](#)

RELATED LINKS

- Submit Completed Form(s) Electronically
- Wellness Screening Form
- Outcome-Based Physician Recommended Alternative/Waiver Form

[VIEW MORE](#)

Incentive Premium Points you've earned to-date

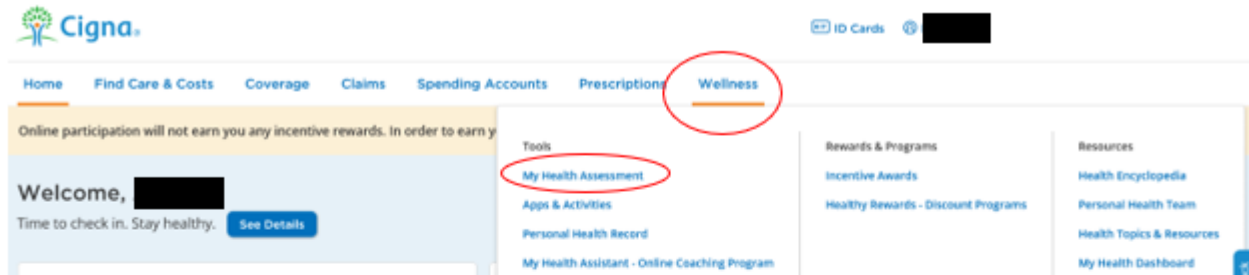
FILLING OUT AN INCENTIVES FORM?
Easily submit your completed form(s) electronically and track the status. [Get started](#)

View Specific Incentive Premium Points and Programs Status

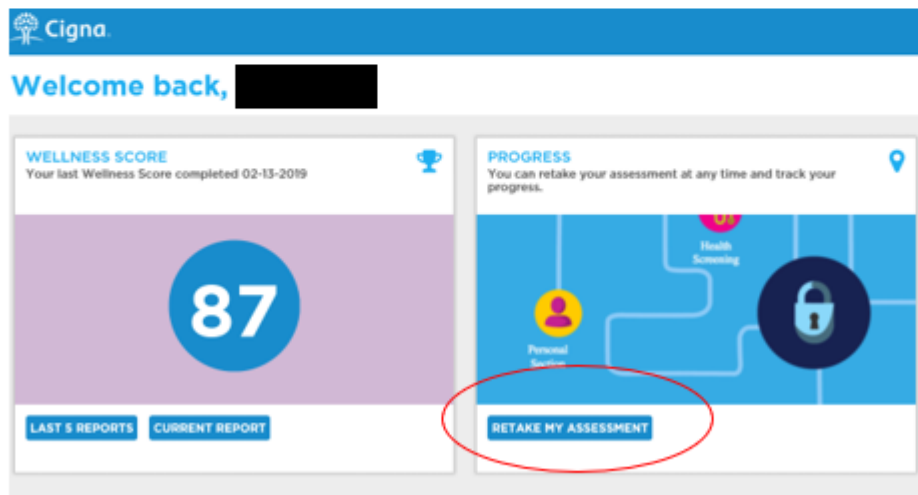
Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

Step 3: Complete the online Cigna HRQ, also known as a Health Risk Assessment, by September 30, 2020. Click on the “Wellness” tab at the top and then click “My Health Assessment”.



- From here, click on “Take My Assessment” or “Retake My Assessment”. If you have taken this before, it will show as “retake”.



Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

What's the best way to start earning my points?

The best way to get started is to attend your location's annual on-site wellness event. You can get your biometric screening and complete your HRQ.

What is the deadline to earn my points for the next plan year?

All activities and/or scores must be completed and reported to Cigna by September 30.

What happens if I do nothing and complete no activities?

You will not earn any points and will be charged the 20% premium rate for the Basic Plan or the 25% premium rate for the Buy-Up Plan. Many large employers charge up to 33% of health care premiums.

There's an on-site clinician at my location. What is their role in all of this?

The role of your on-site clinician includes, but is not limited to:

1. Performing your biometric screening so you can submit the results of your BMI, Weight, Height, Total Cholesterol, and Blood Sugar to Cigna.
2. Providing additional support to help you meet the personalized alternative goals your Cigna Health Advocate has set for you.
3. Conducting formal on-site coaching programs that can earn you your point as an alternative goal.

*Visits with your onsite clinician will not count towards earning a point for completing a preventive care visit.

Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

How will I know how many points I have earned during the year and at Open Enrollment?

Once you have completed your biometric screening, you can track how many points you've earned. Log on to your [MyCigna.com](https://mycigna.com) page and click on "My Health". You'll see your earned point total under "My Awards Earned".

Incentive Awards

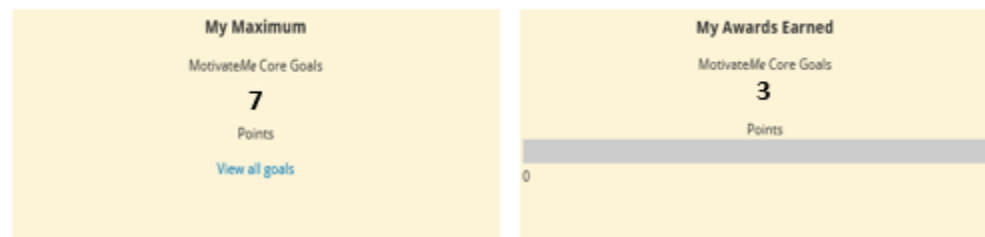
PROGRAM PERIOD: Current

If you think you might be unable to meet a standard for a reward under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same reward by different means. For more info, contact us at 800-244-6224.



Save, earn or score toward your 2018 awards

Your MotivateMe® program is designed using specific goals that reward you for healthy actions you take. Online participation will not earn you any incentive rewards. In order to earn your Incentive Rewards for the Lifestyle Management Programs, you need to work telephonically with the Cigna Personal Health Team. To enroll, call and speak with a Health Advocate at 1.800.237.2904.



When you enroll online through Workday, you will see the total number of points you earned and what your new contribution will be for the following year.

You can also call your Cigna Health Advocate at 1-800-237-2904 for assistance.

What activity period counts towards earning points?

All activity between October 1 and September 30 will count towards earning points for 2021.

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Frequently Asked Questions

I am a new hire. How does this impact me for 2020?

If your hire date is prior to June 1, 2020, you will be subject to the premium structure for 2020. The number of points you earn by September 30, 2020 will determine your premium for all of 2021. You do not have to participate, but will be charged the 20% premium rate for the Basic Plan or the 25% premium rate for the Buy-Up Plan for all of 2021.

If your hire date is on or after June 1, 2020, you will NOT be subject to the premium structure for 2020. Instead, you will receive the fully discounted premium rate for all of 2020 if you complete the Cigna online HRQ within 60 days of your hire date. If you do not complete the HRQ within 60 days of your hire date you will be charged the full premium rate of 20% for the Basic Plan and 25% for the Buy-Up Plan for all of 2021.

Hire Date of June 1, 2020 or after

Completed the HRQ within 60 days of Hire Date?	Basic Plan Premium %	Buy Up Plan Premium %
No	20%	25%
Yes	0%	10%

- **If your hire date is on or before June 1, 2020**, your spouse must complete the online HRQ and get their annual physical HRQ by September 30, 2020 to avoid the spousal surcharge for 2020.
- **If your hire date is after June 1, 2020**, your spouse must complete the online HRQ within 60 days to avoid the spousal surcharge for 2021.

Frequently Asked Questions

I am not on BorgWarner's medical plan but will be enrolling mid-year due to qualified change. How does this impact me for 2020?

If your mid-year enrollment date is prior to June 1, 2020, you will be subject to the premium structure for 2020. The number of points you earn by September 30, 2020 will determine your premium for all of 2021. You do not have to participate, but will be charged the 20% premium rate for the Basic Plan or the 25% premium rate for the Buy-Up Plan for all of 2021.

- ❓ Your spouse must complete the online HRQ and their annual physical by September 30, 2020 to avoid the spouse surcharge.

If your mid-year enrollment date is on or after June 1, 2020, you will not be subject to the premium structure for 2020. Instead, you will receive the fully discounted premium rate for all of 2020 if you complete the Cigna online HRQ within 60 days of your mid-year enrollment date. If you do not complete the HRQ within 60 days of your mid-year enrollment date, you will be charged the full premium rate of 20% for the Basic Plan and 25% for the Buy-Up Plan for all of 2021.

Enrollment Date of July 1, 2020 or later		
Completed the HRQ within 60 days of Mid-Year Enrollment Date?	Basic Plan Premium %	Buy Up Plan Premium %
No	20%	25%
Yes	0%	10%

- ❓ **If the medical plan enrollment date is on or before June 1, 2020**, your spouse must complete the online HRQ and get their annual physical by September 30, 2020 to avoid the spousal surcharge for 2021.
- ❓ **If the medical plan enrollment date is after June 1, 2020**, your spouse must complete the online HRQ in 60 days to avoid the spousal surcharge for 2021.

I am not currently on BorgWarner's medical plan but will be enrolling during open enrollment for 2021. How does this impact me?

You will earn the fully discounted premium rate for all 2020 if you complete the Cigna online HRQ by March 01, 2020.

- Your spouse must complete the Cigna HRQ by the same deadline, March 01, 2020 to avoid the spousal surcharge for 2020.

In addition, you will be subject to the premium structure for the 2020 plan year. The number of points you earn by September 30, 2020 will determine your premium for all of 2021. You do not have to participate, but will be charged the 20% premium rate for the Basic Plan or the 25% premium rate for the Buy-Up Plan for all of 2021.

Frequently Asked Questions

Questions about Biometric Screenings

What biometric results should I be sure to get from my Biometric Screening?

You should get the following results from your biometric screening:

- Your Body Mass Index (BMI)
- Height and Weight
- Total Cholesterol
- Fasting Blood Sugar or Non-fasting blood sugar

Do I have to get a biometric screening?

If you want to earn points, you will need to get a biometric screening and have your scores reported to Cigna. If your biometric scores do not meet the healthy range, you can still earn your point by working with your Cigna Health Advocate and meeting an alternative goal.

When do I have to get my biometric screening done?

Your biometric screening scores need to be **received by** Cigna by September 30. That means, if you wait until September 30 to get your screenings done, be sure your provider (on-site clinician) or doctor faxes your results that same day. Anything received by Cigna after September 30 will not be counted towards the 2021 plan year.

Frequently Asked Questions

I know my numbers won't meet the goal. Can I skip the biometric screening and work directly with my Health Advocate to meet an alternative goal?

Yes, however, knowing your numbers is key to your success with working with your Health Advocate. A good way to achieve this is by getting a biometric screening.

How do I get a biometric screening done?

- a. Your annual on-site biometric screening event
- b. Your on-site clinic
- c. Your doctor

If you go to your on-site HealthSTAT clinic or your doctor, he/ she must complete a [Wellness Screening Form](#) and submit the form to Cigna. This will ensure your biometric results get properly reported to Cigna. If your on-site clinic is run by Cigna, your scores will automatically be sent to Cigna.

How do I get my biometric scores to Cigna?

If you attend and participate in your on-site biometric screening event, your results will automatically be sent to Cigna.

If your on-site clinic is a Cigna clinic, your results will automatically be sent to Cigna.

If you go to your on-site HealthSTAT clinic or your doctor, your clinician or doctor must complete a [Wellness Screening Form](#) and fax it in to Cigna.

How long does it take for my biometric numbers to show up as points on the website?

It takes 10 business days from when Cigna receives your biometric numbers for your points to show up on your incentive page.

I just went to my doctor and got my numbers. Will that automatically go to Cigna?

No, your results will not automatically be sent to Cigna. Your provider must complete the [Wellness Screening Form](#) with your results and send it in to Cigna.

My doctor sent in the Wellness Screening Form but I don't see the website updated with this information. Who can I call to check on the status?

If, after 2 weeks, you haven't seen your results reflected online, you can call your Cigna Health Advocate at 1-800-237-2904 for assistance.

Frequently Asked Questions

Questions about the Biometric Outcomes (BMI, TC, Blood Sugar)

Why did we select the biometric outcomes and targets we did?

The biometric outcomes selected are 4 of the top key health indicators as recommended by U.S Health and Human Services.

BMI – Obesity can increase your risk for heart disease, diabetes, certain cancers, respiratory problems, stroke and osteoarthritis. A BMI over 30 puts you at risk for these health conditions and can shorten your life or lessen your quality of life. Deaths in the US from poor diet and physical inactivity increase every year.

Cholesterol - Too much cholesterol in your bloodstream builds up as plaque on your artery walls, narrowing and blocking your arteries, reducing blood flow to your heart and increasing your risk of heart attack or stroke -- either of which shortens your life or lessens your quality of life.

Blood Sugar - Nearly six million Americans have diabetes, and they don't know it. Left untreated, diabetes can cause severe complications, including heart disease, stroke, blindness, nerve damage and kidney disease -- any of which shortens your life or lessens your quality of life. Ultimately amputations could result.

Why isn't blood pressure included as an outcome?

Blood pressure was not included as one of the biometric metric because it can fluctuate during the day based on the changing needs of the body during the day, responses to what we eat and drink, changes in activities, and sometimes changes to the medications we take.

What if I can't meet any of the biometric outcomes?

If you are unable to meet any of the biometric outcomes, you can still earn your point by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternate goal more appropriate for you.

What if I am medically unable to meet a goal because I am pregnant or have some other condition that prevents me from meeting an alternative goal?

If it is medically inadvisable for you to meet a biometric goal or an alternative goal, your doctor can waive you from having to meet a goal by completing the [Physician Alternative and Waiver form](#) and submitting it to Cigna.

Frequently Asked Questions

What if my BMI is ≥ 30 because I'm a body builder and have more muscle than the average person?

If you are healthy and your BMI is greater than or equal to 30, your doctor can waive you from having to meet the BMI goal by having your provider complete the [Physician Alternative and Waiver form](#) and submitting it to Cigna.

How do I earn a point for achieving a 5% weight loss?

If you experience a weight loss of 5% or more as compared to last weight recorded with Cigna.

I know I won't meet a biometric goal. Can I start working with a Health Advocate now and earn my point?

Yes, you can get started now and call your Health Advocate at 1-800-237-2904 to start working on your alternative goal. However, you should have a biometric screening done because knowing your numbers is key to your success with working with your Health Advocate. For 2021, you will be able to earn points based on improvement to your biometric results.

Do online coaching program completions count towards earning a point?

No, online coaching program completions do not count and will not earn you a point.

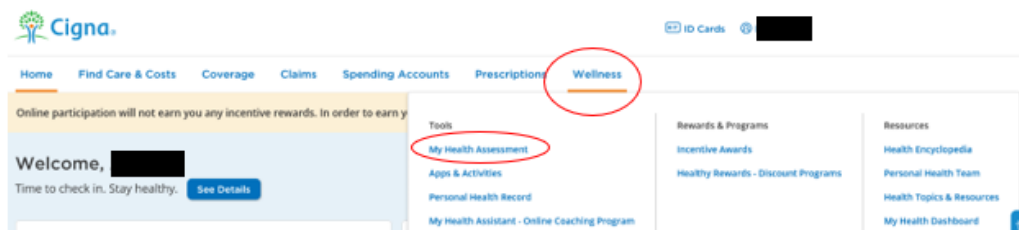
Taking the Wheel: 2020 Medical Plan Premium Structure

Frequently Asked Questions

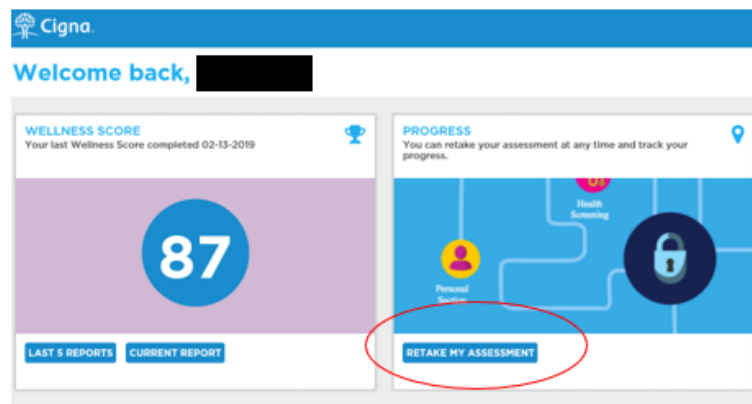
Questions about the Cigna Health Questionnaire (HRQ)

How do I complete the HRQ?

Step 1: Complete the online Cigna HRQ, also known as a Health Risk Assessment, by September 30, 2020. Click on the “Wellness” tab at the top and then click “My Health Assessment”.



- From here, click on “Take My Assessment” or “Retake My Assessment”. If you have taken this before, it will show as “retake”.



When do I have to complete my online HRQ by?

You must complete your online HRQ by September 30 in order to earn your point.

How long does it take for my online HRQ completion point to be awarded?

You will see your point earned on the website within 2 business days.

Frequently Asked Questions

Questions about Tracking My Points

When can I see the points I've earned?

Points will be awarded and viewable on the Incentive Award Program site on within the standard guidelines below:

Incentive Goal	Activity Type	Online Posting Time from Cigna receipt
HRQ Completion	Completing the HRQ on myCigna.com	4 business days
Biometric Goals	Onsite Biometric Screening results	14 business days
	Screening results from Onsite Clinic	2.5 weeks
	Wellness form completed by physician	2.5 weeks
	Exemption form completed by physician	2.5 weeks
Telephonic Coaching	Telephonic coaching with Personal Health Team	1 business day
Dental Cleaning/Exam	Cleaning/exam completed by dentist.	14 business days

Frequently Asked Questions

Questions about the Spouse HRQ Completion Provision

What is the spouse completion provision for the Health Risk Questionnaire?

The Cigna HRQ has proven to be a valuable way for our employees to gain the information to get and stay healthy, as well as an important first step in connecting them to our wellness resources. To encourage spouses to take greater advantage of this powerful tool, they are required to complete their HRQ and get their annual physical in order to avoid a monthly spousal surcharge.

- The surcharge is in addition to whatever point-based premium you earn through participation in the point-based program

How will my information be kept private and confidential?

All results are confidential. BorgWarner will only be informed of the completion of the online HRQ. All other information will be kept confidential. BorgWarner will not know your individual results.

What happens if my spouse does not complete the online HRQ and get their annual physical?

You will be charged a monthly surcharge of \$100. This amount will be added to whatever point-based premium you earn through participation in the points-based program.

Does my spouse have to complete the online HRQ to be enrolled in my medical plan?

No, if your spouse does not have to complete the online HRQ to be enrolled in your medical plan. However, you will be charged a monthly surcharge of \$100 if he/she doesn't complete the HRQ.

How long does it take for my spouse's online HRQ completion to be recorded at Cigna?

It can take up to 15 business days for Cigna to receive confirmation that your spouse has completed his/her online HRQ. Remember, your spouse must create and login to their own account to complete their HRQ.

Frequently Asked Questions

When does my spouse have to complete the online HRQ and yearly physical to avoid the spousal surcharge?

During Year:	If your spouse is:	Completion Deadline
2020	Currently enrolled in a 2020 plan	September 30, 2020
	A new enrollee enrolling in the 2020 plan due to 2020 annual enrollment	March 01, 2020 (HRQ only)
	Newly enrolled in a 2020 medical plan due to a 2020 mid-year benefit change (before July 1)	60 days after mid-year benefit change for the HRQ and before 09/30/20 for the physical
	Newly enrolled in a 2020 medical plan due to a 2020 mid-year benefit change (after July 1)	60 days after mid-year benefit change for the HRQ only
	Newly enrolled in 2020 medical plan due to a 2020 employee hire (before July 1)	60 days after employee hire date for the HRQ and before 09/30/20 for the physical
	Newly enrolled in a 2020 medical plan due to a 2020 employee hire (after July 1)	60 days after mid-year benefit change for the HRQ only
2021	A new spouse due to a 2020 new hire	60 days after employee hire date
	A new spouse due to a 2020 mid-year change	60 days after mid-year benefit change