Click on the Question Below for the answer

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Taking the Wheel: 2019 Medical Plan Premium Structure

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 LDL of ≤129 mg/dl*
  6. Achieve either a:
     a. Fasting Blood Sugar of <100 mg/dl *OR
     b. Non-Fasting Blood Sugar of < 140 mg/dl
  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:

<table>
<thead>
<tr>
<th>Points Earned</th>
<th>Basic Plan Premium %</th>
<th>Buy Up Plan Premium %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>1-2</td>
<td>15%</td>
<td>20%</td>
</tr>
<tr>
<td>3-4</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>5+</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>
## Frequently Asked Questions

### How do I earn points?

<table>
<thead>
<tr>
<th>Point Goal</th>
<th>Metric to Earn Point</th>
<th>Alternatives To Earn Point</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Through Cigna Health Advocate</td>
</tr>
<tr>
<td>Cigna HRQ</td>
<td>Complete the HRQ</td>
<td>None - Employee must complete HRQ to earn this point</td>
</tr>
<tr>
<td>Dental</td>
<td>Complete one preventive dental/cleaning exam</td>
<td>None - Employee must complete the exam/cleaning to earn this point.</td>
</tr>
</tbody>
</table>
| Body Mass Index (BMI)     | • BMI <30 OR, Weight loss of 5% as compared to the last recorded weight with Cigna | • Complete the appropriate telephonic coaching programs:  
- 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.  
Examples of programs include:  
- Diabetes Management Program | Physician may waive you from requirement |
| Total Cholesterol (TC)    | TC <= 239 mg/dl                                          |                                                                                                              |                                                                    |
| LDL                       | LDL<=129mg/dl                                            |                                                                                                              |                                                                    |
| Blood Sugar               | Fasting Blood Sugar <100mg/dl OR, Non-fasting Blood Sugar <140mg/dl |                                                                                                              |                                                                    |
| Preventive Care Visit     | Complete one or more:  
- 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                                  |                                                                    |

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

Yes, if meeting any of the program goals listed below serve as your alternative goal to earn a point, you will earn both the point and the reward IF you have also completed the Cigna HRQ:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participate in Cigna Disease management program and make progress</td>
<td>$50</td>
</tr>
<tr>
<td>toward your identified health goal</td>
<td></td>
</tr>
<tr>
<td>Complete the telephonic Cigna Weight Management Program</td>
<td>$50</td>
</tr>
<tr>
<td>Complete the telephonic Cigna Stress Management Program</td>
<td>$50</td>
</tr>
<tr>
<td>Complete the telephonic Cigna Tobacco Cessation Program</td>
<td>$50</td>
</tr>
<tr>
<td>Achieve a Health Goal (telephonic coaching related to nutrition planning,</td>
<td>$50</td>
</tr>
<tr>
<td>hypertension, lower blood sugar)</td>
<td></td>
</tr>
</tbody>
</table>

For example, if your BMI is 30 or above and you complete the telephonic weight management with your Cigna Health Advocate to earn your point, you will also earn $50 in taxable cash.

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 2020?

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

What are the rates for 2019?

For the Basic Plan, the 2019 monthly contribution is as follows:

<table>
<thead>
<tr>
<th>Points Earned</th>
<th>Premium %</th>
<th>Single</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>20%</td>
<td>$79.50</td>
<td>$161.00</td>
<td>$262.00</td>
</tr>
<tr>
<td>1-2</td>
<td>15%</td>
<td>$59.50</td>
<td>$120.75</td>
<td>$196.50</td>
</tr>
<tr>
<td>3-4</td>
<td>10%</td>
<td>$40.00</td>
<td>$80.50</td>
<td>$131.00</td>
</tr>
<tr>
<td>5+</td>
<td>0%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
For the **Buy-Up Plan**, the 2019 monthly contribution is as follows:

<table>
<thead>
<tr>
<th>Points Earned</th>
<th>Premium %</th>
<th>Single</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>25%</td>
<td>$201.25</td>
<td>$402.50</td>
<td>$603.75</td>
</tr>
<tr>
<td>1-2</td>
<td>20%</td>
<td>$161.00</td>
<td>$322.00</td>
<td>$483.00</td>
</tr>
<tr>
<td>3-4</td>
<td>15%</td>
<td>$120.75</td>
<td>$241.50</td>
<td>$362.25</td>
</tr>
<tr>
<td>5+</td>
<td>10%</td>
<td>$80.50</td>
<td>$161.00</td>
<td>$241.50</td>
</tr>
</tbody>
</table>

**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 2019.

**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, LDL, 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, 2019.
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. Go to “View All Incentives”

c. Click on “Goals”
Step 3: Complete the online Cigna HRQ, also known as a Health Risk Assessment, by September 30, 2019. This is located on the “View All Incentives” page.
Taking the Wheel: 2019 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, LDL, 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.
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 page and click on “My Health”. You’ll see your earned point total under “Family Incentives”.

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 2020.
I am a new hire. How does this impact me for 2019?

If your hire date is prior to June 1, 2019, you will be subject to the premium structure for 2020. The number of points you earn by September 30, 2019 will determine your premium for all of 2020. 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 2020.

If your hire date is on or after June 1, 2019, 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 2020.

<table>
<thead>
<tr>
<th>Completed the HRQ within 60 days of Hire Date?</th>
<th>Basic Plan Premium %</th>
<th>Buy Up Plan Premium %</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>Yes</td>
<td>0%</td>
<td>10%</td>
</tr>
</tbody>
</table>

- If your hire date is on or before June 1, 2019, your spouse must complete the online HRQ and get their annual physical HRQ by September 30, 2019 to avoid the spousal surcharge for 2020.
- If your hire date is after June 1, 2019, your spouse must complete the online HRQ within 60 days to avoid the spousal surcharge for 2020.
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 2019?

**If your mid-year enrollment date is prior to June 1, 2019**, you will be subject to the premium structure for 2020. The number of points you earn by September 30, 2019 will determine your premium for all of 2020. 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 2020.

- Your spouse must complete the online HRQ and their annual physical by September 30, 2019 to avoid the spouse surcharge.

**If your mid-year enrollment date is on or after June 1, 2019**, 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 2020.

<table>
<thead>
<tr>
<th>Enrollment Date of July 1, 2019 or later</th>
<th>Completed the HRQ within 60 days of Mid-Year Enrollment Date?</th>
<th>Basic Plan Premium %</th>
<th>Buy Up Plan Premium %</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>20%</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

- **If the medical plan enrollment date is on or before June 1, 2019**, your spouse must complete the online HRQ and get their annual physical by September 320, 2019 to avoid the spouse surcharge for 2020.
- **If the medical plan enrollment date is after June 1, 2019**, your spouse must complete the online HRQ in 60 days to avoid the spousal surcharge for 2020.

I am not currently on BorgWarner’s medical plan but will be enrolling during open enrollment for 2019. How does this impact me?

You will earn the fully discounted premium rate for all 2019 if you complete the Cigna online HRQ by February 28, 2019.

- Your spouse must complete the Cigna HRQ by the same deadline, February 28, 2019 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, 2019 will determine your premium for all of 2020. 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 2020.
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
- LDL (i.e. Bad 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 2020 plan year.
I had a biometric screening on-site last year. Where can I find my latest biometric scores?

You can find your latest biometric scores under your “Health Snapshot” page on your “My Health” page on the MyCigna.com site.

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.
Questions about the Biometric Outcomes (BMI, LDL, 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 unadvisable 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.
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 2020, 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.
Questions about the Cigna Health Questionnaire (HRQ)

How do I complete the HRQ?

**Step 1:** Login to your MyCigna.com account and go to “My Health” tab and click on “Take My Health Assessment”

![HRQ Step 1](image)

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.
Questions about Tracking My Points

How do I track how many points I’ve earned?

Once you’ve completed your biometric screening, you can track your progress and see how many points you have earned by accessing the Incentive Awards Program page.

Login to your MyCigna.com account and go to “My Health” tab and click “View All Incentives”.

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:

<table>
<thead>
<tr>
<th>Incentive Goal</th>
<th>Activity Type</th>
<th>Online Posting Time from Cigna receipt</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRQ Completion</td>
<td>Completing the HRQ on myCigna.com</td>
<td>4 business days</td>
</tr>
<tr>
<td>Biometric Goals</td>
<td>Onsite Biometric Screening results</td>
<td>14 business days</td>
</tr>
<tr>
<td></td>
<td>Screening results from Onsite Clinic</td>
<td>2.5 weeks</td>
</tr>
<tr>
<td></td>
<td>Wellness form completed by physician</td>
<td>2.5 weeks</td>
</tr>
<tr>
<td></td>
<td>Exemption form completed by physician</td>
<td>2.5 weeks</td>
</tr>
<tr>
<td>Telephonic Coaching</td>
<td>Telephonic coaching with Personal Health Team</td>
<td>1 business day</td>
</tr>
<tr>
<td>Dental Cleaning/Exam</td>
<td>Cleaning/exam completed by dentist.</td>
<td>14 business days</td>
</tr>
</tbody>
</table>
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.
When does my spouse have to complete the online HRQ and yearly physical to avoid the spousal surcharge?

<table>
<thead>
<tr>
<th>During Year</th>
<th>If your spouse is:</th>
<th>Completion Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>Currently enrolled in a 2019 plan</td>
<td>September 30, 2019</td>
</tr>
<tr>
<td></td>
<td>A new enrollee enrolling in the 2019 plan due to 2018 annual enrollment</td>
<td>February 28, 2019 (HRQ only)</td>
</tr>
<tr>
<td></td>
<td>Newly enrolled in a 2018 medical plan due to a 2018 mid-year benefit change (before July 1)</td>
<td>60 days after mid-year benefit change for the HRQ and before 10/31/18 for the physical</td>
</tr>
<tr>
<td></td>
<td>Newly enrolled in a 2018 medical plan due to a 2018 mid-year benefit change (after July 1)</td>
<td>60 days after mid-year benefit change for the HRQ only</td>
</tr>
<tr>
<td></td>
<td>Newly enrolled in 2018 medical plan due to a 2018 employee hire (before July 1)</td>
<td>60 days after employee hire date for the HRQ and before 10/31/18 for the physical</td>
</tr>
<tr>
<td></td>
<td>Newly enrolled in 2018 medical plan due to a 2018 employee hire (after July 1)</td>
<td>60 days after mid-year benefit change for the HRQ only</td>
</tr>
<tr>
<td>2020</td>
<td>A new spouse due to a 2019 new hire</td>
<td>60 days after employee hire date</td>
</tr>
<tr>
<td></td>
<td>A new spouse due to a 2019 mid-year change</td>
<td>60 days after mid-year benefit change</td>
</tr>
</tbody>
</table>