

# 2022 Open Enrollment FAQs

## **If I'm not changing any of my benefit elections, do I have to login to Workday and do anything?**

Yes, Open Enrollment is mandatory for all employees. Most of the time, your benefit elections from the previous year will auto-populate, but it's important to check your elections and waived coverages each year. If Open Enrollment is not submitted by the deadline, you will be enrolled in our default coverage.

## **When I logged into Workday, my Medical Plan was waived. Why did it not "rollover" from last year?**

Medical plans will be waived if the employee earns a different number of points from year to year. This is one of the most important reasons we make Open Enrollment mandatory. Make sure you are checking your waived coverages before clicking Submit.

## **My optional life insurance and optional AD&D insurance are grayed out in Workday- how do I make changes to my elections?**

You will need to go directly to the MetLife website to make any changes to these benefits. There is a neat new SSO feature to connect you to MetLife right from Workday. Instructions can be found on our [Benefits Website](#).

## **What is the difference between a health care flexible spending account and a dependent care flexible spending account?**

A health care flexible spending account can be used towards eligible medical, dental, vision, and prescription expenses. A dependent care flexible spending account can be used towards eligible child **daycare** expenses.

## **What are the maximum rollover amounts for HCFSAs and DCFSAs?**

HCFSA: The maximum amount that can be rolled over for an HCFSA at the end of the year is \$550.

DCFSA: As part of the American Rescue Plan Act of 2021 (ARPA), BorgWarner is allowing a one-time carryover of an unused balance up to \$5000 in your DCFSA into 2022.

## **Do we have debit cards for the health care flexible spending account?**

There are currently no debit cards associated with the healthcare flexible spending account.

## **My points are incorrect. How do I fix that?**

Please contact HR Link by emailing [hrlink@borgwarner.com](mailto:hrlink@borgwarner.com) or calling (844) 429-5465.

## **How do I answer the spousal surcharge question if I'm adding my spouse for the first time?**

Choose the first options that says your spouse completed the HRQ, and the surcharge does not apply. We do not begin charging the spousal surcharge until the spouse doesn't meet the deadline requirement, so to begin the year, make sure you are not paying more than you need to!

If you are not enrolling a spouse on your **medical** plan, choose the third option that says not applicable.

## **How do I add beneficiaries for life insurance?**

Beneficiary elections should be made directly with MetLife for life insurance and Vanguard for your retirement. Our Workday system does not send beneficiary info to our vendors. Because you are enrolled in both a basic life insurance policy (provided by BorgWarner) and a company retirement account (funded by BorgWarner), it's important to have a beneficiary on file with both companies.

## **How can I change my open enrollment elections after I submitted them?**

To view or make changes to your Open Enrollment, you will need to go into the "Benefits" Worklet from the home screen in Workday. There will be a "Change Open Enrollment" button. Changes can be made up until Open Enrollment closes. After December, your elections will be available to view through Enrollment History.