



Agenda

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 - Schedule of Benefits
 - Details
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 - Additional Benefits
- Dental Plan Coverage
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 - Details
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 - Direct Settlement vs. Reimbursement

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- Global Emergency Assistance Program
- BorgWarner Benefit Website
- Aetna Website Registration
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 - Arrange direct settlement for costly procedures
 - Submit claims online
 - Search claims history
 - Set-up recurring reimbursement for claims submitted
 - Visit wellness center
- Aetna Navigator
 - View ID card
 - Locate doctors and hospitals
 - View claims and EOBs



Medical Plan Overview

As an International assignee, you have been enrolled in one of three Aetna International medical plans:

- Expatriate Plan (US employees on assignment in a non-US county)
- Inpatriate Plan (Employees from a non-US country on assignment in the US)
- Third Country National Plan (non-US employees on assignment in another non-US country)

All three plans offer you freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world

Coverage levels and payment responsibilities vary among the three plans (refer to your specific plan document or contact the Aetna International Member Service Center)



Plan Enrollment

- You will need to confirm number of dependents, gender, dependent relationship and date of birth for enrollment
 - Will also need to provide necessary documents for dependent proof
- Enrollment information will be submitted on your behalf as well as a request for your ID card(s) to be mailed out
- If you have any family status changes (i.e. adding or dropping a dependent), you are responsible for notifying benefits representative with the change within 30 days of the event



Plan Coverage: 24 Hour Assistance

The Aetna International Member Service Center is available 24 hours a day, 7 days a week and 365 days a year to assist you with:

- Emergency Care Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

800-231-7729 (toll-free) or 813-775-0190 (direct)



Medical Plan Coverage: Schedule of Benefits

LAN FEATURES	Outside the U.S.	In the U.S.	
Individual deductible	\$0 per calendar year	\$0 per calendar year	
Family deductible	\$0 per calendar year	\$0 per calendar year	
Prior Plan Credit	Does not apply		
Individual Coinsurance Limit	\$0 per calendar year \$0 per calendar year		
(Does not include deductibles, copays, be Prescription Drugs when outside the US)	nefit penalties, 50% items and Outpatient Presc	ription Drugs. Includes Outpatient	
Family Coinsurance Limit	\$0 per calendar year	\$0 per calendar year	
(Does not include deductibles, copays, be	nefit penalties, 50% items and Outpatient Presc	ription Drugs. Includes Outpatient	
Prescription Drugs when outside the US)	•		
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Lifetime Maximum	Unlimit	ed	
, ,	Unlimit	ed	
Lifetime Maximum	Unlimit No Charge	No Charge	
Lifetime Maximum ember Payment Percentages		I	
Lifetime Maximum ember Payment Percentages Preventive Care	No Charge	No Charge	
Lifetime Maximum ember Payment Percentages Preventive Care Office Visits	No Charge	No Charge	
Lifetime Maximum ember Payment Percentages Preventive Care Office Visits X-rays, lab tests	No Charge No Charge No Charge	No Charge No Charge No Charge	
Lifetime Maximum ember Payment Percentages Preventive Care Office Visits X-rays, lab tests Hospitalization	No Charge No Charge No Charge No Charge	No Charge No Charge No Charge No Charge	
Lifetime Maximum ember Payment Percentages Preventive Care Office Visits X-rays, lab tests Hospitalization Emergency Room	No Charge No Charge No Charge No Charge No Charge	No Charge No Charge No Charge No Charge No Charge	



Medical Plan Coverage: Details

- 100% coverage for preventive care services
 - Well-baby care exams
 - Well-child care exams.
 - Routine immunizations
 - Adult annual physicals
 - Colon Cancer Screening
 - Screening for Women
 - Screening for Men
- Coverage includes dental
 - Vision not covered



Medical Plan Coverage: Additional Benefits

- Health Line Nurses are available 24 hours a day, 7 days a week and can:
 - Answer your questions about health concerns
 - Provide current information regarding a wide-range of health issues such as common prevention strategies, chronic conditions and complex medical situations
 - Discuss options for seeking medical attention
 - Help you prepare for appointments with your doctor(s)
 - Assist multilingual callers



Medical Plan Coverage: Additional Benefits

Employee Assistance Program available 24/7 for you and your covered family members

Assistance available:

- Dealing with adjusting to a new country and culture
- Coping more effectively with stress
- Dealing with depression
- Managing your finances
- Finding support for your children with day care resources
- Coping with loss and grief
- Managing your life or your employees more effectively



Medical Plan Coverage: Additional Benefits

- Wellness Resources to assist with:
 - Alcohol control
 - Stress
 - Fitness
 - Healthy eating
 - Quit smoking
 - Weight reduction
 - Skin care
 - Chronic conditions



Dental Plan Coverage: Schedule of Benefits

Passive PPO Dental				
Plan Features	Outside the U.S.	Inside the U.S.		
		Preferred Benefits	Non-Preferred Benefits	
		(In-Network)	Out-of-Network	
Individual Deductible	\$50 per calendar year	\$50 per calendar year	\$50 per calendar year	
Family Deductible	\$150 per calendar year	\$150 per calendar year	\$150 per calendar year	
Type A Expense				
(Diagnostic and Preventive)	No charge	No charge	No charge	
Type B Expense				
(Basic and Restorative)	20% after deductible	20% after deductible	20% after deductible	
Type C Expense				
(Major Restorative)	50% after deductible	50% after deductible	50% after deductible	
Calendar Year Maximums				
Year 1	\$1,500	\$1,500	\$1,500	
Year 2	\$1,600	\$1,600	\$1,600	
Year 3	\$1,700	\$1,700	\$1,700	
Year 4	\$1,800	\$1,800	\$1,800	
Orthodontic Treatment				
Coverage for Adults and Dependents				
up to Age 20	50%	50%	50%	
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500	
Please refer to your dental plan for additional benefit coverages for Types A, B and C				



Dental Plan Coverage: Details

- Type A Expenses
 - Diagnostic and Preventive Care
 - Cleanings- 2 per year
 - X-rays*
- Type B Expenses
 - Basic Restorative Care
 - Oral Surgery- extractions, impacted teeth (soft-tissue), etc. *
 - Periodontics-*
 - Fndodontics*
- Type C Expenses
 - Major Restorative Care
 - Oral Surgery- impacted teeth (bony), etc.*
 - Periodontics*
 - Endodontics*



^{*}Refer to dental plan document for more information

What is Direct Settlement? Refers to arrangements Aetna has established with leading hospitals and healthcare providers throughout the world to pays these facilities directly for any covered expenses.

Direct settlement process:

- Select a direct settlement provider from Aetna's online provider directory or contact
 Aetna Member Service Center at the number on your member ID card
- Contact the healthcare provider before receiving services to confirm that direct settlement arrangements can be made for the specific treatment
- At least 5 days prior to your appointment, submit a request to start the direct settlement process

Gives you the convenience of not having to pay for eligible expenses up front and then filing claims for reimbursement. Eases the burden on your wallet.

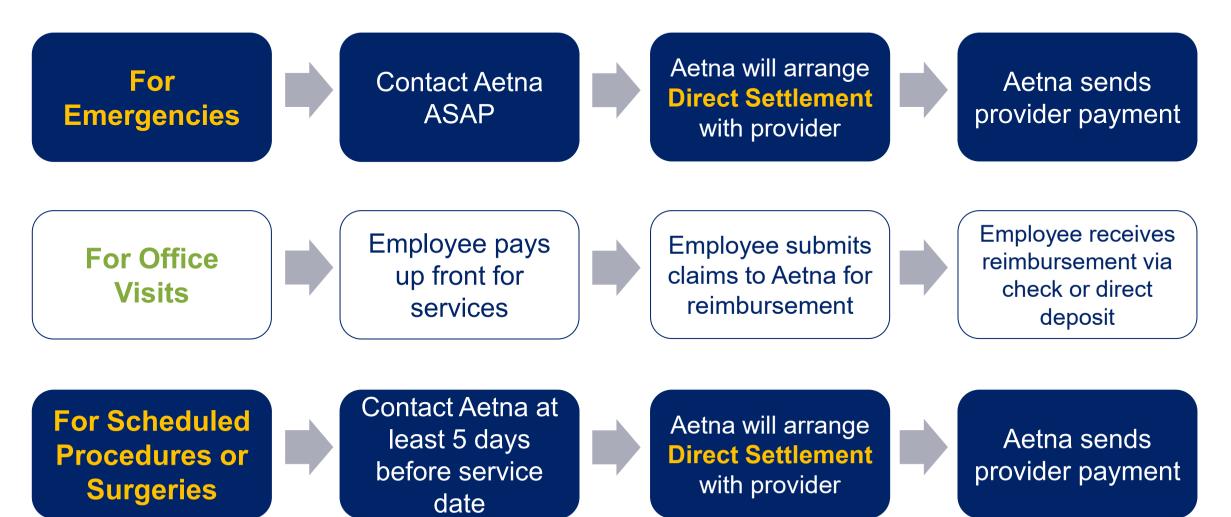


For emergencies contact Aetna immediately (or as soon as you are able) at the number on the back of your member ID card so they can contact the hospital to arrange direct settlement of payment

For scheduled procedures and surgeries contact Aetna at least 5 days prior to your appointment to begin the direct settlement process

For office visits you will need to pay out of pocket and seek reimbursement through Aetna International







You may choose one of 4 ways to submit your claims:

1. Via the Aetna international secure member website at:

http://www.aetnainternational.com

- 2. Via email to: aiservice@aetna.com
- 3. Via fax to: 800-475-8751 (toll free) or 1-859-425-3363 (direct)
- 4. Via mail to:

Aetna International PO box 98143, El Paso, TX 79998-1543, USA



International Health Advisory Team

- International Health Advisory Team (IHAT) is a group of trained clinicians that provide the highest level of support to meet specific needs offering a single point of contact to assist with:
- Pre-trip planning specific to a host country
- Worldwide coordination of routine and urgent medical care during an assignment
- Assistance with locating providers and in obtaining medical devices or prescription medications
- Coordination and supervision of medical evacuations and other emergency assistance



Global Emergency Assistance Program

- Emergency medical evacuation & assistance is built into the medical plan
 - 100% coverage, \$500,000 calendar year maximum
- Emergency medical evacuation services include:
 - Emergency medical evacuation
 - Return of dependent children
 - Transportation after initial evacuation
 - Confinement off visitation
 - Repatriation of mortal remains





BorgWarner Benefits Website

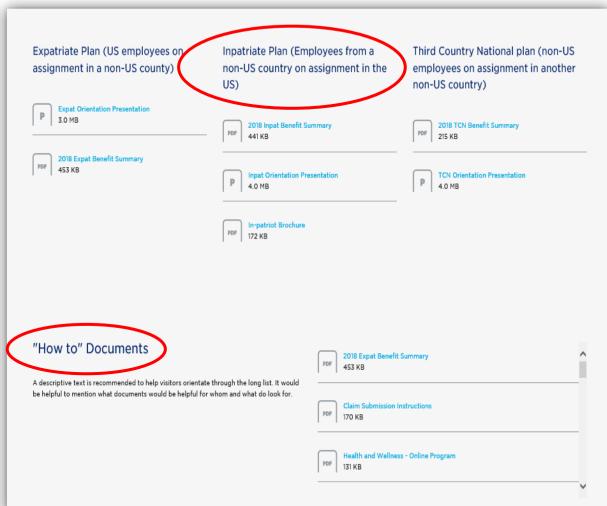
- www.borgwarner.com/benefits
- Scroll to the bottom of the Global Benefits page and click on the Global Assignments box
 - All presentations, how-to documents, forms, etc. can be found here





BorgWarner Benefits Website







Member Resources: International Mobile Assist

Available free to download from iTunes or Google app store

- •Single login for all members
- Direct Claim and receipt submission
- Member ID card (where permissible)
- Member registration
- Member profile/benefit display
- •Claim Inquiry and details
- •View claim and explanation of benefits details
- •Find healthcare based on location
- •Access to view the providers on a map and calculate distance to each facility
- •Helpful information of and after an appointment
- •Integration with the user's calendar to record any appointments made with the provider

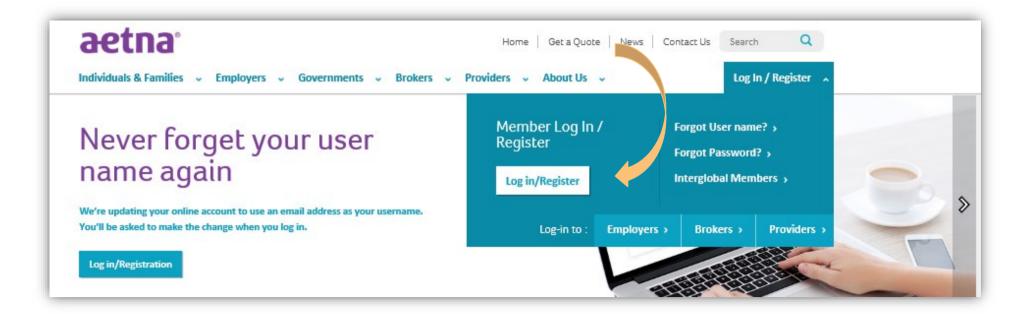




Landing Screen



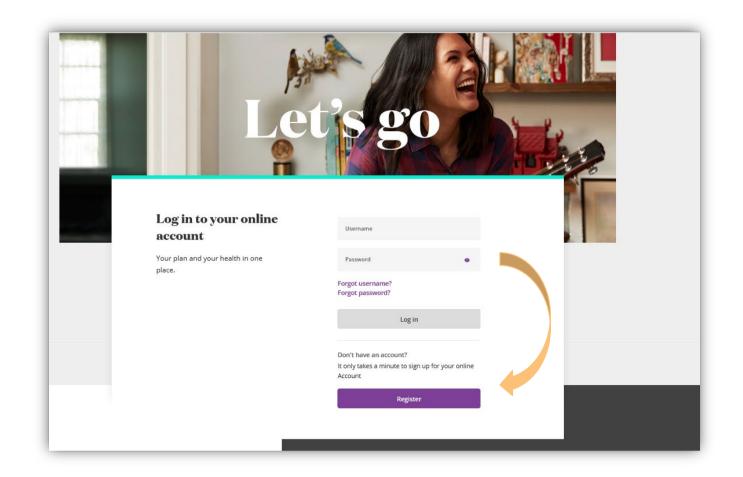
Step 1: Login at www.AetnaInternational.com





Step 2:

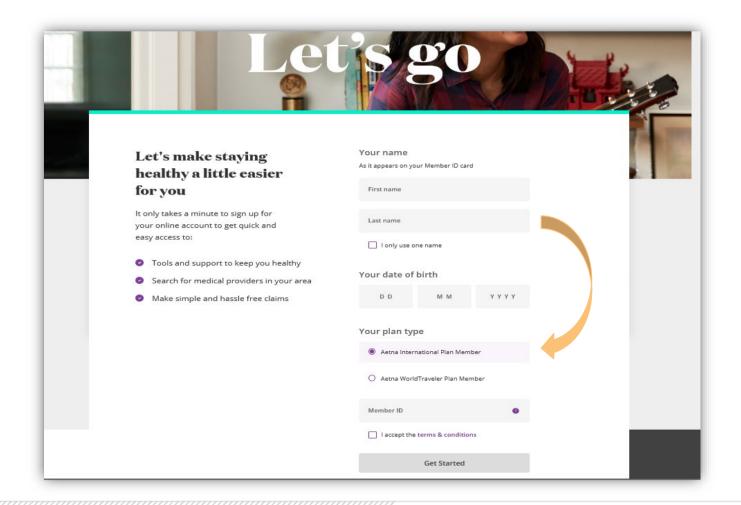
- You will be directed to the Member Login screen
- If you have not registered please choose "Register for online access"





Step 3:

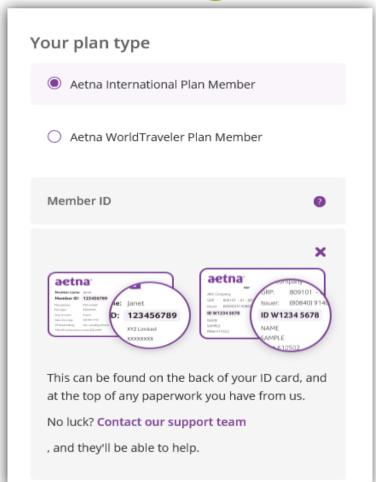
- First time Users:
- Choose "Aetna International Plan Member" under "Your Plan Type"





Step 4:

- Enter your "ID Number"
 Found on your Aetna
 International ID Card (this can be found in your welcome kit email as well)
- Following the verification of your Member information, you will be asked to create a User Name and permanent Password





Member Website Homepage

Claims Center

- Submit claims online
- Search claims (link to Aetna Navigator)

Find Health Care

- Locate doctors and hospitals
- Arrange Direct Settlement for costly procedures

Your account, your Policy

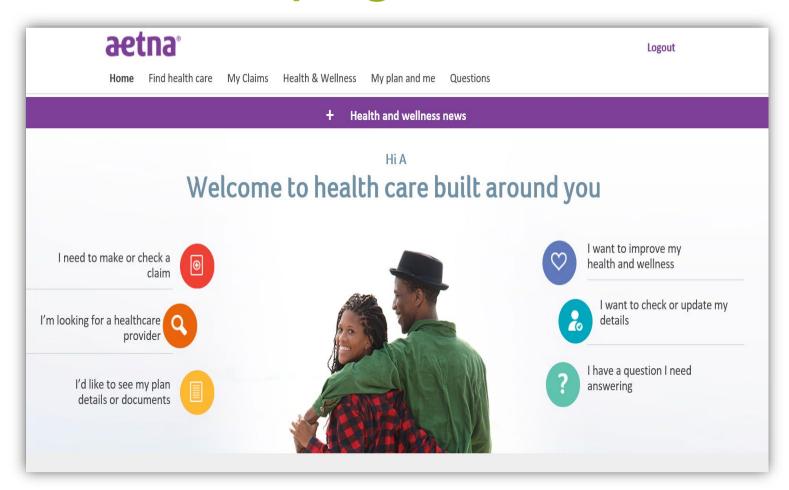
- Member Kit "how to" use your benefits
- Recurring Reimbursement online set-up

Health and Wellness Resources

- Wellness Center
- Virtual Employee Meeting (15-minute video of how to use the website)

Forms:

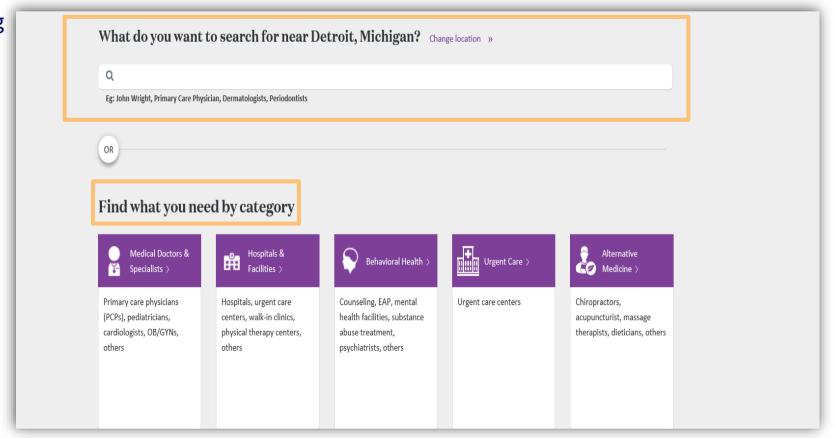
- Claim form
- Recurring Reimbursement Election Form





Member Website Homepage

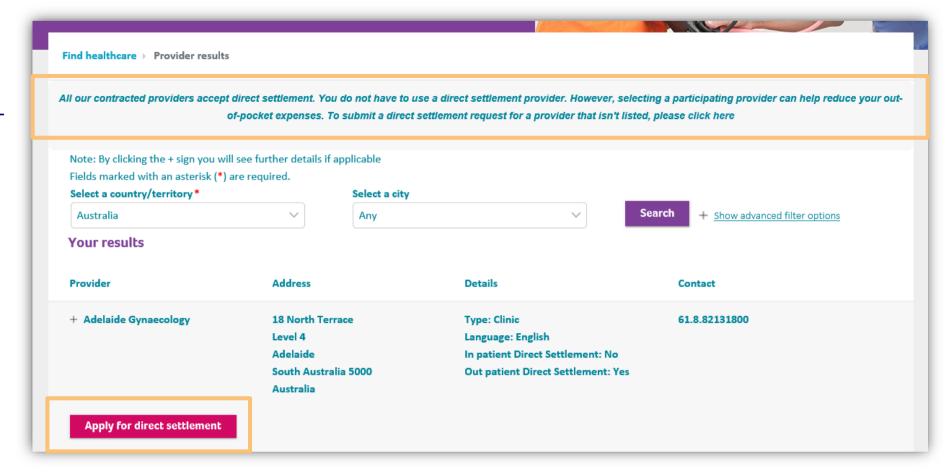
 Type in the care you are looking for or search by category





Member Website: Direct Settlement Provider Listing

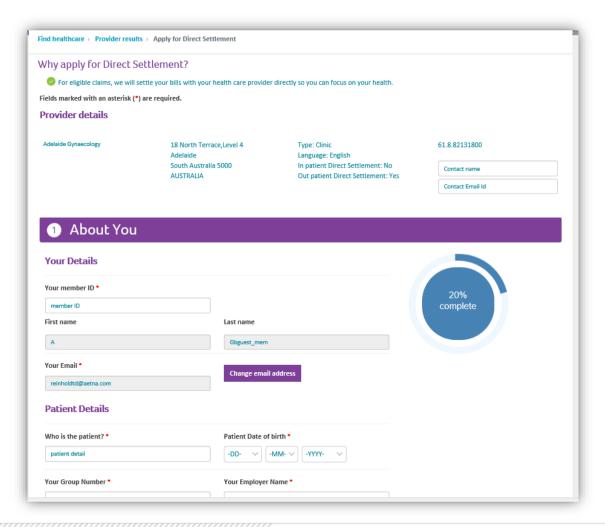
 Allows you to submit a request for one of the facilities listed or for a facility not in the directsettlement listing





Member Website: Direct Settlement Provider Listing

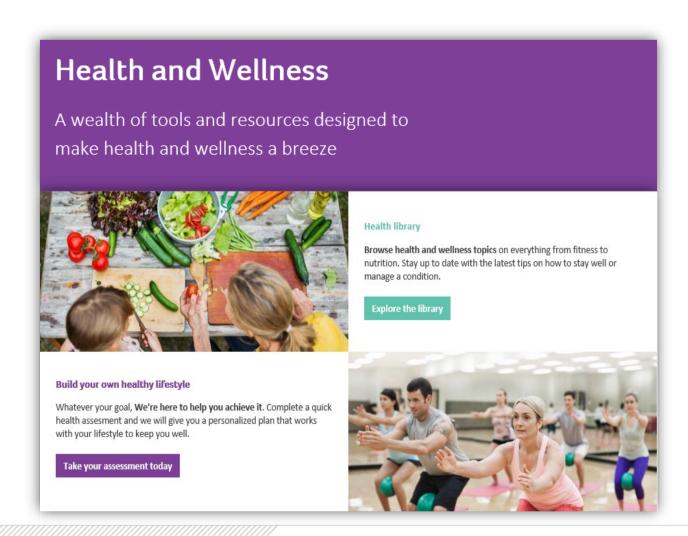
- Fill out your personal information and appointment information to submit for direct settlement
- Direct settlement is only used for emergencies or major surgeries





Member Website: Health & Wellness Resources

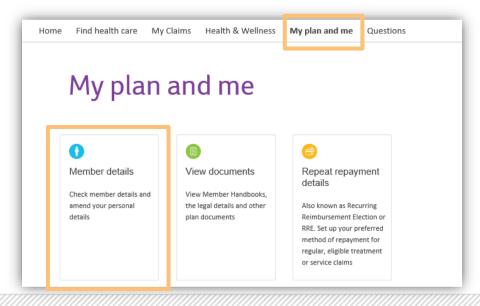
- This section provides information on:
 - International Health Advisory Team
 - Links to the Wellness Center for health and wellness content
 - Links to the Virtual Employee
 Meeting

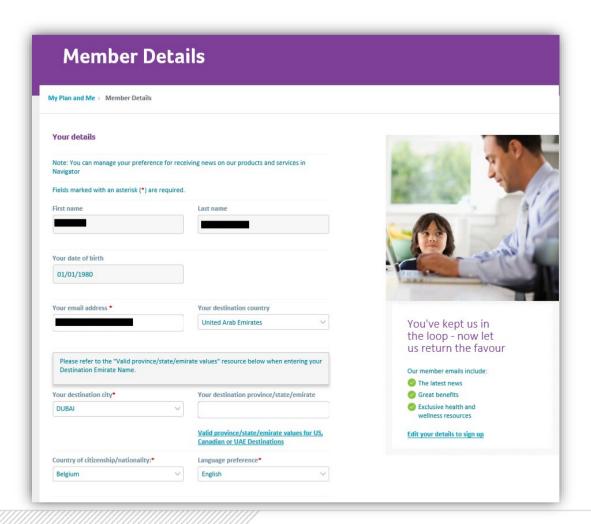




Member Website: Your Account, your Policy

- Here you can:
 - Update your registration account settings (e-mail, city, country)
 - Request ID cards
 - View your member kit materials

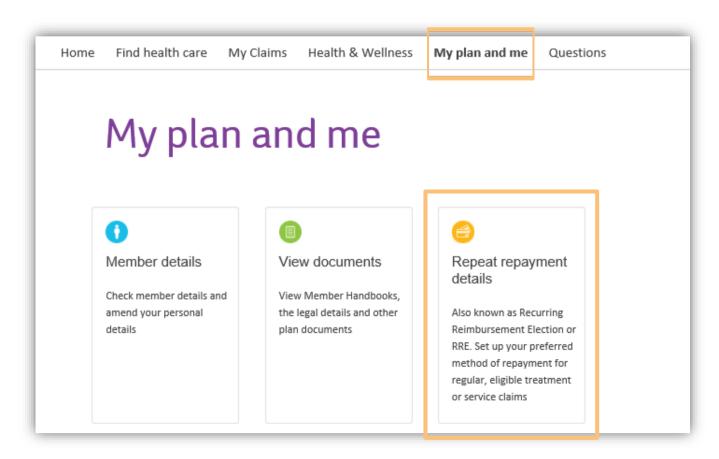






Member Website: Recurring Reimbursement

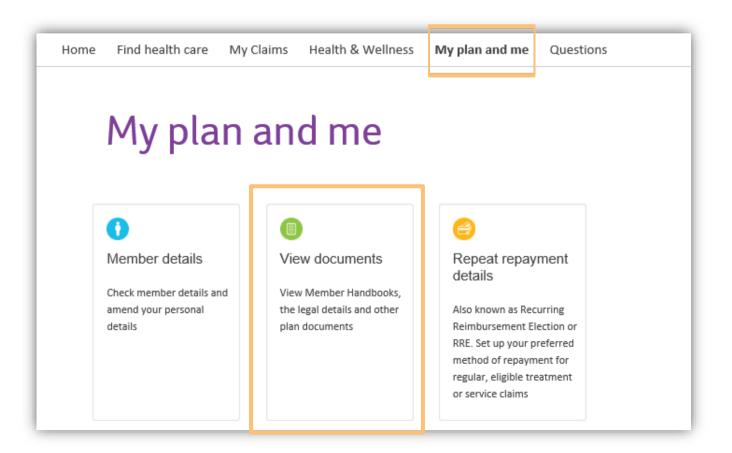
- Sign up for recurring reimbursement
 - Easiest and fastest way to receive reimbursed funds due to you





Member Website: Forms

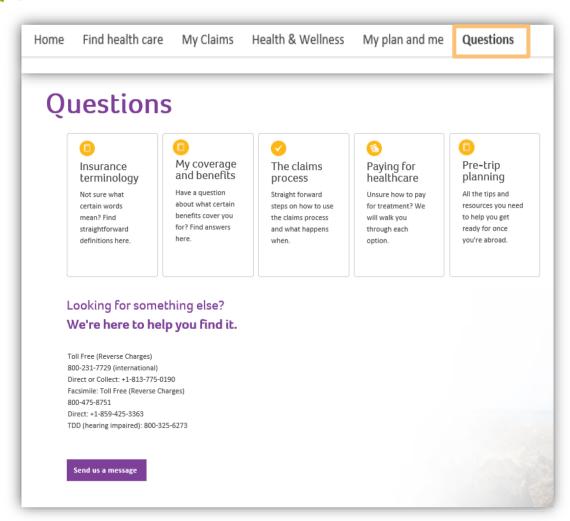
 The forms section includes links to all of the forms you need in a downloadable format





Member Website: FAQs

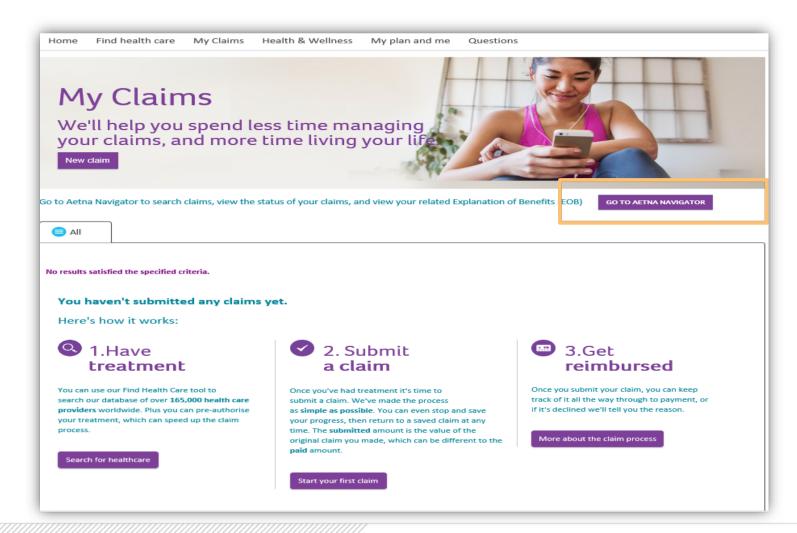
 Here you will find answers to frequently asked questions





Member Website: Claims Center

- Search claims: links over to Aetna Navigator through single sign-on
- Submit claims: allows you to complete the smart claim form, upload receipts/invoices, and submit online
- Online Claims Submission
 History: allows you to view
 high-level information on
 past claims submitted
 online





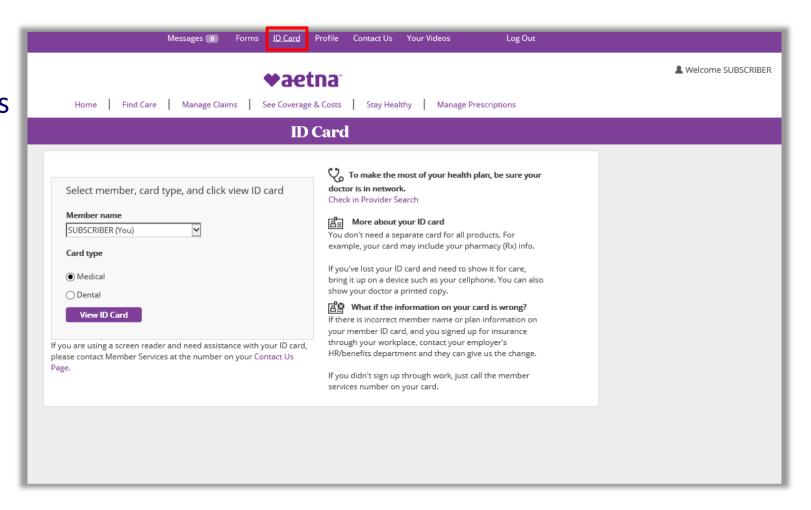
Member Website: Aetna Navigator





Member Website: Aetna Navigator ID Card

- View your ID Card
- Use your Internet browser's print function to print a temporary ID card
- Order a replacement card





Member Website: Online Tools DocFind®

- Quickly and easily find a doctor in the U.S.
- Search for doctors based on:
 - Name
 - Provider type
 - Provider category
 - Specialty
 - Language
 - Gender
 - Hospital affiliation
 - Individual/group PIN





Member Website: Online Tools DocFind®

Search by:

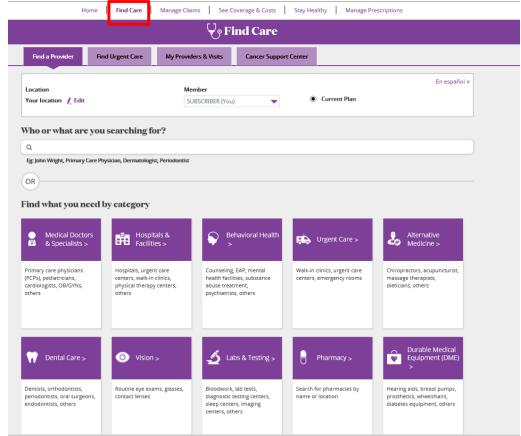
- Zip Code
- Distance How far out of this zip code are you willing to travel? As little as 5 miles or as much as 100 miles?
- Provider Category, i.e., Urgent Care Facilities, Walk in Clinics, Medical Providers, Dental Providers, Hospitals, Dialysis, Labs (including Quest Diagnostics), Facilities (such as x-ray, DME), Pharmacy
- Provider Type (choices based on Provider Category selected)
- Plan: Select 'Aetna Standard Plans' then select 'Open Choice PPO'
- As an Aetna International member, you have the freedom to visit a doctor or medical facility of your choice without a referral. Select a network provider or medical facility to take advantage of network discounts and larger percentage of coinsurance paid by insurance company (please refer to your Summary Benefit Grid for your specific plan of benefits).



Member Website: Online Tools DocFind®

Use DocFind® via secure Aetna Navigator® to locate providers in the U.S.







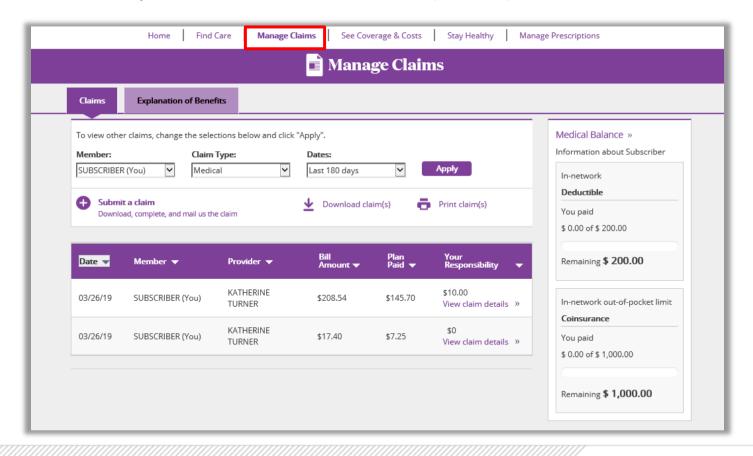
Member Resources: Find Healthcare

- Reminder: when seeking care, you do not have to follow any network of providers
- Find Healthcare option of the Aetna International website does have an International Doctor Directory- this is only a reference to assist with finding providers in your host country
- We also recommend that you check with other employees in your host country for recommendations of healthcare providers and determine what is the best option for you



Member Website: View Claims and EOBs

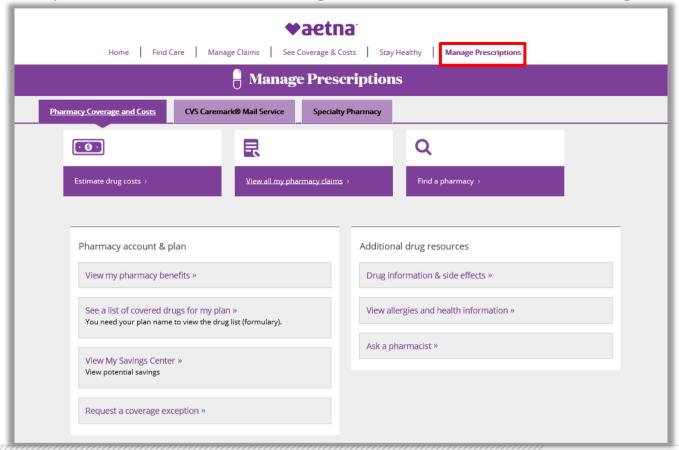
View claims and Explanations of Benefits (EOBs)





Member Website: View Claims and EOBs

Manage prescriptions, estimate drug costs or look at mailing services





Member Website Support

For website registration assistance or navigation of the site, please contact:

Aetna International Service Center

(available 24 hours a day, 7 days a week)

Toll Free Phone: +1.800.231.7729

Collect Phone: +1.813.775.0190



Contact Aetna International

International Service Center (24-hour)

Telephone

Toll Free(Reverse Charges): 855-829-9558 (international)

Direct or Collect: +1-813-775-0449

Facsimile:

Toll Free(Reverse Charges): 800-475-8751

Direct: +1-859-425-3363

TDD (hearing impaired): 800-325-6273

Claims Address

Aetna International/Aetna P.O. Box 981543 El Paso, TX 79998-1543 USA

For overnight packages:

Attention: Aetna International/Aetna 7777 Market Center Avenue, Suite E El Paso, TX 79912-8411 USA

Phone: +1-915-877-7032

Health Care Counseling: Informed Health Line (IHL)*

Aetna's Informed Health® Line gives members 24/7 telephone access to registered nurses experienced in providing information on a variety of health topics.

Toll Free(Reverse Charges): 800-556-1555 (within the United States)
Toll Free(Reverse Charges): 800-231-7729** (International)

Direct/Collect: +1-813-775-0190**

TDD: 800-270-2386

Mental Health Counseling: International Employee Assistance Program (IEAP)*

For immediate live support, call the member services number located on the back of your member ID card and ask for IEAP.



Thank you!





