

2022 OPEN ENROLLMENT HIGHLIGHTS BROCHURE

spark Wellness

Benefits for the Road Ahead

Inclusion



Integrity



Excellence



Responsibility



Collaboration



 **BorgWarner**

2022 Open Enrollment: Nov. 1-15, 2021

Welcome to 2022 open enrollment! This is your annual opportunity to evaluate your benefit coverage and ensure it will provide the protection, security and peace of mind you need for the upcoming year. Don't miss out — enroll online through Workday® between **Nov. 1-15!**

1 LOG IN.

- Visit borgwarner.com/benefits.
- Click on "U.S. Benefits," scroll down and click on the [workday](https://workday.com) logo.
- When prompted, enter your login information. If you forgot your password, please see local HR for assistance.

2 MAKE 2022 ELECTIONS.

- Click on "Inbox" at the top right or middle of the Workday landing page.
- To begin the 2022 enrollment process, select "Open Enrollment Change."

3 REVIEW AND CONFIRM.

- Carefully review your benefit elections, dependent coverage, and confirmation statement.
- Be sure each dependent has been added to the specific benefits for which you want them to have coverage.

QUESTIONS?

Contact HR Link at 1-844-429-5465 or email hlink@borgwarner.com



Need Mobile Enrollment Instructions?

Scan this QR code with your smartphone or visit borgwarner.com/benefits and click the "Enrollment Materials" link.

Key Dates



Early November



Enrollment meetings

Nov. 1-15



2022 online enrollment period

Jan. 1, 2022



2022 benefit elections are effective; check coverage through myCigna.com



Open Enrollment Is Mandatory for Everyone

To have benefit coverage for 2022, you **MUST** go through the enrollment process, even if you don't have any changes. Your current 2021 coverage *will not* automatically carry forward.

If you do not go into Workday to: 1) confirm your current pre-populated elections, or 2) make changes to your elections, or 3) elect to waive coverage, BorgWarner is required by law to automatically enroll you in default levels of coverage. This means you will receive only minimal coverage and your spouse and dependents **WILL NOT** have any coverage. See the *2022 Benefits Reference Guide* for the default coverage, available at: borgwarner.com/benefits.

Your next opportunity to elect coverage: During open enrollment in November 2022, with an effective date of Jan. 1, 2023, unless you experience a qualifying family status change (marriage, birth of a child, divorce, etc.).

WHAT'S NEW FOR 2022

(effective Jan. 1, 2022)

NO PLAN DESIGN CHANGES!

Deductibles, coinsurance, copays, and out-of-pocket maximums for the medical, dental, and vision plans will remain the same as 2021 amounts!

NEW ON-DEMAND MENTAL HEALTH SUPPORT

BorgWarner and Cigna have teamed up with Ginger to bring Cigna plan members access to integrated mental health care—where coaches, therapists, and psychiatrists work as a team to coordinate the best, personalized care right from the privacy of your smartphone. Ginger's mental health services are considered in-network and accessible through your Cigna medical plan's behavioral health benefits. These services include:

- ✔ Immediate and confidential behavioral health coaching via text-based chats.
- ✔ Self-guided learning activities and content.
- ✔ Video-based therapy and psychiatric support (if needed).

See page 5 for more details.

NEW HIGH BLOOD PRESSURE MANAGEMENT PROGRAM—AT NO CHARGE!

We've expanded our partnership with Livongo to include a new High Blood Pressure Management Program as of Jan. 1, 2022. Eligible employees and dependents 18 and older who choose to participate will receive the following at *no charge*:

- ✔ Blood pressure monitor; mobile app; tracking tools.
- ✔ Insights and action plans.
- ✔ Expert support.

This is a \$535/year value for participating employees paid for by BorgWarner. See page 7 for more details.

REVISED WELLNESS GOALS FOR 2023 PREMIUM INCENTIVE PROGRAM

As you work toward earning your Premium Incentive for 2023, please be aware of the following changes to the wellness goals, effective Oct. 1, 2021:

- ✔ **MDLIVE Registration/Online Clinic Point Discontinued:** Thanks to your high enrollment of MDLIVE, we have discontinued it, as well as the alternative option of an onsite clinic visit moving forward. Please continue to take advantage of these options and the benefits that they offer!
- ✔ **Cholesterol Goal Modified:** The new medical standards of care say that "*cholesterol ratio*" is a better predictor of potential health issues than total cholesterol level or LDL (bad cholesterol) levels. Accordingly, Cigna has moved to the following cholesterol measure for the 2023 Premium Incentive program:

NEW GOAL: Achieve a healthy cholesterol ratio:

Women — less than or equal to 4.4

Men — less than or equal to 5

Note: cholesterol ratio is calculated by dividing your total cholesterol by your HDL number. For instance, if your total cholesterol is 180 and your HDL is 82, your cholesterol ratio is 2.2.

Temporary Goals Discontinued. As a reminder, the temporary MetLife goal, as well as other goals added in 2020 due to COVID-19, were discontinued in 2021 and are no longer part of the program.

COMING SOON!

Greater Savings Opportunities with Roth Conversion Feature for the RSP

It's always important to take a comprehensive look at all your benefits as you decide which elections best meet your needs and your budget during open enrollment. While the Retirement Savings Plan (RSP) is not technically a benefit offered as part of open enrollment, there are some exciting changes being made regarding contribution opportunities to the RSP that we want to make you aware of. See page 8 for more details.



The Value of Your BorgWarner Medical Plan

Each year, we measure the value of our medical plan against plans of our manufacturing peers. We are happy to report that BorgWarner employees continue to pay a **significantly lower share** of total medical plan costs compared to other manufacturing employees. The pie chart below demonstrates that most other employees pay **33%** of the total plan costs on average. As a BorgWarner employee, you pay only **19%** and BorgWarner pays the remaining **81%**.

To continue to offer a subsidized medical plan, however, the goal is to obtain an 80%/20% cost sharing strategy between BorgWarner and its employees. Making progress toward this goal involves a necessary but slight change in employee contributions for 2022, which also accounts for the growing costs of healthcare nationally and the claim impact on our plans.



(Source: Willis Towers Watson)

2022 Employee Contribution Rates

Medical Coverage

For 2022, you become eligible for the \$0 contribution plan (BASIC PLAN) if you earned five or more points through the *Shift Into Better Health Premium Incentive Program* between Oct. 1, 2020 and Sept. 30, 2021.

Basic Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2021	Premium %	Employee	Employee+1	Family
0	20%	\$ 93.00	\$ 190.00	\$ 313.00
1-2	15%	\$ 69.75	\$ 142.50	\$ 234.75
3-4	10%	\$ 46.50	\$ 95.00	\$ 156.50
5+	0%	\$ 0.00	\$ 0.00	\$ 0.00

Buy-Up Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2021	Premium %	Employee	Employee+1	Family
0	25%	\$ 255.00	\$ 511.25	\$ 766.25
1-2	20%	\$ 204.00	\$ 409.00	\$ 613.00
3-4	15%	\$ 153.00	\$ 306.75	\$ 459.75
5+	10%	\$ 102.00	\$ 204.50	\$ 306.50

Dental Coverage

Your Monthly Coverage Contribution Levels	Employee	Employee + 1	Family
	= \$ 12.00	= \$ 24.00	= \$ 33.00

Vision Coverage

Your Monthly Coverage Contribution Levels	Employee	Employee + 1	Family
	= \$ 4.20	= \$ 9.60	= \$ 11.85

Legal Services

Your Monthly Contribution Amount:	\$17.25
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Identity Theft Protection

Your Monthly Contribution	Employee	Family
	= \$ 9.95	= \$ 17.95

PLAN NOW FOR EARNING YOUR PREMIUM INCENTIVE POINTS FOR 2023

The more points you earn, the more you save!

Earn one point for each of the SIX wellness goals met. The total number of points earned by Sept. 30, 2022 will determine the medical plan premium you will pay for all of 2023. To receive the best premium discount for 2023, you will need to have **FIVE or more points**.

Wellness Incentive Goals for 2023 Premium Discounts

Earn one point per goal

1



Complete the online Cigna Health Risk Questionnaire (HRQ)

2



Complete one dental cleaning/exam

3



Achieve:

- a Body Mass Index (BMI) of less than 30

OR

- a weight loss of 5% as compared to the last weight recorded with Cigna*

4



NEW! Achieve a cholesterol ratio of:

- women – less than or equal to 4.4
- men – less than or equal to 5

5



Achieve:

- a fasting blood sugar of less than 100 mg/dl
- OR**
- a non-fasting blood sugar of less than 140 mg/dl*

6



Complete one or more of the following preventive care activities to earn a total of one point:

- annual physical
- colon cancer screening (age 50+)
- mammogram (age 40+)

**Alternative to earn points: Enroll and participate in a Cigna telephonic coaching program that is most appropriate for you. There are multiple options available, including Weight Management, Stress Management, Disease Management or Healthy Eating. Call your Cigna Health Advocate at (800) 237-2904 for the coaching program that's right for you.*

Track your points:

Track your progress and see how many points you have earned:

STEP 1: Login to myCigna.com.

STEP 2: Under the *Wellness* tab, click *Wellness and Incentives*.

STEP 3: Your points earned will be displayed, as well as your Health Assessment score and other health topics you can explore.

When you enroll for your medical plan in November, you will see the premiums for both medical plans listed based on the number of points you have earned in Workday. This amount is set and cannot be changed.

For more information on how to earn premium points, visit borgwarner.com/benefits.

IMPROVING YOUR TOTAL WELLNESS

Emotional • Physical • Financial

Now, more than ever, BorgWarner recognizes the importance of supporting our employees with benefits that encourage good health, help build resiliency, and enable you to better manage stress during these ongoing times of change. We strive to support you in all aspects of wellbeing — emotional, physical and financial. We encourage you to take advantage of the wide range of resources available to you (and in many cases, your family) for the road ahead.

EMOTIONAL WELLNESS:

Keeping Burnout at Bay

Almost every aspect of our lives has changed dramatically in the past year and a half. Understandably, many people are feeling a bit burned out. The demands on our personal and professional lives continue to grow—causing some employees to feel more anxious, depressed, disengaged, unfocused or physically unwell. And because every aspect of our wellbeing is interconnected, burnout that goes unchecked can lead to other negative side effects that affect our total wellbeing:

When I am BURNED OUT...

When I am WELL...

EMOTIONAL	Irritated » Depressed » Apathetic » Unfocused » Unmotivated	Content » Hopeful » Proactive » Focused » Motivated
PHYSICAL	Exhausted » Sick » Overindulging in Unhealthy Behaviors	Energized » Healthy » Enjoy Moderation
SOCIAL	Withdrawn » Unfulfilled » Negative » Disengaged » At Risk	Connected » Fulfilled » Positive » Engaged » Safe
FINANCIAL	Emotional Shopping » Overspending » Hoarding » Disorganized »	Balanced » Prudent » Practical » Organized

Retrain Your Brain

There is no quick fix for our current challenges, and certain aspects are beyond our control. But the good news is that there are small steps you can take each day to ease the pressure and retrain your brain away from stress responses that take a toll on the mind and body. Help extinguish burnout by following these tips:



REFRAME

- Shift those negative thoughts and feelings.
- Train your brain to focus on what you're grateful for instead of unmet expectations.



REFOCUS

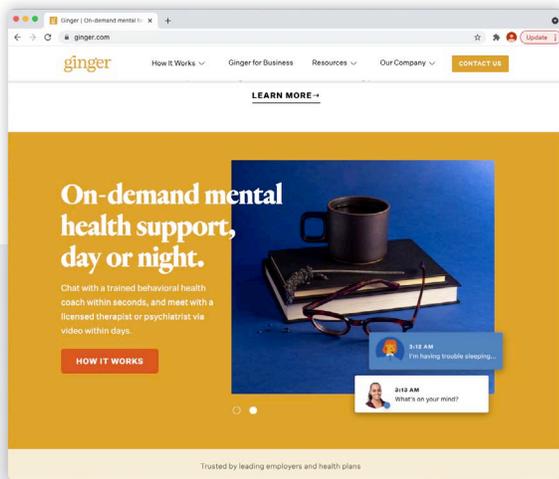
- Protect what you are exposed to. Limit negativity from the news, social media or even friends.
- Place your energy into positive actions that bring you joy and contentment.
- Connect with positive people, discover a new hobby, or volunteer your time.



REWARD

- Reward yourself through self-care:
- Be physically active — walk with a friend.
 - Refuel with healthy and savory foods.
 - Clear your mind through meditation or yoga.
 - Rejuvenate with 7-9 hours of sleep each night.

Resources to Help Prevent or Recover from Emotional Burnout



Ginger Behavioral Health Coaching

COST EFFECTIVE

A \$100 monthly subscription gives you 30-days of unlimited sessions.

RESPONSIVE

Chat with a trained behavioral health coach within seconds or meet with a licensed therapist within hours.

CONVENIENT

On-demand mental health support 24/7/365.

CONFIDENTIAL

Participation and conversations are not shared with anyone.

BROAD SUPPORT

Addresses a wide range of life's challenges—from improving sleep and relationships to managing stress, burnout, anxiety and depression.

GET STARTED: Visit ginger.com/cigna or download the Ginger Emotional Support app.



Employee Assistance Program (EAP)



Available to you and your household members (regardless of whether you are a Cigna member), the Cigna EAP is a free, confidential resource that helps find answers to various kinds of personal concerns—24/7/365.

Through the EAP you can expect:

- Confidential consultation and support.
- Access to webcasts, online seminars, videos, podcasts and articles on a variety of wellbeing topics.
- Referrals for student-at-home learning, senior care and day care.
- General legal and financial guidance.

GET STARTED:



(800) 237-2904



Log in to mycigna.com (click on the “Review My Coverage” tab, then select “Employee Assistance Program (EAP)” from the drop-down menu.



Or, access Cigna’s site by scanning the QR code at the left with your smartphone.

Emotional Wellness Apps

headspace

Headspace is considered one of the best meditation apps around. The free version helps you visualize calming experiences, such as walking in a garden. If you upgrade to Premium, you'll have access to meditation courses, too.



Calm

Includes three categories—meditation, music, and sleep. You can also learn lessons on mindful movement and stretching.



TEN PERCENT HAPPIER

This extensive app lets you choose from an array of guided meditation experiences that range from 3 to 45 minutes. Free for one session, then \$15 per month or \$100 per year.



GET STARTED:
Download these apps at:



PHYSICAL WELLNESS:

Getting Back on Track with Preventive Care and Self-Care

In addition to getting the COVID-19 vaccine, the best thing you can do to protect your health is to stay on track with your preventive care and manage any chronic conditions. While the pandemic caused a temporary halt of in-person visits, doctor's offices and hospitals are currently accepting onsite office visits.



Complete the online Health Risk Questionnaire (HRQ).

A quick and easy way to learn more about your health today and to figure out how you can improve your health in the future. Share your wellness score and recommended actions with your doctor. Visit: myCigna.com.

Earn 1 wellness point



Commit to self-care.

Each day we have a chance to make healthy decisions.

Be sure to:

- ✔ eat healthy
- ✔ stay active
- ✔ maintain a healthy weight
- ✔ sleep 7-9 hours per night
- ✔ avoid unhealthy lifestyles (such as smoking)

Get an annual physical.

BorgWarner medical plans cover in-network preventive care at 100%—no deductible requirement, copays or coinsurance!

Earn 1 wellness point



Complete a biometric screening.

You can do this one of three ways:

- during the annual onsite biometric screening event, or
- through an onsite clinic, or
- with your personal physician.

Earn up to 3 wellness points

Consider a mental health tune-up.

Try the new Ginger resource (see page 5) or reach out confidentially to an Employee Assistance Program counselor (see page 5).

Managing Your Chronic Conditions

It's more important than ever to take care of your chronic conditions, such as diabetes, heart disease or high glucose and high blood pressure. Among other things, these conditions can also make you more vulnerable to severe COVID-19 complications. In addition to seeing your doctor in-person or through virtual visits, consider taking advantage of these BorgWarner resources:

NEW! Livongo®

High Blood Pressure Management*

- Offered to employees and covered dependents age 18+ who are diagnosed with high blood pressure.
- Track your health with the free connected blood pressure monitor.
- See all your readings in one place.
- Get personalized tips after every check.
- Share reports with doctors and work toward your goals with help from experts.

*Available Jan. 1, 2022.

Livongo®

Diabetes Management Program

- Offered to employees and covered dependents age 18+ who are diagnosed with types 1 or 2 diabetes.
- Know how you're doing, stress less about supplies, and get help when it matters most.
- Receive a connected glucose meter, unlimited test strips, personalized insights, and live support after out-of-range readings.



My Health Assistant – Chronic Conditions

Including programs for Diabetes, CAD, COPD, Asthma, and Heart Failure.

GET STARTED:



Log into myCigna.com, click the *Wellness* tab and then click *My Health Assistant*.

SEE IF YOU QUALIFY:



get.livongo.com/BORGWARNER



Livongo member support team:
(800) 945-4355



Use registration code:
BorgWarner



MDLIVE® for Cigna®



Telehealth Connect (thru MDLIVE®)

Remember, as a Cigna member, you and your covered dependents can take advantage of the telehealth service offered through MDLIVE® at a lower cost than the average office visit, but in the safety and security of your own home.

- ✓ Ideal for addressing preventive care and a wide variety of minor, non-life-threatening conditions, such as: fever, flu, colds, earaches, respiratory issues, etc.
- ✓ With MDLIVE®, you get on-demand access through video streaming to U.S. board-certified doctors and pediatricians using your phone, laptop, tablet, or other mobile device—24/7, even on holidays!
- ✓ As an alternative to face-to-face therapy, you can also use MDLIVE® to safely access a mental health counselor by having a counseling session over your computer or mobile device.



REGISTER TODAY! Online: MDLIVEforCigna.com • Phone: (888) 726-3171

Coming Soon! New Feature In Your BorgWarner Retirement Savings Plan

In February 2022, you will have a new feature that allows you to save more Roth money in your plan than with direct Roth contributions alone. Let's take a look!



Converting Existing Savings to Roth Money

Beginning February 2022, you can convert your **existing** before-tax and traditional after-tax savings to Roth money within your plan through a new Roth in-plan conversion feature.

Ways to Manage Your Roth In-Plan Conversion

You can choose to convert contributions to Roth money one of two ways:

- **On-demand conversion:** You can initiate an in-plan conversion at any time, based on your needs, by simply calling Vanguard or through their secure member website. You can choose the amount of before-tax or traditional after-tax money to convert and the timing.
- **Automatic conversion:** If enabled, your future *after-tax* contributions automatically convert to Roth after every payroll. This offers a huge opportunity to save in taxes on the earnings upfront!

An important benefit of this feature is the ability to save above the annual IRS 402g contribution limit. After you have reached the limit on before-tax and Roth contributions, (\$20,500 for 2022*) you can continue increasing your Roth savings with after-tax conversions to Roth. Another benefit is you'll save on taxes, earnings on after-tax contributions are taxed at the time of distribution, but earnings on Roth contributions are NOT taxed at the time of distribution.

CAUTION: Once you complete a Roth in-plan conversion, you cannot undo it. Before making Roth contributions or a Roth in-plan conversion, we recommend that you consult a tax or financial advisor.

*The IRS limits how much you can contribute to your plan each year on a before-tax or Roth after-tax basis. The combined limit for 2022 is \$20,500 if you are under age 50, or \$27,000 if you are age 50 or older.

Who might benefit from Roth contributions?

If you're financially well-prepared for retirement, Roth contributions can make sense. Strong savers and those with generous retirement benefits may face sizable tax burdens in retirement. Having tax-exempt savings could lessen the burden. You also might benefit by making Roth contributions if:

- ✓ You're at the start of your career and you expect your income to rise substantially over the years.
- ✓ Your income is too high to allow you to contribute to a Roth IRA.
- ✓ You're in a low tax bracket today—10% or 15%.

Who might not benefit from Roth contributions?

You might not benefit from Roth contributions if you expect Social Security to be your main source of retirement income. That's because your income—and tax rate—may drop in retirement. You also might not benefit if:

- ✓ You are taxed at the highest marginal rate today, and expect significantly less income in retirement.
- ✓ You receive bonuses or other variable income that may cause your pay to spike, temporarily lifting you into a higher tax bracket for the year.
- ✓ Your income allows you to claim valuable tax credits, such as the earned income tax credit. Making Roth contributions may push your income over the eligibility limit for these credits.

To help you decide whether Roth is right for you, try our easy-to-use tool at vanguard.com/rothfeature.

Whenever you invest, there's a chance you could lose the money.

ENROLLMENT REMINDERS



If your 2022 Premium Incentive points are a different total than the points earned for 2021, your 2021 medical election will NOT carryover automatically in Workday®. You must make the medical election for 2022 to have coverage.



Be sure to complete a final review of your benefit and dependent coverage elections before electronically signing.



You can edit your elections through Nov. 15, 2021. The elections entered as of Nov. 15 will be considered final. No changes are allowed after Nov. 15 unless you have a qualifying family status change.



If adding a dependent for the first time, be sure to submit required documentation by Dec. 31, 2021 through HR Link.



Make sure to designate or update your beneficiaries for Life Insurance, 401(k) plan, etc., on the vendor websites.



Benefits Information Is Just a Click Away borgwarner.com/benefits

Whether you are at work or home, check out our employee benefits website to:

- ✓ Access enrollment materials, wellness forms and various notices.
- ✓ Learn about your benefits and how they work.
- ✓ Find out how the Cigna Personal Health Team can support you and your family.
- ✓ Access Workday® to enroll and manage your benefits.
- ✓ And more...

Don't have access to a computer? Want printed copies of materials?

Please contact HR Link.

About this Brochure: This 2022 Benefits Open Enrollment Highlights Brochure serves as a Summary of Materials Modification (SMM) for the BorgWarner Flexible Benefits Plan. Changes are effective Jan. 1, 2022. Details of these plans and programs can be found in the 2022 Benefits Reference Guide and the Summary Plan Descriptions, available online at: borgwarner.com/benefits. This document is a summary of your benefits and does not create a contract of employment between BorgWarner and any employee.



Single Sign On (SSO) for MetLife

For a faster and easier enrollment for MetLife benefits, you can now access the MetLife enrollment site directly from Workday without being required to do a secondary login. The first time you use SSO through Workday, you may need to register, but afterward the system should log you into MetLife's site automatically. Instructions for registering for the first time can be found on borgwarner.com/benefits.



Watch This!

Watch helpful videos about BorgWarner benefits and wellness programs by scanning the QR code to the right with your smartphone:



