



2020 OPEN ENROLLMENT HIGHLIGHTS BROCHURE

Take the Wheel

Benefits for What's Next



2020 Open Enrollment: November 1-30

Welcome to 2020 open enrollment! This is your annual opportunity to ensure you and your family have the benefits coverage you need. Don't miss out — enroll through Workday® between **November 1-30!**

QUESTIONS? Contact HR Link at **1-844-429-5465** or email hrlink@borgwarner.com.



1 LOG IN.

Go to www.borgwarner.com/benefits. Click on “U.S. Benefits”, scroll down, click on the Workday logo and enter your login information when prompted.

2 MAKE 2020 ELECTIONS.

Click on “Inbox” at the top right or middle of the Workday landing page. Select “Open Enrollment Change” to begin. **NEW! Mobile enrollment is now available!** Pay careful attention to the new mobile enrollment instructions provided within in this guide, or at www.BorgWarner.com/benefits. Plan to enroll using your computer? Enjoy the new look and feel and improved user experience!

3 REVIEW AND CONFIRM.

Carefully review your benefit elections and dependent coverage. Be sure to verify that your enrollment elections match what you intended to enroll in and that each dependent has been added to each benefit in which you want them to be enrolled.



See detailed Workday mobile enrollment instructions on next page.

Value of Your BorgWarner Plan

Each year, we measure the value of our plan against other manufacturers. We are happy to report that you still pay a significantly lower share of total medical costs compared to our peer company employees.

BorgWarner



Other Manufacturers



■ Employee Contributions and Claim Share
■ Company Costs

(Source: Willis Towers Watson)

Key Dates



Early November



Onsite employee enrollment meetings

Nov. 1-30



Online enrollment period

Jan. 1, 2020



2020 benefit elections become effective; check coverage through myCigna.com

REMINDER

New Disability Vendor

As shared earlier this year, we changed our Disability carrier partner from Cigna to ReedGroup for:



Short-Term Disability (STD)



Family Medical Leaves (FMLA)



Paid Parental Leaves (PPL)

Cigna will continue to administer Long-Term Disability (LTD) leaves.

LEARN MORE: Visit the “Disability Coverage” section on the BorgWarner benefits website at www.borgwarner.com/benefits.

Top 4 Disability FAQs

- Q How do I report a leave of absence related to STD, FMLA or PPL?**
 - Notify your supervisor immediately and follow your location procedures.
 - Contact ReedGroup at 1-800-441-9628, Mon. - Fri., 8 a.m. - 8 p.m. EST.
 - To check the status of a leave, you can call or log in to the self-service leave portal at BorgWarnerloa.myleaveproservice.com.
- Q How long do I have to report a leave?**
 - Report a leave by the second day of an absence, or up to 30 days in advance of a scheduled absence.
- Q What if my leave is denied?**
 - If your leave is denied, please speak to local HR for assistance with the next steps.
- Q What do I need to do to return to work?**
 - To return to work, you will need a doctor's note or fitness-for-duty certification completed by your doctor.



What's Changing for 2020

Effective January 1, 2020

Annual Out-of-Pocket Maximums

To continue to offer subsidized health care medical premiums, the annual out-of-pocket maximum (OOP) will increase for both medical plan options in 2020. This is due to the increasing cost of medical services that continue to rise year-over-year. Reminder: The out-of-pocket maximum is the most you must pay out of pocket for covered services in a plan year. After you spend this amount on deductibles, copays and coinsurance, the plan pays 100% of the costs of covered benefits. The new maximums are listed below:

Feature	Basic Plan		Buy-Up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
HRA Medical Out-of-Pocket Maximum (Amounts reflect HRA offset) Employee Only / Employee + 1 / Family	\$3,500/\$5,250/\$7,000	\$7,000/\$10,500/\$14,000	\$3,500/\$5,250/\$7,000	\$7,000/\$10,500/\$14,000



Wellness Point Change

BorgWarner periodically reviews the health goals under the *Shift Into Wellness Incentive Program* to be sure these activities reflect the types of actions that will have the greatest impact on a person's overall health and wellness. After considering the evolving health challenges facing our collective workforce, we are replacing the current LDL cholesterol goal with a new goal: **Completing an onsite clinic visit OR registering with MDLIVE for telehealth services.** Please note, you can only register with MDLIVE and earn the point one time. If you have previously registered in the past for this service, this also will count toward the point.



Changes to Certain Offerings

As we evaluate the usefulness and value of some of our benefits, we have decided to discontinue the wellness cash incentives, fitness reimbursements and Direct Path resource. You can, however, continue to receive points for health coaching and other activities.



Dependent Care Flexible Spending Account (FSA)

Annual Maximum Contribution Limit
(for Highly Compensated Employees)

If you earned \$125,000 (base salary plus bonus) or more in 2019, you fit the IRS definition of a "highly compensated employee (HCE)," which impacts the maximum amount you are allowed to contribute to your Dependent Care FSA, based on compliance testing rules. It is important to be aware of these limits and plan accordingly. The current 2020 limit is \$1,045 per year, per HCE household. Non-highly compensated employees are not affected by this IRS limit. **Note: If compliance testing determines that an increase or further decrease needs to be made to the HCE limit for 2020, you will be notified in December and provided with an adjustment period to make changes.**

2020 Employee Contribution Rates

Medical Coverage

Earn the \$0 contribution plan (BASIC PLAN) by earning 5 or more points through the *Shift Into Better Health Premium Incentive Program*.

Basic Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2019	Premium %	Employee	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

Buy-Up Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2019	Premium %	Employee	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%	\$ 85.00	\$ 168.00	\$ 253.00

Dental Coverage

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

Legal Services

Your Monthly Contribution Amount: \$17.25

Vision Coverage

Your Monthly Coverage	Employee	= \$ 3.75
Contribution Levels	Employee + 1	= \$ 8.15
	Family	= \$ 10.10

Identity Theft Protection

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

NEW! BorgWarner is making enrollment even easier and more convenient! This Fall, you will be able to use your smartphone, tablet or other mobile device to enroll!



Mobile Enrollment Instructions!

(Mobile and desktop enrollment instructions can also be found at www.BorgWarner.com/benefits.)

LEGEND:

- Complete all tiles with a  by clicking "Enroll" or "Manage," making your elections and then clicking on the checkmark to save. Complete any needed information and/or dependent information.
- Tiles with a  are benefits that cannot be changed as part of Open Enrollment and are for information/review.

1 Download the Workday App

Download and open the login screen. When prompted to enter the organization, type in "BorgWarner".

2 Go to Your Inbox

Click on the "Inbox" worklet at the bottom of your screen. Select the "Open Enrollment Change" task from the Actions section of your Inbox.

3 Start 2020 Enrollment

Click the "Let's Get Started" button.

4 Complete the Tobacco Attestation

Select "yes" or "no" and save by clicking the checkmark in the upper righthand corner.

5 Select Enrollment Elections

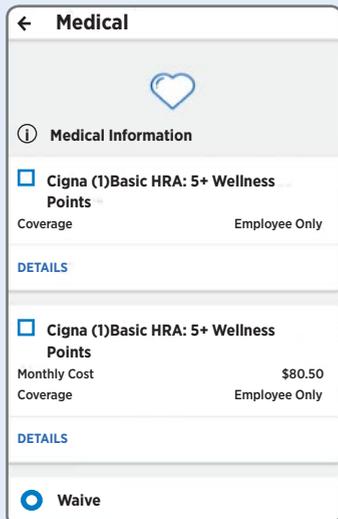
Complete enrollment for 2020 by clicking on each of the benefit tiles to make your elections.

...continued Mobile Enrollment Instructions!

5

Election Example

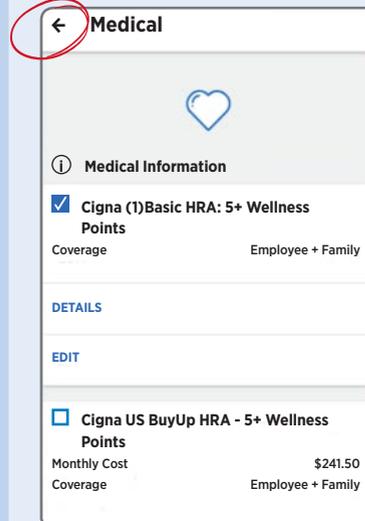
To open the medical page, click on the “Medical” tile. Select the plan you want to elect or waive your medical coverage.



To elect the level of coverage you would like, click “Coverage.” If you have dependents, they will appear after you select your coverage level. To save your election, click the checkmark.



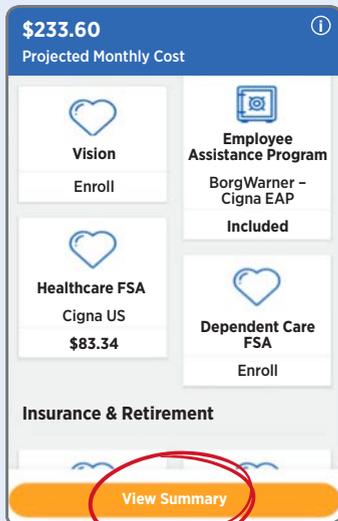
When you are finished with a tile, click on the arrow in the upper left-hand corner. This will take you back to the other tiles on the main screen.



6

Checkout

When all selections are complete, click the “View Summary” button.

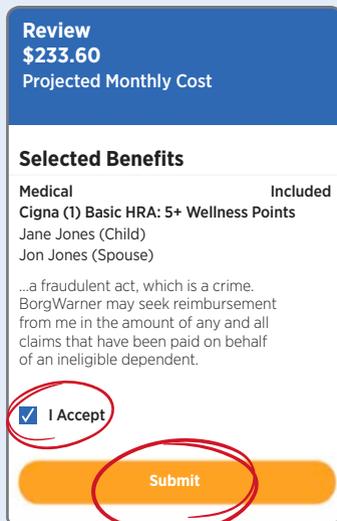


Remember to complete the spousal surcharge tile!

7

Submit your Enrollment

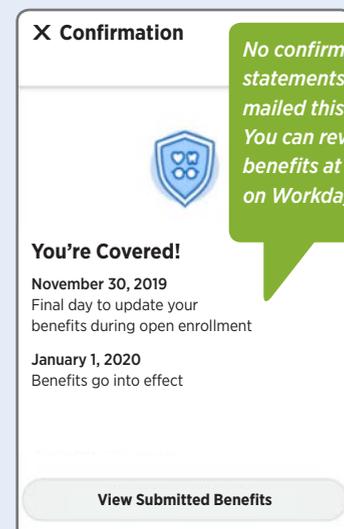
After reviewing selections, scroll down and check the “I Accept” box and then click “Submit.”



8

Checkout

When all selections are complete, click the “View Summary” button.



No confirmation statements will be mailed this year. You can review your benefits at any time on Workday.

IMPORTANT NOTES:

- If your final submission doesn't work, scroll back to the top of the screen to look for errors.
- If you need to make changes after you have submitted your elections, click on the “Benefits” app on your Workday home screen, and then click “Edit.” You can then go through the process again to make any necessary changes. Be sure to submit and review once complete.

Telehealth: Discover Its Convenience and Cost Savings!

(Offered solely through MDLive)



What Is Telehealth?

It's a great way for you and your covered dependents to see a board-certified physician without having to leave your home! 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!

What Can Telehealth Doctors Do



Diagnose your symptoms



Prescribe medication* (when appropriate)



Send the prescription to your nearest pharmacy

What Can Be Treated Using Telehealth?

It's ideal for addressing a wide variety of minor, non-life-threatening conditions, such as:



FEVER/FLU



EARACHES



NAUSEA



PINK EYE



ALLERGIES



RESPIRATORY PROBLEMS



AND MORE...

When Should I Use Telehealth?

- ✓ If you are considering going to the ER or urgent care for a non-emergency medical issue. (Telehealth is less expensive and has much shorter wait times!)
- ✓ If you're not able to leave home or the workplace.



- ✓ When your doctor is not available or you're looking for affordable after-hours care.
- ✓ While you're on vacation or traveling for work.
- ✓ When your kids are ill; it's convenient to stay at home.

**Prescription availability is defined by physician judgement and state regulations.*

First-Time Registration for MDLIVE Now Earns You a Wellness Incentive Point!

Register Today! Online: MDLIVEforCigna.com • Phone: 1-888-726-3171

Find instructions for using MDLive on the benefits website at www.BorgWarner.com/benefits.

1

Benefits Information Is Just a Click Away

www.borgwarner.com/benefits

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

Questions?

Contact HR Link at

1-844-429-5465,

or email:

hrlink@borgwarner.com

- ✓ 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.



Watch This!

Watch helpful videos about BorgWarner benefits and wellness programs by using the QR code scanning app on your smartphone to scan this code:



About this Brochure: This 2020 Benefits Open Enrollment Highlights Brochure serves as a Summary of Materials Modification (SMM) for the BorgWarner Flexible Benefits Plan. Changes are effective January 1, 2020. Details of these plans and programs can be found in the 2020 Benefits Reference Guide and the Summary Plan Descriptions, available online at: www.borgwarner.com/benefits. This document is a summary of your benefits and does not create a contract of employment between BorgWarner and any employee.