



## New Health Insurance Marketplace Coverage Options and Your Health Coverage

### PART A: General Information

When key parts of the health care law took effect in 2014, there was an additional way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins on November 15, 2014 for coverage starting as early as January 1, 2015.

#### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You are not eligible to participate in any of the group health options offered under the BorgWarner group health plan. Consequently, you may qualify for a tax credit to lower your monthly premium or reduce your cost-sharing when you purchase a qualified health plan through the Marketplace. The availability of such tax credits to lower your premium or cost-sharing under such a qualified health plan depends on your household income.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from an employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in such employer's health plan. As mentioned above, you are not eligible for health coverage in the BorgWarner group health plan. As a result, you may be eligible for a tax credit to help with the cost of a qualified health plan you purchase through the Marketplace. Generally, you are eligible for a tax credit only if you are not offered coverage by any employer, or are offered coverage by an employer that does not meet certain standards, and your household income falls between certain thresholds set by the Affordable Care Act.

#### How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

### PART B: Information About Health Coverage Offered by BorgWarner

You are not eligible for health insurance coverage through BorgWarner. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.

If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information

3. Employer name <b>BorgWarner Inc.</b>		4. Employer Identification Number (EIN) <b>13-3404508</b>	
5. Employer address <b>3850 Hamlin Rd</b>		6. Employer phone number <b>248-754-9200</b>	
7. City <b>Auburn Hills</b>	8. State <b>Michigan</b>	9. ZIP code <b>48326</b>	
10. Who can we contact about employee health coverage at this job? <b>Corporate Benefits Department</b>			
11. Phone number (if different from above) <b>248-754-0866</b>		12. Email address <b>Marketplace@borgwarner.com</b>	

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