



Navigating life together

MetLaw

A New Benefit Offering for BorgWarner Employees

An Overview with HR Shared Services
Presented by Lonnie Coughenour – MetLife
October 10, 2018

Agenda

1. The Advantages of MetLaw
2. BorgWarner's MetLaw Plan
 - a. Who is eligible?
 - b. How will Employees know about the new benefit?
 - c. How will Employees enroll?
 - d. How does the Plan work?
3. Q & A



The Advantages of MetLaw

The advantages of MetLaw

Cost effective

Convenience of payroll deduction

Over 15,000 Network Attorneys to choose from

Freedom to use any attorney*

With a Network Attorney there are:

No waiting periods
or claim forms

No deductibles or
copayments

No attorney fees for
covered services

Smart. Simple. Affordable.®

* If services are provided by an out-of-network attorney, the participant is responsible for paying the difference between the reimbursement amount and the attorney's charge for the services.

Thoroughly vetted attorneys ready to help

Expert support from attorneys your employees can rely on



Quality	Experience	Credibility	Access
<p>All attorneys must meet comprehensive, well-established selection criteria, complete training, and have annual reviews in place for strict quality control.</p>	<p>Network Attorneys are required to have been in practice for a minimum of 8 years and have graduated from an accredited law school.</p>	<p>Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.</p>	<p>A nationwide network of over 15,000 attorneys ensures your employees will always have local access to high quality assistance.</p>

Attorneys in our network have an average of 25 years of experience

Navigating key life moments

Staying protected now and planning for the future



Getting married

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents



Buying, renting or selling a home

- Reviewing contracts and purchase agreements
- Drawing up contracts for inspections
- Attending the closing



Starting a family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption



Dealing with identity theft

- Access to Identity Theft Specialists
- Proactive Identity Management



Sending kids off to college

- Assistance with rental issues, dealing with landlords
- Reviewing leases
- Student loan debt assistance



Caring for aging parents

- Review of Medicare/Medicaid documents
- Nursing home agreements
- Reviewing estate planning documents

Legal assistance during key life moments

...like starting a family



After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4 year old. Jenna also had the attorney review documents for her father, which saved their family a lot of trouble when he passed away unexpectedly.

— Actual plan member story¹



Example covered services	Benefit amount
Wills for employee and spouse	\$676
Document review	\$676
Total	\$1,352
MetLaw ² for BorgWarner Inc. Employees	\$207 per year
Potential Savings³	\$1,145

¹ Names have been changed to maintain anonymity.

² Annual Cost based on \$17.25 per month.

³ Example based on the average amount of hours it would take, using the average hourly rate of \$338.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2016).

Legal assistance during key life moments

...like buying a home



When Matt was selling his house and buying a new one in another state, he was facing challenges with the buyers of his old home as well as the new housebuilder. A MetLaw network attorney was able to guide him through the entire process and make the move easier.

— Actual plan member story¹

Example covered services

Benefit amount

Sale of primary home	\$2,704
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Deeds	\$676
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Purchase of primary home	\$2,704
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Total	\$6,084
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MetLaw ² for BorgWarner Inc. Employees	\$207 per year
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Potential Savings³

\$5,877

¹ Names have been changed to maintain anonymity.

² Annual Cost based on \$17.25 per month.

³ Example based on the average amount of hours it would take, using the average hourly rate of \$338.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2016).



BorgWarner's MetLaw Plan

MetLaw – BorgWarner’s Plan

Sample Covered Benefits

MetLaw®

LAW FOR MONEY MATTERS

- Identity Theft Defense
- Identity Management Services - LifeStages*
- Negotiations with Creditors
- Debt Collection Defense
- Personal Bankruptcy
- Tax Audit Representation
- Tax Collection Defense
- Promissory Notes
- Financial Education Workshops**

CIVIL LAWSUITS

- Civil Litigation Defense
- Disputes Over Consumer Goods & Services
- Small Claims Assistance
- Administrative Hearings
- Incompetency Defense
- Pet Liabilities

LAW FOR TRAFFIC & CRIMINAL MATTERS

- Repossession
- Defense of Traffic Tickets***
- Driving Privileges Restoration
- License Suspension Due to DUI
- Habeas Corpus
- Misdemeanor Defense

LAW TO PROTECT YOUR FUTURE/ESTATE

- Simple Wills
- Complex Wills
- Revocable & Irrevocable Trusts
- Powers of Attorney (Healthcare, Financial, Child-Care, Immigration)
- Healthcare Proxies
- Living Wills
- Codicils
- Probate

LAW FOR FAMILY & PERSONAL

- Adoption
- Guardianship
- Conservatorship
- Prenuptial Agreement
- Uncontested Divorce
- Contested Divorce - 20 Hours
- Enforcement/Modification of Support Order
- Name Change
- Review of ANY Personal Legal Document
- Juvenile Court Defense, Including Criminal Matters
- Parental Responsibility Matters
- School Hearings
- Demand Letters
- Personal Property Issues
- Affidavits
- Garnishment Defense
- Protection from Domestic Violence
- Review of Immigration Documents

LAW FOR HOME & REAL ESTATE

- Foreclosure
- Sale or Purchase of Primary & Vacation Home
- Refinancing & Home Equity Loan of Primary & Vacation Home
- Tenant Negotiations
- Eviction Defense
- Security Deposit Assistance
- Boundary & Title Disputes
- Property Tax Assessments
- Zoning Applications
- Deeds
- Mortgages

LAW FOR ELDER-CARE ISSUES

- Consultation & Document Review for issues related to your parents:
- Medicare / Medicaid
 - Prescription Plans
 - Nursing Home Agreements
 - Leases
 - Notes
 - Deeds
 - Wills
 - Powers of Attorney

MetLaw® is Affordable through Payroll Deductions

Cost Per Employee Per Month: Covers Spouse and Dependents

\$17.25

Additional Features

Telephone advice and office consultations on an unlimited number of personal legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.

General Information – Initial Enrollment

Who, What, When, Where, How?



Eligibility	Announcement*	Enrollment	Access to Services**
<p>All full-time, Non-Union employees will be eligible to enroll in the MetLaw plan.</p>	<p>All eligible employees will be mailed an announcement letter prior to the upcoming 2019 Open Enrollment period. A reminder postcard will be mailed to employees during the first week of Open Enrollment.</p>	<p>Enrollment will be completed online via Workday. Employees without online access will be able to contact HR Shared Services for assistance.</p>	<p>Legal Services will be available to enrolled employees on/after 1/1/2019. Questions and/or requests for Legal Services can be directed to the Hyatt Call Center at 800-821-6400.</p>

* A Plan Summary specific to BorgWarner will be included with the announcement letter.

** A “Welcome Letter” will be mailed to enrollees shortly after 1/1/2019



How the Plan Works

General Information – Ongoing

What to Expect After 1/1/2019



Current Participants	New Employees	Enrollment Changes	Access to Services**
<p>Employees who enrolled for the 2019 Plan Year must remain enrolled in the Plan until the next Annual Enrollment period or they experience a Qualifying Life Event.</p>	<p>All eligible employees will be able to enroll on their date of hire, and must remain enrolled for the remainder of the Plan Year unless they experience a Qualifying Life Event. Welcome kits are mailed to new enrollees.</p>	<p>Initial enrollments and/or cancellations will be allowed outside Annual Enrollment only if an employee experiences a Qualifying Life Event.</p>	<p>Legal Services will be available to enrolled employees after their enrollment. Questions and/or requests for Legal Services can be directed to the Hyatt Call Center at 800-821-6400.</p>

Services tailored for employees

It's easy for employees to get the legal help they need, whenever they need it



1

Find an attorney online at members.legalplans.com or by phone at 800-821-6400



2

Get a case number



3

Call and make an appointment with the network attorney of your choice and provide your case number

No:

Waiting period
Deductibles
Copays
Usage limits
Claim forms

Additional services for members



Online Self-Help Library

- Over 300 self-help documents, powers of attorney, deeds, prenuptial agreements and more, organized by state and matter
- Available on the members' site and for prospective members at info.legalplans.com



Translation Services¹

- Members can speak with a representative in the language of their choice (over 100 languages)



Questions?

Thank you!