



Dear HCRA Participant:

We are United HealthCare and we are very excited to begin handling the administration and recordkeeping for BorgWarner Diversified Transmission Products, Inc.'s Healthcare Reimbursement Arrangement Plan (or "HCRA" plan) *effective May 1, 2009*.

Enclosed are a reimbursement claim form and a pre-addressed return envelope for mailing claims and supporting documentation to our offices in suburban Minneapolis, Minnesota. Instructions and 'helpful hints' for filling out your claim form are located on the reverse side of the letter and claim form. As an alternative to mailing claims, your claim form and supporting documentation may instead be faxed to (763) 767-4700 or scanned and emailed to vebaclaims@arcadministration.com. Please note that if you do fax or email your claim to UHC, it must be received in our office by 1:00 p.m. Central Time on the claim deadline date to be included for the processing period ending on that date.

Also enclosed is a Direct Deposit Form. If you wish to have your reimbursements directly deposited into your checking or savings account, please complete the form and mail it back to UHC, or simply include it with your first claim for reimbursement. If you choose the Direct Deposit method of reimbursement, you will receive an Advice of Deposit in the mail informing you of each reimbursement deposit, and the Advice of Deposit will include a detailed reconciliation of your account.

Each time you receive a reimbursement from us, we will enclose another claim form and envelope with your reimbursement. Additional forms will also be available from your employer's website at www.borgwarner.com/muncie. If you prefer, you may go on-line to the UHC website to complete an interactive claim form and then print the form for submission with documentation supporting the expenses to UHC.

UHC will reimburse your claims on a *weekly* basis. A reimbursement schedule is enclosed with this letter for submitting your claims and receiving reimbursements. You can access this schedule (in addition to other pertinent account information, including balance, claim, and payment information) on UHC's website. To access your account information or to complete an interactive claim form, log on to www.arcbenefitaccess.com/uhc and click on the Participant Login button. The website is updated as of the close of each business day.

Welcome to UHC's HCRA administration service! We are delighted to be of assistance to you! Please call us at **(763) 772-1391** or **(866) 214-5385** with any questions you have regarding the administration of your HRA plan.

Sincerely,

William Bradley
HCRA Account Manager

Enclosures