SUMMARY OF BENEFITS
Cigna Health and Life Insurance Co.

This is a summary of benefits for your Comprehensive Indemnity plan. Cigna Pharmacy plan deductibles, out-of-pocket maximums, copays and annual maximums do not integrate with the employer medical program.

BorgWarner Inc.
Comprehensive Indemnity Plan with Rx ($7/$10)
IND6 - Sterling Hgts Pre-65 Aft 3/90
Effective 1/1/2019

BENEFIT HIGHLIGHTS	INDEMNITY
PPACA Status	Exempt
MH/SUD Parity Status	Exempt
Lifetime Maximum	Unlimited
Coordination of Benefit Administration	Non-duplication
Coinsurance Levels	80% of the Maximum Reimbursable Charge (AKA Reasonable & Customary)
Maximum Reimbursable Charge Determined based on the lesser of: •The provider's normal charge for a similar service or supply or •A percentile of charges made by providers of such service or supply in the geographic area where it is received. These charges are compiled in a database selected by Cigna. Note: The provider may bill the customer the difference between the provider's normal charge and the Maximum Reimbursable Charge as determined by the benefit plan, in addition to applicable deductibles, co-payments, and coinsurance.	90th percentile
Calendar Year Deductible *Individual* *Family Maximum* *Aggregate*	 $350 per person $700 per family Yes
Annual Out-of-Pocket Maximum *Includes Deductible* *Individual* *Family Maximum* *Aggregate* *Out-of-Pocket Accumulation* Benefits for accident or sickness accumulate to the OOP and are paid at 100% once an individual's Out-of-Pocket maximum has been reached	 No $1,370 per person $2,740 per family Yes *Does not include Non-compliance penalties, deductibles, or charges in excess of Reasonable and Customary*

BENEFIT HIGHLIGHTS	INDEMNITY
Automated Annual Reinstatement	Not Applicable
Physician's Services	
Primary Care Physician's Office visit **Note:** OB/GYN is considered a Specialist	80% after deductible; 80% no deductible if only lab and/or x-ray services performed and billed
Specialty Care Physician's Office Visit *Office Visits* *Consultant and Referral Physician's Services*	80% after deductible; 80% no deductible if only lab and/or x-ray services performed and billed
Surgery Performed In the Physician's Office	100% no deductible
Cigna Telehealth Connection services **Note**: Includes charges for delivery of medical and health-related consultations via secure telecommunications technologies, telephones and internet only when delivered by contracted medical telehealth providers (see details on myCigna.com).	80% after deductible
Allergy Treatment/Injections	80% after deductible
Preventive Care	
Routine Preventive Care for children through age 2	80% after deductible; 80% after deductible if only routine lab and/or x-ray services performed and billed by the physician's office
Routine Preventive Care from age 3 and above;	80% after deductible; 80% after deductible if only routine lab and/or x-ray services performed and billed by the physician's office (includes Pap Smear & PSA services); routine surgical procedures not covered (i.e. colonoscopy, sigmoidoscopy)
Immunizations	Not covered
Routine Pap Smear & PSA Services	80% after deductible
Mammograms (Routine and Diagnostic)	100% no deductible
Second Opinions *(Services will be provided on a voluntary basis)*	80% after deductible
Outpatient Pre-Admission Testing *Primary Care Physician's Office Visit* *Specialist Physician's Office Visit* *Outpatient Hospital Facility* *Independent X-ray and Lab Facility*	 80% no deductible 80% no deductible 80% no deductible 80% no deductible
Inpatient Hospital - Facility Services *Semi Private Room and Board* *Private Room* *Special Care Units (ICU/CCU)*	80% no deductible Limited to semi-private room negotiated rate Limited to semi-private room negotiated rate Limited to negotiated rate
Outpatient Facility Services *Operating Room, Recovery Room, Procedure Room; Treatment Room & Observation Room*	80% no deductible

BENEFIT HIGHLIGHTS	INDEMNITY
Inpatient Hospital Physician's Visits/Consultations	80% no deductible
Inpatient Hospital Professional Services	
Surgeon, Radiologist, Pathologist, Anesthesiologist	80% no deductible
Multiple Surgical Reduction	Multiple surgeries performed during one operating session result in payment reduction of 50% of charges to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.
Outpatient Professional Services *Surgeon, Radiologist, Pathologist, Anesthesiologist*	80% no deductible
Emergency and Urgent Care Services	
Physician's Office	100% no deductible if surgery performed; otherwise 80% after deductible
Hospital Emergency Room	80% after deductible, deductible waived if surgery performed
Urgent Care Facility or Outpatient Facility	80% after deductible, deductible waived if surgery performed
Ambulance	80% after deductible
Inpatient Services at Other Health Care Facilities *Includes Skilled Nursing Facility, Rehabilitation Hospital and Sub-Acute Facilities* Maximum days per calendar year: Unlimited	80% no deductible
Radiation Therapy	80% no deductible
Chemotherapy	80% no deductible
Laboratory and Radiology Services	
MRIs, CAT Scans and PET Scans	80% no deductible
Other Laboratory and Radiology Services	
Outpatient Hospital Facility	80% no deductible
Independent X-ray and/or Lab Facility	80% no deductible
Outpatient Short-Term Rehabilitative Therapy and Chiropractic Services Unlimited visits Includes: Cardiac Rehab Physical Therapy Speech Therapy Occupational Therapy Pulmonary Therapy Cognitive Therapy	80% after deductible
Chiropractic Therapy (includes Chiropractors) Up to $500/cal. Yr	80% after deductible
Home Health Care Unlimited visits maximum per calendar year **Note:** The maximum number of hours per day is limited to 16 hours. Multiple visits can occur in one day; with a visit defined as a period of 2 hours or less (e.g. maximum of 8 visits per day).	80% no deductible

BENEFIT HIGHLIGHTS	INDEMNITY
Outpatient Private Duty Nursing Up to maximum $5,000/cal.yr.Includes visits billed by Home health care.	80% no deductible
Hospice *Inpatient Services* *Up to $7000/lifetime maximum* *Outpatient Services* *No maximum*	 100% no deductible; 100% no deductible
Bereavement Counseling *Services provided by a Mental Health Professional*	100% no deductible up to $25/visit; up to 12 visit max. Covered under Mental Health benefit
Maternity Care Services *Initial Visit to Confirm Pregnancy* *All subsequent prenatal, postnatal visits, and Physician's Delivery Services (i.e.: Global Maternity Fee)* *Office visits in addition to the Global Maternity Fee when performed by an OB or specialist* *Delivery (Inpatient Hospital, Birthing Center)*	 80% after deductible 80% no deductible 80% after deductible 80% no deductible
Abortion *Includes therapeutic (non-elective) procedures only* *Physician Office Visit* *Physician Office Surgery* *Inpatient Facility* *Outpatient Surgical Facility* *Inpatient/Outpatient Physician's Services* *Surgeon, Radiologist, Pathologist, Anesthesiologist*	 80% after deductible 100% no deductible 80% no deductible 80% no deductible 80% no deductible
Family Planning Services *Office Visits (tests, counseling)* *Note: Contraceptives such as Depo-Provera or IUD are not covered.* *Surgical Sterilization* Procedure *for Vasectomy/Tubal Ligation (excludes reversals)* *Office Visit* *Inpatient Facility* *Outpatient Facility* *Physician's Services*	 80% after deductible 100% no deductible 100% no deductible 80% no deductible 80% no deductible

BENEFIT HIGHLIGHTS	INDEMNITY
Infertility Treatment *Office Visit (tests, counseling)* *Coverage will be provided for the following services:* • *Testing and treatment services performed in connection with an underlying medical condition.* • *Testing performed specifically to determine the cause of infertility.* • *Treatment and/or procedures performed specifically to restore fertility (e.g. procedures to correct an infertility condition).* *Services to induce pregnancy are not covered, such as: In-vitro, Artificial Insemination, GIFT, ZIFT, etc.* *Inpatient Facility* *Outpatient Facility* *Inpatient/Outpatient Physician's Services* *Surgeon, Radiologist, Pathologist, Anesthesiologist*	80% after deductible 80% no deductible 80% no deductible 80% no deductible
Organ Transplant *Includes all medically appropriate, non-experimental transplants* *Inpatient Facility* *Physician's Services* *Lifesource not included*	 $1,000,000 Lifetime Max. 100% after deductible 100% after deductible
Durable Medical Equipment ***No maximum***	80% after deductible
Breast Feeding Equipment and Supplies ***Limited to the rental of one breast pump per birth as ordered or prescribed by a physician***	80% after deductible
External Prosthetic Appliances ***No maximum***	80% after deductible
Dental Care *Limited to charges made for a continuous course of dental treatment started within six months of an injury to sound, natural teeth.* *Physician's Office Visit* *Inpatient Facility* *Outpatient Surgical Facility* *Inpatient/Outpatient Physician's Services* *Surgeon, Radiologist, Pathologist, Anesthesiologist*	 80% after deductible 80% no deductible 80% no deductible 80% no deductible
Oral Surgery for removal of impacted teeth	Covered under Dental
TMJ - Limited to surgical treatment of TMJ disorders and injections made directly into the Temporomandibular Joint *Physician's Office Visit* *Physician Office Surgery* *Inpatient Facility* *Outpatient Surgical Facility* *Inpatient/Outpatient Physician's Services* *Surgeon, Radiologist, Pathologist, Anesthesiologist*	 80% after deductible 80% no deductible 80% no deductible 80% no deductible 80% no deductible

BENEFIT HIGHLIGHTS	INDEMNITY
Hearing Aids & Routine Hearing Exams Maximum 1 Exam every 36 months Maximum of 1 Hearing Aid/ear every 36 months	100% no deductible for audiometric exam, hearing and evaluation tests; hearing aids included
Prescription Drugs *Cigna Pharmacy – 3-Tier Copay Mandatory Generic* • *Retail – up to 90-day supply (except Specialty up to 30-day supply)* • *Home Delivery – up to 90-day supply (except Specialty up to 30-day supply)*	**In-Network** **Retail (Up to 100 tablets/capsules per 30-day supply)** Generic: $7 Preferred Brand: $10 Non-Preferred Brand: $10 **Retail & Home Delivery (up to 90-day supply)** Generic: $7 Preferred Brand: $10 Non-Preferred Brand: $10
Pharmacy Deductible	None
Pharmacy Out of Pocket Maximum	None
Pharmacy Annual Maximum	None

- Retail drugs for a 30 day supply may be obtained In-Network at a wide range of pharmacies across the nation although prescriptions for a 90 day supply (such as maintenance drugs) will be available at select network pharmacies.
- Cigna 90 Now Program: You can choose to fill your medications in a 30- or 90-day supply. If you choose to fill a 30-day prescription, it can be filled at any network retail pharmacy or Cigna Home Delivery. If you choose to fill a 90-day prescription, it must be filled at a 90-day network retail pharmacy or Cigna Home Delivery to be covered by the plan.
- This plan will not cover out-of-network pharmacy benefits.
- Specialty medications are used to treat an underlying disease which is considered to be rare and chronic including, but not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty Drugs may include high cost medications as well as medications that may require special handling and close supervision while being administered.
- Mandatory Generic: Patient pays the brand cost share plus the cost difference between the brand and generic drugs up to the cost of the brand drug.
- If you receive a supply of 34 days or less at home delivery (including a Specialty Prescription Drug), the home delivery pharmacy cost share will be adjusted to reflect a 30-day supply.

Specialty Pharmacy	
Clinical Program	Prior authorization required on specialty medications and quantity limits may apply. TheraCare® Program
Medication Access Option	Retail and/or Home Delivery
Clinical Outcomes: *Complex Psych Case Management*	Included
Clinical Outcomes: *Narcotic Therapy Management*	Included

BENEFIT HIGHLIGHTS	INDEMNITY
Buy-Up Options	
Specialty Injectables	
Self-Administered	Not Included
Optional	Not Included
Oral Contraceptives/Devices	Included
Oral fertility	Excluded, unless medically necessary to maintain pregnancy only - Prior auth applies.
Prescription Diet Drugs	Included with prior authorization
Prescription Smoking Cessation	Included through mail order-only for one 90 day supply per calendar year.
Prescription Vitamins	Included
Lifestyle Drugs	Included (injectable only)
Insulin	Preferred or Non-preferred Brand copay/coinsurance, based on the formulary
Diabetic Supplies ie: all syringes, including non-insulin syringes, needles, insulin injectable devices, swabs, blood monitors (eg: glucometers) and kits, urine test strips, lancets and lancet devices.	No charge if purchased with Insulin; otherwise, the generic copay applies.
Additional Comments	• Exclude Flumist • Include coverage for aero-chamber, spacers, and nebulizers

BENEFIT HIGHLIGHTS	INDEMNITY
Mental Health and Substance Abuse (Alcohol and Drug)	
Mental Health Inpatient Mental Health Outpatient Mental Health *Includes Individual, Group and Intensive* *- Physician's Office* *- Outpatient Facility* *Substance Abuse* Inpatient Substance Abuse Outpatient Substance Abuse *Includes Individual and Intensive Outpatient* *- Physician's Office* *- Outpatient Facility*	 80% no deductible 80% after deductible 80% no deductible 80% no deductible 80% after deductible 80% no deductible
Partial Hospitalization, Residential Treatment and Intensive Outpatient Programs: The following administration will apply: • ***Partial Hospitalization and Residential Treatment***: Covered as inpatient Mental Health and/or Substance Abuse ***Intensive Outpatient Program (IOP):*** Covered as outpatient Mental Health and/or Substance Abuse. Coverage only if approved through CHS (Cigna Health Solutions) Case Management.	
Pre-existing Condition Limitation (PCL)	Not Applicable
Pre-Admission Certification - Continued Stay Review (Required for all Inpatient Admissions)	Mandatory penalty of 50% reduction will be applied to hospital inpatient charges for failure to contact Cigna HealthCare to precertify admission (employee is responsible for contacting Cigna HealthCare) or for late notification. - Benefits are denied for any admission reviewed by Cigna HealthCare and not certified. - Benefits are denied for any additional days not certified by Cigna HealthCare.
Case Management	Coordinated by Cigna HealthCare. This is a service designated to provide assistance to a patient who is at risk of developing medical complexities or for whom a health incident has precipitated a need for rehabilitation or additional health care support. The program strives to attain a balance between quality and cost-effective care while maximizing the patient's quality of life.

Medical Benefit Exclusions (*by way of example but not limited to*):

Your plan provides coverage for medically necessary services. Your plan does not provide coverage for the following except as required by law:

1. Care for health conditions that are required by state or local law to be treated in a public facility.
2. Care required by state or federal law to be supplied by a public school system or school district.
3. Care for military service disabilities treatable through governmental services if you are legally entitled to such treatment and facilities are reasonably available.
4. Treatment of an illness or injury which is due to war, declared or undeclared.
5. Charges for which you are not obligated to pay or for which you are not billed or would not have been billed except that you were covered under this Agreement.
6. Assistance in the activities of daily living, including but not limited to eating, bathing, dressing or other Custodial Services or self-care activities, homemaker services and services primarily for rest, domiciliary or convalescent care.
7. Any services and supplies for or in connection with experimental, investigational or unproven services. Experimental, investigational and unproven services are medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by the Healthplan Medical Director to be: Not demonstrated, through existing peer-reviewed, evidence-based scientific literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed; or Not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; or The subject of review or approval by an Institutional Review Board for the proposed use, except as provided in the "Clinical Trials" section of "Covered Services and Supplies;" or The subject of an ongoing phase I, II or III clinical trial, except as provided in the " Clinical Trials" section of "Covered Services and Supplies."
8. Treatment of non-surgical TMJ disorder.
9. Cosmetic Surgery and Therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
10. The following services are excluded from coverage regardless of clinical indications: Macromastia or Gynecomastia Surgeries; Abdominoplasty; Panniculectomy; Rhinoplasty; Blepharoplasty; Redundant skin surgery; Removal of skin tags; Acupressure; Craniosacral/cranial therapy; Dance therapy, movement therapy; Applied kinesiology; Rolfing; Prolotherapy; and Extracorporeal shock wave lithotripsy (ESWL) for musculoskeletal and orthopedic conditions.
11. Dental treatment of the teeth, gums or structures directly supporting the teeth, including dental x-rays, examinations, repairs, orthodontics, periodontics, surgery of impacted teeth, casts, splints and services for dental malocclusion, for any condition. However, charges made for services or supplies provided for or in connection with an accidental injury to sound natural teeth are covered provided a continuous course of dental treatment is started within 6 months of the accident. Sound natural teeth are defined as natural teeth that are free of active clinical decay, have at least 50% bony support and are functional in the arch.
12. Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, including clinically severe (morbid) obesity, including: medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision.
13. Unless otherwise covered as a basic benefit, reports, evaluations, physical examinations, or hospitalization not required for health reasons, including but not limited to employment, insurance or government licenses, and court ordered, forensic, or custodial evaluations.
14. Court ordered treatment or hospitalization, unless such treatment is being sought by a Participating Physician or otherwise covered under "Covered Services and Supplies."
15. Infertility drugs (except as noted under the prescription drug plan), surgical or medical treatment programs for infertility, including artificial insemination, in vitro fertilization, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), variations of these procedures, and any costs associated with the collection, washing, preparation or storage of sperm for artificial insemination (including donor fees). Cryopreservation of donor sperm and eggs are also excluded from coverage.
16. Reversal of male and female voluntary sterilization procedures.
17. Transsexual surgery, including medical or psychological counseling and hormonal therapy in preparation for, or subsequent to, any such surgery.

18. Any services, supplies, medications or drugs for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation (unless noted under the prescription drug plan).
19. Medical and hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under the Agreement.
20. Non-medical counseling or ancillary services, including, but not limited to Custodial Services, education, training, vocational rehabilitation, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back school, return-to-work services, work hardening programs, driving safety, and services, training, educational therapy or other non-medical ancillary services for learning disabilities, developmental delays, autism or mental retardation.
21. Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including, but not limited to routine, long-term or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.
22. Consumable medical supplies other than ostomy supplies and urinary catheters. Excluded supplies include, but are not limited to bandages and other disposable medical supplies, skin preparations and test strips, except as specified in the "Inpatient Hospital Services," "Outpatient Facility Services," "Home Health Services," or "Breast Reconstruction and Breast Prostheses" sections of the "Covered Services and Supplies."
23. Private hospital rooms and/or private duty nursing except as provided in the Home Health Services section of "Covered Services and Supplies."
24. Personal or comfort items such as personal care kits provided on admission to a hospital, television, telephone, newborn infant photographs, complimentary meals, birth announcements, and other articles which are not for the specific treatment of illness or injury.
25. Artificial aids, including but not limited to corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.
26. Aids or devices that assist with non-verbal communications, including, but not limited to communication boards, pre-recorded speech devices, laptop computers, desktop computers, Personal Digital Assistants (PDAs), Braille typewriters, visual alert systems for the deaf and memory books.
27. Eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or postcataract surgery).
28. Routine refraction, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
29. Treatment by acupuncture.
30. All non-injectable prescription drugs, injectable prescription drugs that do not require physician supervision and are typically considered self-administered drugs, non-prescription drugs, and investigational and experimental drugs, except as provided in "Covered Services and Supplies."
31. Routine foot care, including the paring and removing of corns and calluses or trimming of nails. However, services associated with foot care for diabetes and peripheral vascular disease are covered when Medically Necessary.
32. Membership costs or fees associated with health clubs, weight loss programs and smoking cessation programs.
33. Genetic screening or pre-implantation genetic screening. General population-based genetic screening is a testing method performed in the absence of any symptoms or any significant, proven risk factors for genetically linked inheritable disease.
34. Dental implants for any condition.
35. Fees associated with the collection or donation of blood or blood products, except for autologous donation in anticipation of scheduled services where in the Healthplan Medical Director's opinion the likelihood of excess blood loss is such that transfusion is an expected adjunct to surgery.
36. Blood administration for the purpose of general improvement in physical condition.
37. Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
38. Cosmetics, dietary supplements and health and beauty aids.
39. All nutritional supplements and formulae are excluded, except for infant formula needed for the treatment of inborn errors of metabolism.
40. Expenses incurred for medical treatment by a person age 65 or older, who is covered under this Agreement as a retiree, or his Dependents, when payment is denied by the Medicare plan because treatment was not received from a Participating Provider of the Medicare plan.

41. Expenses incurred for medical treatment when payment is denied by the Primary Plan because treatment was not received from a Participating Provider of the Primary Plan.
42. Services for or in connection with an injury or illness arising out of, or in the course of, any employment for wage or profit.
43. Charges for the delivery of medical and health-related services via telecommunications technologies, including telephone and internet, unless provided as specifically described under the benefit section. Telephone, e-mail & Internet consultations and telemedicine.
44. Massage Therapy

These are only the highlights
This summary outlines the highlights of your plan. For a complete list of both covered and not covered services, see your employer's summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.