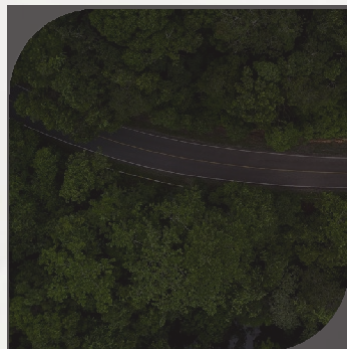
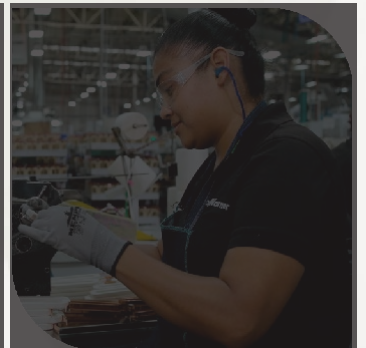
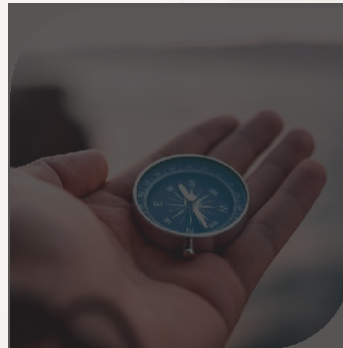


2023 Ithaca Hourly Enrollment Highlights Brochure

Benefits for the Road Ahead

 **BorgWarner**



 **Wellness**



Reminder: Open Enrollment Is Mandatory for Everyone

To have benefit coverage for 2023, you **MUST** go through the enrollment process, even if you don't have any changes. Your current 2022 coverage *will not* automatically carry forward without completing an open enrollment event in Workday.

IMPORTANT: BorgWarner is required by law to automatically enroll you in default levels of coverage if you **DO NOT** go into Workday to:

- 1) confirm your current pre-populated elections, or
- 2) make changes to your elections, or
- 3) elect to waive coverage

This means you will receive only minimal coverage and your spouse and dependents **WILL NOT** have any coverage. See the 2023 Benefits Reference Guide for the default coverage, available at: borgwarner.com/benefits/Ithaca.

Your next opportunity to elect coverage is during open enrollment in November 2023, with an effective date of Jan. 1, 2024, unless you experience a qualifying family status change (marriage, birth of a child, divorce, etc.).



Welcome to 2023 Open Enrollment Nov. 1-15, 2022

This is your annual opportunity to evaluate your benefit coverage and ensure it will provide the protection and peace of mind you need for the upcoming year. Don't miss out — enroll online through Workday® between November 1-15!

How to Enroll

1 LOG IN TO THE ENROLLMENT SITE

- Visit borgwarner.com/benefits/Ithaca.
- Click on the "US Open Enrollment" link in Hot Topics.
- When prompted, enter your Workday® login information. *(If you forgot your password, please see local HR for assistance.)*

2 CHOOSE YOUR 2023 ELECTIONS

- Click on "Inbox" at the top right or middle of the Workday landing page.
- To begin the 2023 enrollment process, select "Open Enrollment Change."

3 CONFIRM YOUR BENEFIT AND DEPENDENT ELECTIONS

- Carefully review your benefit elections and dependent coverage before electronically signing.
- Be sure each dependent is added to each benefit plan to ensure they have plan coverage.
- Check your confirmation

Need Mobile Enrollment Instructions?

Scan this QR code with your smartphone or visit borgwarner.com/benefits/Ithaca and click the "Enrollment Materials" link.

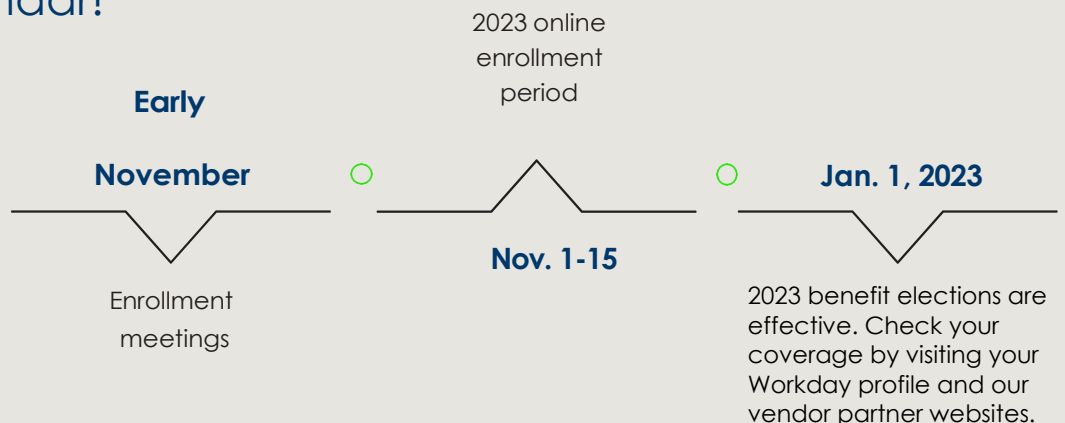


SCAN ME

statement to be sure it matches your expected elections. **Annual elections cannot be changed after the open enrollment period ends.**

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

Mark Your Calendar! Key Dates



What's New for 2023

(Effective Jan. 1, 2023)

Airrosti 1-on-1 Virtual Physical Therapy Care

BorgWarner is proud to offer Airrosti to all Cigna health plan members as an in-network musculoskeletal and joint condition treatment program.

- This virtual provider/resource can help fix chronic neck pain, back pain, joint or muscle pain, as well as provide relief from strains and sprains.
- You receive thorough assessments and orthopedic testing for accurate diagnosis, customized treatment plans and personalized rehab and at-home exercises designed to help speed recovery and prevent future injuries.

GET STARTED! Call 1-800-404-6050 or visit airrosti.com.



More Powerful Cost of Care Estimator Tool*

Cigna is taking steps to help you better understand the amount you will pay for care before it is provided so you can make informed health care decisions.

Beginning January 2023, the Cigna Cost of Care Estimator® will offer enhanced capabilities that make it easier to understand your costs. You will be able to:

- Access a powerful new feature that allows you to search over 800 healthcare services by keyword or billing code.
- Compare out-of-pocket costs between providers.
- View cost information for yourself and your dependents.
- See new detailed cost information, such as in-network negotiated rate, your cost share, treatment/plan limits and more.
- Find cost estimates for a particular provider.

GET STARTED! To access the Cost of Care Estimator tool, visit mycigna.com.



*Note: These enhancements also address the requirements of the federal Transparency in Coverage rule. To learn more about this federal rule, refer to the Benefits site at borgwarner.com/benefits.

**Note: Bicycle Health is not currently operating in Indiana, South Carolina or New York. Employees in these three states will not have access to Bicycle Health nor see this provider listed in the provider directory.

New In-Network Resource for Opioid Addiction**

Bicycle Health is putting recovery within reach by joining the Behavioral Health Services provider network.

- This confidential and virtual health platform offers comprehensive support, including online therapy, medication for addiction treatment, support groups, care management and more to help patients successfully recover from opioid use.
- The Clinical Support Specialists offer guidance and encouragement every weekday from 9 a.m. to 7 p.m. via phone, text or chat on the secure app.

GET STARTED! Beginning Nov. 1, 2022, you can access the new platform and the list of providers through your myCigna account.



Financial Wellbeing Resource from Vanguard

We recognize these past few years have been challenging, causing financial stress to be at an all time high. We continually explore ways to support our employees' total wellbeing — including financial wellbeing.

- We are pleased to share that you will now have access to a new financial wellbeing resource through Vanguard, our Retirement Savings Plan provider.
- This online resource helps you take control of your finances, prepare for the unexpected, and make progress toward your financial goals.

GET STARTED! Log into your Vanguard account to access the new financial wellbeing tools.



2023 Employee Contribution Rates

Medical Coverage

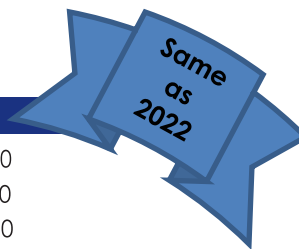
For 2023, you become eligible for the \$0 contribution plan (BASIC PLAN) if you earned five or more wellness points through the Shift Into Better Health Premium Incentive Program between Oct. 1, 2021 and Sept. 30, 2022.

Cigna Choice Health Fund	Your Monthly Contribution	
	Employee	Family
Points Earned by Sept. 30, 2022		
0	\$ 87.54	\$ 288.86
1-2	\$ 65.65	\$ 216.64
3-4	\$ 43.77	\$ 144.43
5+	\$ 0.00	\$ 0.00

Cigna Choice Health Fund Plus	Your Monthly Contribution	
	Employee	Family
Points Earned by Sept. 30, 2022		
0	\$ 156.44	\$ 380.74
1-2	\$ 134.56	\$ 308.52
3-4	\$ 112.68	\$ 236.31
5+	\$ 68.91	\$ 91.88

Dental/Vision Coverage

Your Monthly Coverage	Employee	= \$ 19.00
Contribution Levels	Employee + 1	= \$ 32.00
	Family	= \$ 32.00



MONTHLY SPOUSAL SURCHARGE

When enrolling a spouse in your health plan, there is a \$100 monthly surcharge

To avoid this surcharge, spouses may complete two (2) voluntary actions each year before September 30:

- Complete the online Cigna HRQ once annually
 - ✓ If new to a BorgWarner medical plan in 2023, deadline is Feb 28, 2022 to avoid the surcharge for 2023.
- Complete one or more eligible preventive medical visit annually:
 - ✓ Preventive annual physical (with their Primary Care Physician or OB/GYN)
 - ✓ Preventive colon cancer screening (age 50+)
 - ✓ Preventive mammogram (age 40+)



DEADLINES AND GROUND RULES:

- Both actions will need to be completed by 9/30/2022 to avoid spousal surcharge for 2023
- Rule applies to spouses only, not dependent children.
- Rule does not apply to dental or vision plans.
- Spouses with BorgWarner secondary medical coverage should submit a Explanation of Benefits (EOB) directly to Cigna via fax: 855.205.5787 or email to BWWellnessforms@cigna.com

Note: Spouse surcharge actions do not count towards points towards the premium incentive discounts for 2023.

Are You as Prepared as You Think You Are?

Find Out How Much Life Insurance You May Need

The past couple of years have reinforced the importance of health and financial security. While many people focus on healthcare coverage during open enrollment, it's also important to consider a key benefit that can protect you and your family from financial hardship due to an unforeseen event.

Did you know that in the event of death, Life Insurance can help cover day-to-day and long-term living expenses — from groceries and utility bills, to rent or a mortgage, to childcare and college tuition?

As you consider whether or not you need life insurance or how much, take your family's household costs into account and consider how much coverage you have and what they may need if you are no longer here to provide support. Optional Life Insurance coverage can help you plan for what's ahead and make sure your loved ones are covered if something happens to you. Get the facts so you can enroll with confidence and get back to what matters most.

Why Choose Optional Life Insurance and Why Now?

- Provides tax-free payments to beneficiaries that can help cover expenses like a mortgage, tuition, student loans or credit card debt.
- Convenient payroll deductions mean payments for Life Insurance will be deducted from your paycheck so you can set it and forget it.
- Life-changing events such as a growing family or new home purchase may require additional financial protection, so it's important to make sure you're covered adequately as your lifestyle changes.



Tara's Story

My mother passed away when she was only 49. Despite our devastation, my brother and I were able to continue our education because she planned ahead and bought life insurance.




That's why my husband and I decided to buy a policy after the birth of our daughter. We want her to be financially secure if anything were to happen to us.

A Closer Look at the Additional Voluntary Critical Illness Benefits

You can't predict the future, but you can plan for it.

As part of Open Enrollment, you have the option to purchase Critical Illness Insurance, which offers financial support if you are diagnosed with a qualifying critical illness, such as heart attack, stroke, cancer, kidney failure or organ transplant.

Coverage options are available for you, your spouse and dependents as follows:

	Employee: \$10,000, \$20,000 or \$30,000
	Covered Spouse \$10,000 or \$20,000 or \$30,000
	Each covered dependent: \$5,000, \$10,000 or \$15,000

NEW for 2023! In addition to the core Critical Illness

coverage, this benefit will now automatically include coverage for additional protection at no additional cost. The additional coverage includes:

- Cancer Critical Illness Option
- Critical Illness Reoccurrence Option
- Cancer Critical Illness Reoccurrence Option
- Supplemental Critical Illness Rider
- Skin Cancer Rider

GET STARTED! To learn more, call an Allstate representative at 1-800-521-3535.

Get on the Road to Better Mental Health

Life can be stressful — whether it's coping with one's own daily demands or feeling the weight of current economic, financial and political realities. If you and your family members are feeling stress or experiencing any type of mental health concerns, BorgWarner is ready to support you.

As a reminder, to meet the rising demand for mental health care, BorgWarner has added several virtual care options to your medical plan to make it easier to get help. All these services offer quality care at an affordable cost.

GET STARTED! Visit myCigna.com or the myCigna® App, or call Cigna at 1-800-237-2904.

When it comes to life's challenges, you're not alone.

Learn more about all the emotional wellbeing resources available to you by scanning this QR code with your smartphone.



SCAN ME

Find the support you need.

This chart can help you compare all your options and find the resource that will best meet your needs.

ISSUE/CONCERN	EAP	VIRTUAL CARE	GINGER	TALKSPACE	MAP	NOCD	MDLIVE
Stress/Anxiety/Depression	x	x	x	x			x
Obsessive-compulsive disorder	x	x	x	x		x	x
Substance use	x	x			x		x
Family and relationships	x	x	x	x			x
Other mental health issues	x	x	x	x			x
TYPE OF CARE	EAP	VIRTUAL CARE	GINGER	TALKSPACE	MAP	NOCD	MDLIVE
Counseling	x	x	x	x		x	x
Prescription medications	x	x	x				x
Health Coaching			x				x
Peer Support					x		
24/7 availability	x		x		x		

New 988 Suicide and Crisis Lifeline

On July 16, 2022, The National Suicide Prevention Lifeline became known as 988 Suicide and Crisis Lifeline. This change gives people an easy-to-remember, three-digit calling code — 988 — to get immediate help for mental health-related distress or suicidal crisis. (While 988 replaces the previous National Suicide Prevention Lifeline phone number of 1-800-273-8255, this original number will continue to remain available.)

Switching to an easy-to-remember 988 number will make it easier for individuals in crisis to access the help they need and decrease the stigma surrounding suicide and mental health issues. The 988 Suicide and Crisis Lifeline provides 24/7, confidential support from trained crisis counselors. With a national network of over 200 crisis centers, counselors can help with:



Suicidal thoughts



Mental health crisis



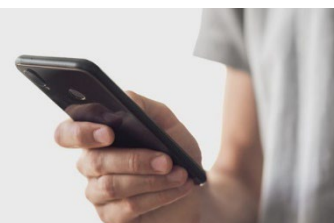
Alcohol or substance abuse crisis



Any kind of emotional distress

HOW TO GET HELP

- 1 Call 988
- 2 Text 988
- 3 Chat to 988lifeline.org



Take Charge of Your Financial Future: New Financial Wellness Resource

Open enrollment is the perfect time to think beyond your personal health and consider your financial wellbeing.

And remember, your financial health is about more than just dollars and cents—it's about the peace of mind that comes with knowing you can live and retire on your terms. If you're ready to take charge of your finances, Vanguard's new financial wellness resource can guide you in the right direction.

Why It's Worth Looking Into

Vanguard's financial wellness resource can help you:

- ✓ Take control of your finances.
- ✓ Prepare for the unexpected.
- ✓ Make progress toward your goals.

Whenever you invest, there's a chance you could lose the money.
© 2022 The Vanguard Group, Inc. All rights reserved.

DON'T WORRY

Your information is only between you and Vanguard. It won't be shared with anyone—including BorgWarner.

TAKE CHARGE TODAY!

Make your financial health a priority. And see how Vanguard can help.

Go to vanguard.com/financialwellness and tell Vanguard about your financial goals. With simple, supportive, and personalized tools and information, you'll get a step-by-step guide to help you improve your financial situation.

Not registered with an online account yet? Take a few minutes right now to set up your account at vanguard.com/register.

Important Changes to the BorgWarner Inc. Retirement Savings Plan (RSP)

1 New Fund Options Added.

On Sept. 7, seven new fund options were added to the RSP. Learn more about your new investments at vanguard.com/retirementplans. Or, review your quarterly account statement for easy access to the most up-to-date information about each investment, including investment strategy,

performance data and fees.

If you cannot access the investment information online or have questions about your plan's investment lineup, call Vanguard Participant Services at 800) 523-1188.

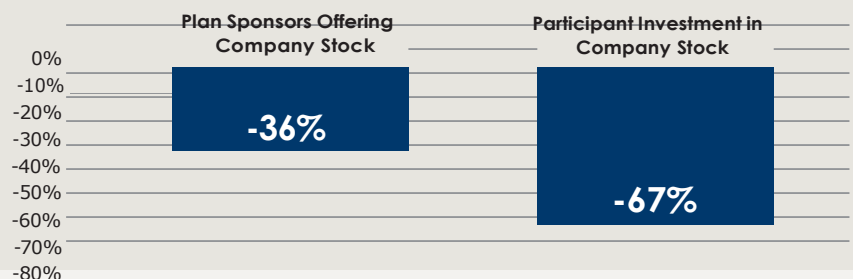
2 BorgWarner Company Stock Fund Option Will Be Discontinued in the RSP.

As a reminder, the BorgWarner company stock fund will be removed as an investment option from the RSP on May 31, 2023. Investment in a single stock option poses substantial risks to your retirement security due to a lack of diversification.

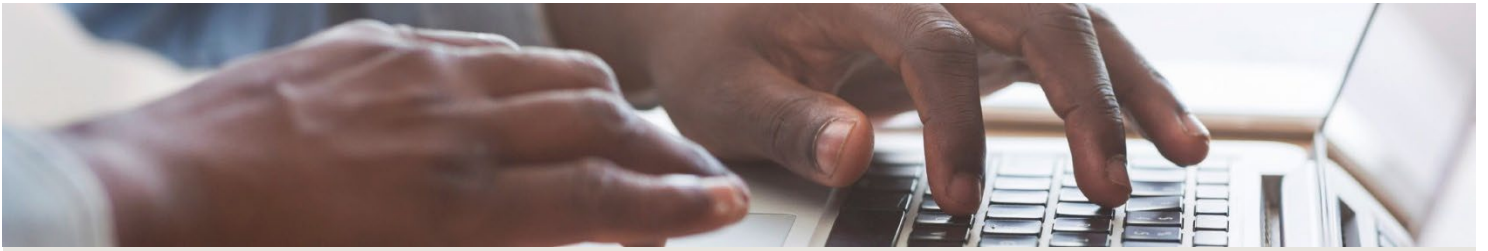
The following "How America Invests" survey data shows that offering a company stock option in retirement plans is no longer market practice.

From 2005 to 2021:

Plan sponsors offering company stock decreased by **36%** to only 8%.
Participants investing in a company stock fund decreased by **67%**.



Newport Trust Company (Newport) is appointed the independent fiduciary and investment manager of the BorgWarner stock fund. Newport, as an independent fiduciary, makes key decisions related to the timing and the liquidation of the BWA Stock Fund independent of the BorgWarner Employee Benefits Committee. Newport will monitor the stock fund through May 31, 2023, after which Newport will be responsible for liquidating, in an orderly manner, any BorgWarner stock fund shares remaining in the plan.



Enrollment Reminders



You must make a medical election for 2023. Your 2022 election will not be populated in Workday for you if your premium points have changed between 2022 and 2023.



Do a final review of your benefit and dependent coverage elections before electronically signing.



You can edit your elections through Nov. 15, 2022. The elections entered as of Nov. 15 will be considered final. No changes are allowed after midnight on Nov. 15, unless you have a qualifying family status change (such as getting married or becoming a new parent).



If adding a dependent for the first time, be sure to submit the required dependent verification documentation by Dec. 31, 2022, to HR Link. Contact HR Link at 1-844-429-5465 or email hrlink@borgwarner.com.



Make sure to designate or update your beneficiaries for Life Insurance and the Retirement Savings Plans on each vendor's website.

Benefits Information Is Just a Click Away borgwarner.com/benefits/ithaca

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

- 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 or need printed copies of materials?

Please contact HR Link.

WATCH THIS!

Watch helpful videos about BorgWarner benefits and wellness programs by scanning the QR code below with your smartphone:

