

Taking the Wheel: 2024 Medical Plan Premium Structure

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General Questions about the Program:

How does the point-based program work for employees?

- There are seven goals. For each goal you meet between 10/1/23 - 09/30/24, you are awarded one point.
 1. Complete the online Cigna Health Risk Questionnaire (HRQ)
 2. Complete one preventive dental cleaning/exam
 3. Achieve either a:
 - a. Body Mass Index (BMI) of <30* OR
 - b. A weight loss of 5% as compared to the last recorded weight with Cigna*
**this requires two different validated weights that are recorded via the Wellness Screening Form or Biometric Screening. There is not a time limit between when the two weights are recorded, as long as it is done with the points year timeframe.*
 4. Achieve Cholesterol Ratio of:
 - a. Women – less than or equal to 4.4
 - b. Men – less than or equal to 5
 5. Achieve either a:
 - a. Fasting Blood Sugar of <100 mg/dl *OR
 - b. Non-Fasting Blood Sugar of < 140 mg/dl

** As an alternative, for missing the glucose point, you can achieve a health goal with a Cigna health coach or onsite coach, enroll in and complete Omada lessons or achieve the 5% weight reduction*
 6. Onsite Clinic visit **OR** Register for MDLive for Telehealth Services (MDLive is a one-time only point)
 7. Complete one or more of the following:
 - a. Preventive annual physical with a PCP or OB/GYN
Note: onsite clinic visits and biometric screenings do not meet this requirement
 - b. Preventive colon cancer screening (age 50+)
 - c. Preventive mammogram (age 40+)

Note: only 1 point can be earned in this category, even if more than one preventive visit is completed

- * If you choose to, you may seek an alternative method through a Cigna Health Advocate at 1-800-237-2904.*
- Your total points earned as of September 30 (as shown in Cigna's system) will determine the percentage of premium you will pay in the next year. The more points you earn, the more you save!

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Frequently Asked Questions

How do I earn points?

Point Goal	Metric to Earn Point	Alternatives to Earn Point		
		Through Cigna Health	Through Onsite	Through Physician**
Cigna HRQ	Complete the HRQ	None - Employee must complete HRQ to earn this point		
Dental	Complete one preventive dental/cleaning exam	None - Employee must complete the exam/cleaning to earn this point.		
Body Mass Index (BMI)	<ul style="list-style-type: none"> BMI <30 OR, Weight loss of 5% as compared to the last recorded weight with Cigna 	Complete the appropriate telephonic coaching programs: <ul style="list-style-type: none"> - Cigna Weight Management - Cigna Stress Management - Cigna Healthy Eating 	Complete formal onsite coaching program managed by the onsite coach	Physician may waive you from requirement
Cholesterol Ratio	Women <= 4.4 Men <= 5	Participate in a telephonic Cigna DiseaseManagement Program	Examples of programs include: - Diabetes Management Program	
Blood Sugar	Fasting Blood Sugar <100mg/dl <u>OR</u> , Non-fasting Blood Sugar <140mg/dl	Achieve a health goal with a Cigna goal or onsite coach Enroll in and complete 4 Omada lessons 5% weight reduction	Complete formal onsite coaching Program managed by the onsite coach	Physician may waive you from requirement
Onsite Clinic visit OR Register for MDLive for Telehealth Services ***	Complete an onsite Clinic Visit Register for MDLive			
Preventive Care Visit	Complete one or more: <ul style="list-style-type: none"> Preventive annual physical Preventive colon cancer screening (Age 50+) Preventive Mammogram (Age 40+) 	None - Employee must complete the preventive care visit to earn this point		

** alternative program completions through an onsite clinician or physician waiver require a [Physician Alternative and Waiver form](#) to be completed by the provider and submitted to Cigna at bwwellnessforms@cigna.com.

***MDLive registers is a one time only point. If you registered for the 2022 premium points you, will not receive credit again.

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If I complete a telephonic coaching program with my Cigna Health Advocate, can I also earn wellness rewards in the form of taxable cash?

No. You cannot earn cash incentives, but you can complete telephonic coaching session to earn a point where you are unable to in a biometric category.

Activity
Participate in Cigna Disease management program and make progress toward your identified health goal
Complete the telephonic Cigna Weight Management Program
Complete the telephonic Cigna Stress Management Program
Achieve a Health Goal (telephonic coaching related to nutrition planning, hypertension, lower blood sugar)

For example, if your BMI is 30 or above you can complete the telephonic weight management with your Cigna Health Advocate to earn your BMI point.

How will my information be kept private and confidential?

All results are confidential. BorgWarner will only be informed of the following information:

1. Your completion of the online HRQ.
2. The total number of incentive points you earned.

All other information will be kept confidential. BorgWarner will not know your individual results, aside from whether or not you met the threshold for the goal.

What if I cannot meet any of the biometric outcomes?

If you are unable to meet any of the new biometric outcomes, you can still earn your point by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternative goal more appropriate for you.

How can I earn a no-cost plan?

You will need to earn at least 5 points to earn a zero-premium option with the Cigna Health Choice plan.

What are the rates for 2024?

For the **Cigna Health Choice Plan**, the 2024 monthly contribution is as follows:

Points Earned	Single	Family
0	\$91.92	\$303.30
1-2	\$68.94	\$227.47
3-4	\$45.96	\$151.65
5+	\$0.00	\$0.00

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For the **Cigna Health Choice Plus Plan**, the 2022 monthly contribution is as follows:

Points Earned	Single	Family
0	\$164.27	\$399.77
1-2	\$141.29	\$323.95
3-4	\$118.31	\$248.13
5+	\$72.35	\$96.48

Do I have to participate in the points program?

No, you do not have to participate.

How do I get started in earning my points?

Step 1: Get your biometric screening done so you can get your scores to Cigna for BMI, Weight, Height, Total Cholesterol and Blood Sugar by September 30. You can get your screening done in three ways:

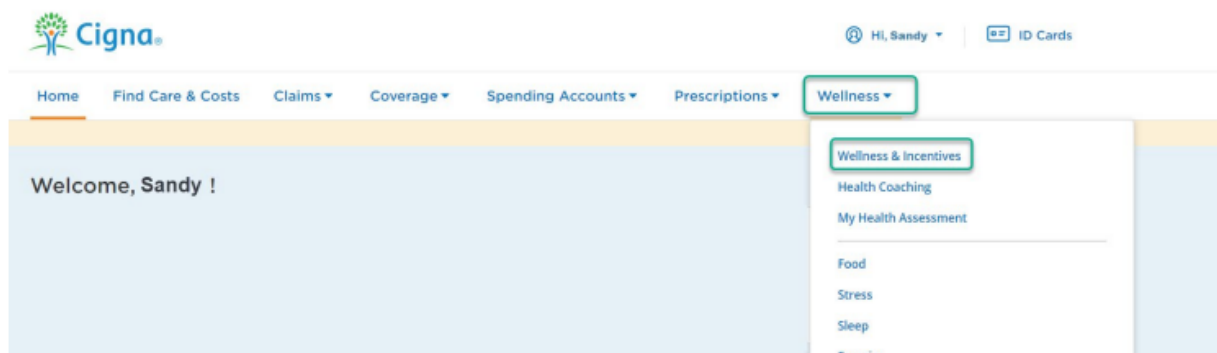
1. Your annual onsite biometric screening event
2. Your onsite clinic (based on location)
3. Your personal physician

If your screening numbers are in the healthy range, you automatically earn points for those goals.

If some of those numbers fall outside the healthy range, you can still earn your points by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternative goal more appropriate for you by September 30.

Step 2: Go to your Incentive Tracking page:

1. Once you log into your mycigna.com account, use the “Wellness” tab at the top of the page and select “Wellness & Incentive” to get to your Incentive Awards Dashboard.



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Frequently Asked Questions

4. To view activity for an enrolled spouse, toggle to “My Family”. This will show what incentives they have completed so far for the plan year:

Incentives for Danielle ▾ Download and Submit Forms

Available Incentives Completed Incentives

It may take up to 30 days for incentives to show as completed. If you're unable to meet a goal's objectives, you may still be able to earn the award by completing an alternate activity. Select a goal to see its alternate activities.

Filter by Category

- 🍎 Food (0)
- 🧘 Stress (0)
- 🌙 Sleep (0)
- 🏃 Exercise (0)
- ⚖️ Weight (0)
- 🛡️ Prevention (3)
- 🏥 Specialized (0)

Show 3 Incentives

▶ Preventive Care

Frequently Asked Questions

▶ What is the MotivateMeSM Program?

Incentives for Danielle ▾ Download and Submit Forms

Available Incentives Completed Incentives

It may take up to 30 days for incentives to show as completed.

Get a personalized health assessment **0**
Points

A confidential questionnaire that asks you about your health and well-being and provides a personalized assessment of your current health. As a reminder and to protect your privacy, anyone taking the health assessment needs to register on myCigna, and then log in with their own user ID and password.

✔ Completed on August 25, 2021
 You've successfully completed this goal.

Complete my annual physical (preventive exam) **0**
Points

A preventive exam that's used to reinforce good health, address potential and chronic problems.

✔ Completed on August 24, 2021
 You've successfully completed this goal.

Frequently Asked Questions

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Frequently Asked Questions

Step 3: Complete the online Cigna HRQ, also known as a Health Risk Assessment, by September 30.

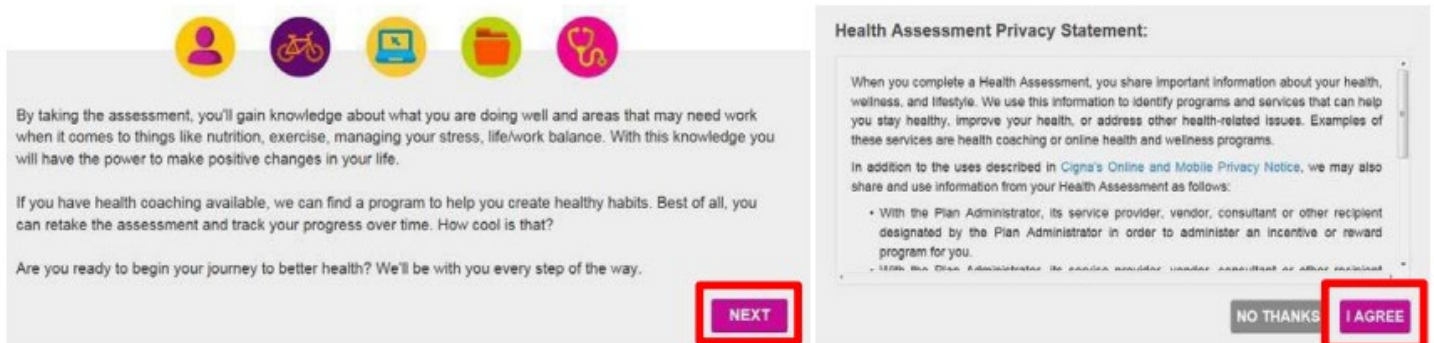
Completing your Health Risk Questionnaire

To get to the myCigna website, go to www.mycigna.com. As an alternative, you can also download the free [myCigna](#) app for your smart phone. New Enrollees will need to “register now” to create an account the first time using the site.

1. Once you log into your mycigna.com account, use the “Wellness” tab at the top of the page and select “My Health Assessment”.



2. Click on “Next” on the welcome page. On the next screen, “Agree” to the Privacy Statement



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- 3. Identify your gender, race, and birthdate.
(Note: Women will need to identify if they're pregnant or not pregnant)

The screenshot shows a registration form with the following sections:

- What is your gender?** This section has two radio buttons: **MALE** (unselected) and **FEMALE** (selected). A red box highlights the **FEMALE** option.
- Pregnancy status:** Two checkboxes are present: **Pregnant** and **Not pregnant**. A red box highlights both checkboxes.
- What is your race?** A dropdown menu with the text **SELECT YOUR RACE** and a right-pointing arrow. A red box highlights the entire dropdown.
- What is your date of birth?** Three input fields for **MONTH**, **DAY**, and **YEAR**. A red box highlights all three fields.
- At the bottom left, there is a link: **? Why we ask?**
- At the bottom right, there is a **NEXT** button.

- 4. Choose “Let’s Take a More Traditional Approach.” When prompted again, confirm that you’d like to take a more traditional approach.

The graphic features a green path starting from a rocket on the left, passing through a circular icon containing a bicycle and a document, and ending at a bicycle icon on the right. Below the path is a text box with the following content:

Are you ready to have fun while learning where your health stands today? Our animated adventure will take you on twists and turns through different health categories. At the end you'll unlock your wellness score and gain valuable health tips. Only you hold the key to discovering your health potential.

At the bottom of the text box, there are two buttons: **I'D LIKE A MORE TRADITIONAL APPROACH** (highlighted with a red box) and **LET'S PLAY!**

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- Click on “Let’s Do This!” The Personal Information sections asks questions about your personal health, like cholesterol, and blood pressure. If you do not know these values, feel free to click “I don’t know” or “I’m not sure”. You will have the option to update your personal information if you want to (this is not required) and you can re-take the assessment at any time.

Personal Information
Knowing your key health numbers can help you stay on the path to a healthy life.

Some information you will need

You will want to have this information handy: height, weight, waist size, blood pressure and cholesterol. Remember, you can check with your doctor and make updates within 30 days without having to retake the assessment.

If you see some of your health numbers already added, it's because we've received this information from on-site screenings or laboratories and added it for you, just to be helpful.

LET'S DO THIS

- There are 5 categories that you will need to complete (Personal Information, Lifestyle, Life & Work, Medical History, and Health Screenings). At the end of each section, click on “Let’s move on to the next category.”

You've completed the Medical History category

You're well on your way to completing your journey to better health and unlocking your wellness score. You're 20% done!

LET'S MOVE ON TO THE NEXT CATEGORY

After you finish the Health Assessment (HRQ), a message will appear on the screen that says “congratulations on completing your health assessment”. **Be sure that you view this message to confirm your completed assessment has been submitted to Cigna.** You may email a confirmation to yourself if you wish, but this step is not required for BorgWarner. The point for completion of the Health Assessment (HRQ) will automatically be loaded into your myCigna.com Incentive Awards dashboard in about a week after the successful completion date.

Frequently Asked Questions

What's the best way to start earning my points?

The best way to get started is to attend your location's annual onsite wellness event if there is one. You can get your biometric screening and complete your HRQ.

What is the deadline to earn my points for the next plan year?

All activities and/or scores must be completed and reported to Cigna by September 30.

What happens if I do nothing and complete no activities?

You will not earn any points and will be charged the 0 points premium rate for the following year.

There's an onsite clinician at my location. What is their role in all of this?

The role of your onsite clinician includes, but is not limited to:

1. Performing your biometric screening so you can submit the results of your BMI, Weight, Height, Total Cholesterol, and Blood Sugar to Cigna.
2. Providing additional support to help you meet the personalized alternative goals your Cigna Health Advocate has set for you.
3. Conducting formal onsite coaching programs that can earn you your point as an alternative goal.
4. Earn a point for visiting the clinic for a such visits:
 - Acute care
 - Wellness care
 - Care counseling
 - Other clinical
 - Coaching: initial & ongoing

*Simple injections/vaccines, blood pressure checks, blood draws and biometric screenings do not qualify for a point

**Visits with your onsite clinician will not count towards earning a point for completing a preventive care visit.

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Frequently Asked Questions

How will I know how many points I have earned at Open Enrollment?

When you enroll online through Workday, you will see the total number of points you earned and what your new contribution will be for the following year.

What activity period counts towards earning points?

All activity between October 1 and September 30 will count towards earning points for the following plan year.

I am a new hire. How does this impact me for 2024?

If your hire date is prior to April 1, 2024, you will need to complete the HRQ within 60 days of your benefit effective date to receive the best premium for 2025. You will also be subject to the premium structure for 2024. The number of points you earn by 9/30/24 will determine your premium for all of 2025.

If your hire date is on or after April 1, 2024, you will receive the full premium discount for all of 2024 and 2025 if you complete the Cigna online HRQ within 60 days of your hire date. If you do not complete the HRQ within 60 days of your hire date you will be charged the zero (0) Point rate for the whichever medical plan you are enrolled in for all of 2024 and 2025.

Complete HRQ within 60 Days of start of insurance	Choice Health Fund		Choice Health Fund Plus	
	Employee Only	Family	Employee Only	Family
Yes	\$0.00	\$0.00	\$72.35	\$96.48
No	\$91.92	\$303.30	\$164.27	\$399.77

- **If your hire date is on or before April 1, 2024**, your spouse must complete the online HRQ within 60 days from your effective benefit date to avoid the \$100 monthly spousal surcharge for 2024. They must also get their annual physical by September 30, 2024 to avoid the spousal surcharge for 2023.
- **If your hire date is after April 1, 2024**, your spouse must complete the online HRQ within 60 days to avoid the \$100 monthly spousal surcharge for 2024 and 2023.

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Frequently Asked Questions

I am not on BorgWarner’s medical plan but will be enrolling mid-year due to qualified change. How does this impact me for 2024?

If your mid-year enrollment date is prior to April 1, 2024, you will need to complete the HRQ within 60 days of your benefit effective date to receive the best premium for 2024. You will also be subject to the premium structure for 2024. The number of points you earn by 9/30/24 will determine your premium for all of 2025. You do not need to participate, you will be charged the zero (0) Point rate for the whichever medical plan you are enrolled in for all of 2024 and 2025.

If your mid-year enrollment date is on or after April 1, 2024, you will receive the full premium discount for all of 2024 and 2025 if you complete the Cigna online HRQ within 60 days of your hire date. If you do not complete the HRQ within 60 days of your hire date you will be charged the zero (0) Point rate for the whichever medical plan you are enrolled in for all of 2024 and 2025.

Completed the HRQ within 60 days of Mid-Year Enrollment Date?	Choice Health Fund		Choice Health Fund Plus	
	Employee Only	Family	Employee Only	Family
Yes	\$0.00	\$0.00	\$72.35	\$96.48
No	\$91.92	\$303.30	\$164.27	\$399.77

- **If the medical plan enrollment is on or before April 1, 2024**, your spouse must complete the online HRQ within 60 days from your effective benefit date to avoid the \$100 monthly spousal surcharge for 2024. They must also get their annual physical by September 30, 2024 to avoid the spousal surcharge for 2025.
- **If the medical plan enrollment is after April 1, 2024**, your spouse must complete the online HRQ within 60 days to avoid the \$100 monthly spousal surcharge for 2024 and 2025.

I am not currently on BorgWarner’s medical plan but will be enrolling during open enrollment for 2024. How does this impact me?

You will earn the fully discounted premium rate for all 2024 if you complete the Cigna online HRQ by March 01, 2024.

- Your spouse must complete the Cigna HRQ by the same deadline, March 01, 2024 to avoid the spousal surcharge for 2024.

In addition, you will be subject to the premium structure for the 2024 plan year. The number of points you earn by September 30, 2024 will determine your premium for all of 2025.

Frequently Asked Questions

Questions about Biometric Screenings

What biometric results will I get from my Biometric Screening?

You should get the following results from your biometric screening:

- Your Body Mass Index (BMI)
- Height and Weight
- Cholesterol Ratio
- Fasting Blood Sugar or Non-fasting blood sugar

Do I have to get a biometric screening?

If you want to earn points, you will need to get a biometric screening and have your scores reported to Cigna. If your biometric scores do not meet the healthy range, you can still earn your point by working with your Cigna Health Advocate and meeting an alternative goal.

When do I have to get my biometric screening done?

Anytime between 10/01/23 and 09/30/24. However, your biometric screening scores need to be **received by** Cigna by September 30. That means, if you wait until September 30 to get your screenings done, be sure your provider (onsite clinician) or doctor faxes your results.

Frequently Asked Questions

I know my numbers won't meet the goal. Can I skip the biometric screening and work directly with my Health Advocate to meet an alternative goal?

Yes, however, knowing your numbers is key to your success with working with your Health Advocate. A good way to achieve this is by getting a biometric screening.

How do I get a biometric screening done?

- a. Your annual onsite biometric screening event
- b. Your onsite clinic
- c. Your doctor

If you go to your onsite clinic or your doctor, he/ she must complete a [Wellness Screening Form](#) and submit the form to Cigna. This will ensure your biometric results get properly reported to Cigna. If your onsite clinic is run by Cigna, your scores will automatically be sent to Cigna.

How do I get my biometric scores to Cigna?

If you attend and participate in your onsite biometric screening event, your results will automatically be sent to Cigna.

If you go to your onsite clinic or your doctor, your clinician or doctor must complete a [Wellness Screening Form](#) and fax it in to Cigna.

How long does it take for my biometric numbers to show up as points on the website?

It takes 10-14 business days from when Cigna receives your biometric numbers for your points to show up on your incentive page.

I just went to my doctor and got my numbers. Will that automatically go to Cigna?

No, your results will not automatically be sent to Cigna. Your provider must complete the [Wellness Screening Form](#) with your results and send it in to Cigna at bwellnessforms@cigna.com.

My doctor sent in the Wellness Screening Form but I don't see the website updated with this information. Who can I call to check on the status?

If, after 2 weeks, you haven't seen your results reflected online, you can call your Cigna Health Advocate at 1-800-237-2904 for assistance.

Frequently Asked Questions

Questions about the Biometric Outcomes (BMI, TC, Blood Sugar)

Why did we select the biometric outcomes and targets we did?

The biometric outcomes selected are 4 of the top key health indicators as recommended by U.S Health and Human Services.

BMI – Obesity can increase your risk for heart disease, diabetes, certain cancers, respiratory problems, stroke and osteoarthritis. A BMI over 30 puts you at risk for these health conditions and can shorten your life or lessen your quality of life. Deaths in the US from poor diet and physical inactivity increase every year.

Cholesterol - Too much cholesterol in your bloodstream builds up as plaque on your artery walls, narrowing and blocking your arteries, reducing blood flow to your heart and increasing your risk of heart attack or stroke -- either of which shortens your life or lessens your quality of life.

Blood Sugar - Nearly six million Americans have diabetes, and they don't know it. Left untreated, diabetes can cause severe complications, including heart disease, stroke, blindness, nerve damage and kidney disease -- any of which shortens your life or lessens your quality of life. Ultimately amputations could result.

Why isn't blood pressure included as an outcome?

Blood pressure was not included as one of the biometric metric because it can fluctuate during the day based on the changing needs of the body during the day, responses to what we eat and drink, changes in activities, and sometimes changes to the medications we take.

What if I can't meet any of the biometric outcomes?

If you are unable to meet any of the biometric outcomes, you can still earn your point by calling your Cigna Health Advocate, a valuable member of your Cigna Personal Health Team, at 1-800-237-2904 and meeting an alternate goal more appropriate for you.

What if I am medically unable to meet a goal because I am pregnant or have some other condition that prevents me from meeting an alternative goal?

If it is medically inadvisable for you to meet a biometric goal or an alternative goal, your doctor can waive you from having to meet a goal by completing the Physician Alternative and Waiver form and submitting it to Cigna at bwwellnessforms@cigna.com.

Frequently Asked Questions

What if my BMI is ≥ 30 because I'm a body builder and have more muscle than the average person?

If you are healthy and your BMI is greater than or equal to 30, your doctor can waive you from having to meet the BMI goal by having your provider complete the Physician Alternative and Waiver form and submitting it to Cigna at bwwellnessforms@cigna.com

How do I earn a point for achieving a 5% weight loss?

If you experience a weight loss of 5% or more as compared to last weight recorded with Cigna.

I know I won't meet a biometric goal. Can I start working with a Health Advocate now and earn my point?

Yes, you can get started now and call your Health Advocate at 1-800-237-2904 to start working on your alternative goal. However, you should have a biometric screening done because knowing your numbers is key to your success with working with your Health Advocate. For 2022, you will be able to earn points based on improvement to your biometric results.

Do online coaching program completions count towards earning a point?

No, online coaching program completions do not count and will not earn you a point.

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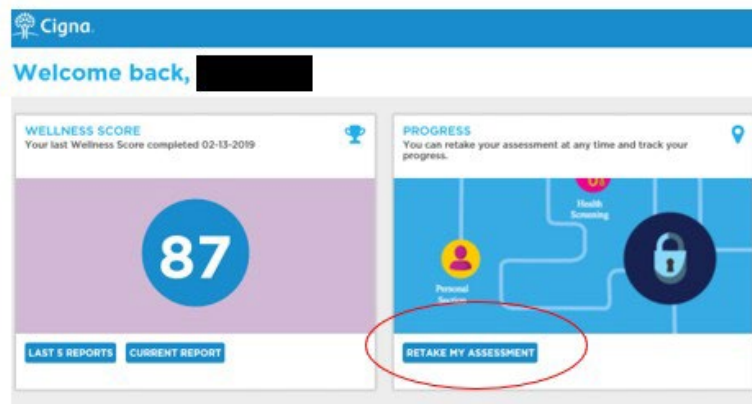
Questions about the Cigna Health Questionnaire (HRQ)

How do I complete the HRQ?

Step 1: Complete the online Cigna HRQ, also known as a Health Risk Assessment, by September 30, 2022. Click on the “Wellness” tab at the top and then click “My Health Assessment”.



- From here, click on “Take My Assessment” or “Retake My Assessment”. If you have taken this before, it will show as “retake”.



When do I have to complete my online HRQ by?

You must complete your online HRQ by September 30 in order to earn your point.

How long does it take for my online HRQ completion point to be awarded?

You will see your point earned on the website within 2 business days.

Frequently Asked Questions

Questions about Tracking My Points

When can I see the points I've earned?

Points will be awarded and viewable on the Incentive Award Program site on within the standard guidelines below:

Incentive Goal	Activity	Online Posting Time from Cigna receipt
HRQ Completion	Completing the HRQ on myCigna.com	5 business days
Biometric Goals	Onsite Biometric Screening results	10-14 business days
	Screening results from Onsite Clinic	2.5 weeks
	Wellness form completed by physician	2.5 weeks
	Exemption form completed by physician	4 weeks
Telephonic Coaching	Telephonic coaching with Personal Health Team	1 business day
Dental Cleaning/Exam	Cleaning/exam completed by dentist*.	5 weeks
MDLive	Registering for the first time	2 weeks after then end of the month following your registration
Onsite Clinic		2 weeks after then end of the month following your appointment
Preventive Annual Physical, Mammogram, Colonoscopy or Well-Woman Exam	Physical, Mammogram, Colonoscopy or Well-Woman exam completed by a doctor*.	5 weeks

**Must be coded as preventive*

Frequently Asked Questions

Questions about the Spouse HRQ Completion Provision

What is the spouse completion provision for the Health Risk Questionnaire?

The Cigna HRQ has proven to be a valuable way for our employees to gain the information to get and stay healthy, as well as an important first step in connecting them to our wellness resources. To encourage spouses to take greater advantage of this powerful tool, they are required to complete their HRQ and get their annual physical to avoid a monthly spousal surcharge of \$100.

- The surcharge is in addition to whatever point-based premium you earn through participation in the point-based program

How will my information be kept private and confidential?

All results are confidential. BorgWarner will only be informed of the completion of the online HRQ. All other information will be kept confidential. BorgWarner will not know your individual results.

What happens if my spouse does not complete the online HRQ and get their annual physical?

You will be charged a monthly surcharge of \$100. This amount will be added to whatever point-based premium you earn through participation in the points-based program.

Does my spouse have to complete the online HRQ to be enrolled in my medical plan?

No, if your spouse does not have to complete the online HRQ to be enrolled in your medical plan. However, you will be charged a monthly surcharge of \$100 if he/she doesn't complete the HRQ.

How long does it take for my spouse's online HRQ completion to be recorded at Cigna?

It can take up to 14 business days for Cigna to receive confirmation that your spouse has completed his/her online HRQ. Remember, your spouse must create and login to their own account to complete their HRQ.

Why don't I see points for my spouse?

Spouses do not earn points like employees do. They earn credit for the incentives that they complete and this is what will show on www.myCigna.com.

Frequently Asked Questions

When does my spouse have to complete the online HRQ and yearly physical to avoid the spousal surcharge?

During Year:	If your spouse is:	Completion Deadline
2024	Currently enrolled in a 2024 plan	September 30, 2023
	A new enrollee enrolling in the 2024 plan due to 2024 annual enrollment	March 01, 2024 (HRQ only)
	Newly enrolled in a 2024 medical plan due to a 2024 mid-year benefit change (before April 1)	60 days after mid-year benefit change for the HRQ and before 09/30/24 for the physical
	Newly enrolled in a 2024 medical plan due to a 2024 mid-year benefit change (after April 1)	60 days after mid-year benefit change for the HRQ only
	Newly enrolled in 2024 medical plan due to a 2024 employee hire (before April 1)	60 days after employee hire date for the HRQ and before 09/30/24 for the physical
	Newly enrolled in a 2024 medical plan due to a 2024 employee hire (after April 1)	60 days after mid-year benefit change for the HRQ only
2025	A new spouse due to a 2025 new hire	60 days after employee hire date
	A new spouse due to a 2025 mid-year change	60 days after mid-year benefit change