



Insured and/or administered by:

Cigna Health and Life Insurance Company

**Medical Benefits Abroad (MBA)
Benefits at a Glance
BorgWarner Inc. – 04612A**

The insurance benefits and the provisions of the group policy principally affecting the persons insured are described below. The policy covers urgent and emergent expenses worldwide. The final interpretation of any specific provision herein is governed by the terms of the policy. This is your Benefits at a Glance (BAAG) if you are eligible for the insurance, become insured and remain insured in accordance with the terms, provisions and conditions of the policy.

Employee Eligibility: All full-time active employees and Board Members who are traveling on the business of, or at the expense of, the Policyholder outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip.

Dependent Eligibility: For your Dependent spouse of Board Members to be insured, they will need to be traveling with the eligible employee who is traveling at the expense of the policyholder outside their country of residence or permanent assignment for no more than 180 consecutive days per one trip. Dependents are not eligible for Accidental Death and Dismemberment coverage.

The effective date of this Schedule of Benefits is **1/1/2020**

Schedule of Benefits	
Benefit	Benefit Amount
Accidental Death & Dismemberment (AD&D)	Not Covered
Medical Evacuation/Repatriation	\$100,000 per member per year
Calendar Year Medical Benefit Maximum	\$100,000 per member per year
Calendar Year Deductible	\$0 – per member per year
Coinsurance (paid by Cigna)	100 %
Out of Pocket Coinsurance Maximum	None
Prescription Drug	100% covered expenses*
Emergency Dental (includes dental accident & alleviation of sudden unexpected dental pain)	\$1,000 calendar year maximum – per member per year
Personal Deviation/Sojourn Travel	Includes 7 days of personal travel when taken in conjunction with an approved business trip
Room & Board Outside U.S.	Average semi-private room rate
Room & Board Inside U.S.**	Average semi-private room rate
Pre-Existing Conditions	None, subject to the calendar year medical maximum
War Risk (Medical)	Not covered
War Risk (AD&D)	Not covered
Occupational Accident	Not Covered

* Covered expenses when medically necessary while on an approved international business trip. This benefit also includes replacement medicine for lost prescriptions that are medically necessary during an international business trip.

** Pre-Admission Certification / Continued Stay Review is required for all U.S. Hospitalizations

Please refer to the welcome kits or the MBA website at www.cignaenvoy.com for details around submitting a claim.

Username: 04612AMBA

Password: Cigna1

Assistance is available 24 hours a day, 7 days a week:

Phone: 302.797.3535 (outside the U.S.), 800.243.1348 (inside the U.S.)

Services incurred in the U.S. by a network provider should be billed directly to Cigna Global.

FRAUD NOTICE: Any person who, knowingly and with intent to defraud any insurance company or other person: (1) files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

Cigna products and services are provided by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada and Cigna Global Insurance Company Limited. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel.

© 2019 Cigna. Some content may be provided under license.