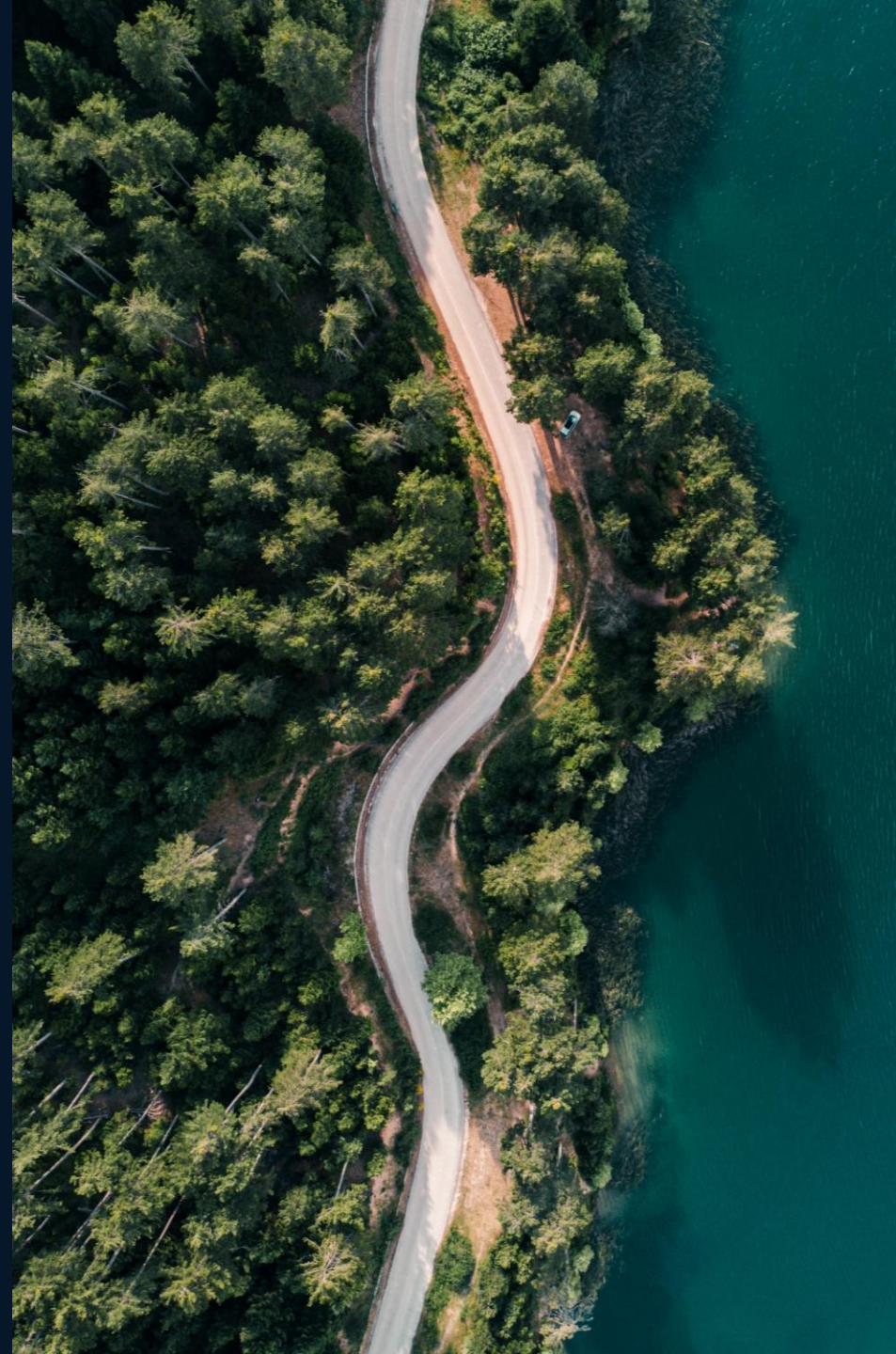


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# Open Enrollment 2024

**Benefits for the Road Ahead**

**October-November 2023**





## Please contact HR Link for any questions:



1-844-4BW-LINK (1-844-429-5465)



[HRLink@borgwarner.com](mailto:HRLink@borgwarner.com)

Hours:  
*Monday-Friday*  
*8am-4pm*

Our goal is to respond  
within 24 hours

**Benefits ■ Claims Issues ■ Life Changes ■ Workday Support ■ Life After BorgWarner**

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# It's Here! 2024 Open Enrollment



ENROLLMENT  
**BEGINS**



Research Options



ENROLLMENT  
**ENDS**



Consider Changes



BENEFITS  
**Effective Date**



Enroll

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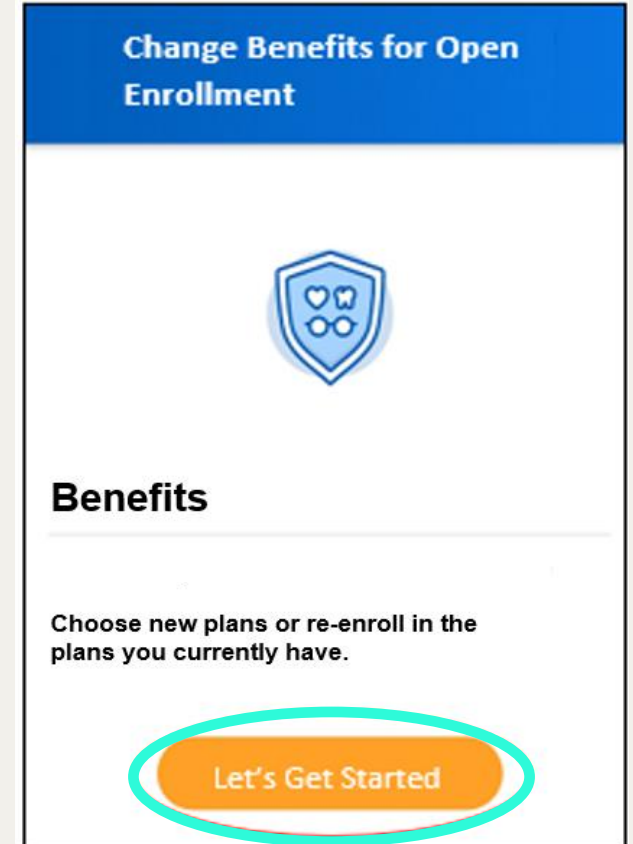
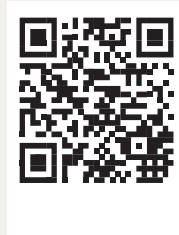
# Annual Open Enrollment

## Reminder

- ▶ **Benefit changes can only be made:**
  - At the time of hire
  - During the annual open enrollment period
  - Within 30 days of a qualifying life event, such as a birth, marriage, divorce, or change of insurance for one of your dependents
- ▶ **Elections made during this annual open enrollment are effective 1/1/2024 - 12/31/2024**
- ▶ **All employees must make elections online through Workday between 11/01/2023 – 11/15/2023**
- ▶ **Review benefits videos at [www.BorgWarner.com/benefits/ithaca](http://www.BorgWarner.com/benefits/ithaca)**

# Mobile Enrollment

- ▶ Open enrollment can be completed on your cell phone!
  - Employees may use the BorgWarner Workday website or download the free Workday app for Apple or Android devices
- ▶ Instructions also available at [www.BorgWarner.com/benefits/ithaca](http://www.BorgWarner.com/benefits/ithaca)



# Workday Enrollment

- ▶ There is a smoking attestation to start off the enrollment process
  - IMPORTANT: This needs to be completed regardless of which benefits you enroll in
- ▶ Parts of the online form will be auto-populated for you to review and verify
  - FSA is not auto-populated and must be completed each year

**Health Questionnaire**

**Health Information**

Tobacco Use

Question Voluntary Critical Illness Election Tobacco Attestation

Have you or your spouse (if enrolling) used any form of tobacco product (ie cigarettes, cigar, pipe, chew, etc.) in the past 12 months?  
If so, your rates on the Voluntary Critical Illness insurance will be higher than non-tobacco users.  
Failure to pay the applicable tobacco rate if you are a user may result in claim denial.

NOTE: This attestation is for Voluntary Critical Illness only.

Answer \*  Yes  
 No

# Workday Enrollment (Continued)

- All employees **must** complete/submit enrollment
- Certain benefits do not carry over from year-to-year
- Employees who do not submit an enrollment in Workday are subject to **default plan enrollment listed below:**

Plan	Your Default Coverage
Medical	Choice Medical Plan (Employee Only Coverage)
Dental/Vision	No Coverage
Critical Illness Insurance	No Coverage
Flexible Spending Accounts (FSA)	No Coverage
Long-Term Disability	Basic Plan

**Review**  
**\$233.60**  
Projected Monthly Cost

**Selected Benefits**

Medical	Included
Cigna (1) Basic HRA: 5+ Wellness Points	
Jane Jones (Child)	
Jon Jones (Spouse)	








...a fraudulent act, which is a crime.  
BorgWarner may seek reimbursement from me in the amount of any and all claims that have been paid on behalf of an ineligible dependent.

I Accept

**Submit**

# Premium Incentive Points

5 Wellness Points = \$0 Premium Cost for CHF Plan or Lowest Premium Cost for CHF+ Plan

Earning 1 Point Each!						
						
Complete the online Cigna Health Assessment (HRQ)	Complete one preventive dental cleaning/exam	Achieve a Body Mass Index (BMI) of less than 30 OR: A weight loss of 5% as compared to the last weight recorded with Cigna*	Achieve total cholesterol Ratio Women—Less than 4.4 Men—Less than 5	Achieve a fasting blood sugar of less than 100 mg/dl OR: Achieve a non-fasting blood sugar of less than 140 mg/dl*	Complete an onsite clinic visit OR register with MDLIVE for telehealth services. **	Complete one or more of the following: Preventive annual physical (with your Primary Care Physician or OB/GYN) Preventive colon cancer screening (age 50+) Preventive mammogram (Age 40+) <i>Note: Onsite visits do not qualify for earning a point in this category.</i>

Employees need to earn 5 points by September 30<sup>th</sup>, 2023, in order to receive the lowest premium rate in 2024.

**Note: Spouse surcharge actions are separate and do not count towards points for the premium incentive discounts**



# 2024 Changes to Current Benefits



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# Reed group is now Alight

► Same team, same service, new name

- BorgWarner’s current disability vendor, Reed Group, has changed to Alight. While the name has changed, the ways you reach them remain the same.

Contact Information	
Phone	(800) 441-9628
Web Portal	<a href="https://borgwarner.myleaveproservice.com/#/home">https://borgwarner.myleaveproservice.com/#/home</a>
Chat and Text	<a href="https://borgwarner.myleaveproservice.com/#/home">https://borgwarner.myleaveproservice.com/#/home</a>

# Medical

# 2024 Benefit Plan Options



**No Plan Changes  
for 2024**

Feature	CIGNA Choice Health Fund		CIGNA Choice Health Fund Plus	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Deductible</b> Employee Only / Family	\$1,500/\$3,000	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$6,000
<b>BorgWarner-paid HRA Fund*</b> Employee Only / Family	\$750/\$1,500		\$1,500/\$2,500	
<b>Member Deductible Gap</b> Employee Only / Family (Deductible minus HRA)	\$750/\$1,500	\$2,250/\$4,500	\$0/\$500	\$1,500/\$3,500
<b>Coinsurance</b>	Company pays 80% You pay 20%	Company pays 60% You pay 40%	Company pays 80% You pay 20%	Company pays 60% You pay 40%
<b>HRA Medical Out-of-Pocket Maximum</b> Employee Only / Family (HRA money applies to OOPM when used for covered medical claims )	\$3,000/\$6,000	\$6,000/\$12,000	\$3,000/\$6,000	\$6,000/\$12,000
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>HRA Rollover Cap</b>	No Limit/Max	No Limit/Max	No Limit/Max	No Limit/Max
<b>RX Annual Out-of-Pocket Maximum</b> Employee Only / Family	\$5,550/\$11,100		\$5,550/\$11,100	

# 2024 Employee Medical Contributions

Choice Health Fund	
Points Earned by Sept. 30, 2023	
0	
1-2	
3-4	
<b>5+</b>	

Your Monthly Contribution		
	Employee Only	Family
	\$91.92	\$303.30
	\$68.94	\$227.47
	\$45.96	\$151.65
	<b>\$0</b>	<b>\$0</b>

Choice Health Fund Plus	
Points Earned by Sept. 30, 2023	
0	
1-2	
3-4	
<b>5+</b>	

Your Monthly Contribution		
	Employee Only	Family
	\$164.27	\$399.77
	\$141.29	\$323.95
	\$118.31	\$248.13
	<b>\$72.35</b>	<b>\$96.48</b>

# Flexible Spending Accounts (FSA)

# Flexible Spending Account (FSA) Changes

For 2024, our FSA account administrator will change from Cigna to Health Equity.

## What this means to you:

- ▶ You will receive a debit card in the mail to use towards your eligible expenses.
- ▶ Eligible rollover funds will be rolled over into your 2024 Health Equity FSA account
- ▶ If enrolled in the HRA Medical plan, claims will no longer automatically pay out of the FSA account once the HRA is exhausted
- ▶ You will receive monthly statements from Health Equity. It's highly recommended to go paperless to avoid statement fees
  - When you create an online account, you will have the option to go paperless.

# Dental and Vision Plan Updates



# 2024 Dental/Vision Rates

No Rate Changes  
for 2024!

## Dental/Vision Coverage

Coverage Level	Monthly Cost
Employee Only	\$19
Employee + Spouse	\$32
Family	\$32

# Voluntary Benefits Updates

# Updated to Current Voluntary Benefits

## Optional Life and A&D Insurance

- You can now enroll in Workday.
- Changes can be made at New Hire, Open Enrollment, and if you have a Qualified Life Event.
- BorgWarner will offer EnrollSmart for 2024 open enrollment only. This is a one-time opportunity for employees to have a reduced evidence of insurability requirement involving only 5 questions:
  - **Current Participant:** Can increase coverage to guaranteed issue amount (lesser of 4x base salary or \$300,000) amount with no medical questions; above guaranteed issue can elect amounts to plan max upon passing the 5 medical questions.
  - **Non-participants:** Enroll for any amount to plan max upon successfully answering the 5 medical questions.

## Critical illness

- Coverage will move to MetLife from our current vendor Allstate
- MetLife offers more robust coverage of conditions
- MetLife offers unlimited recurrences

# Actions to Take Soon



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# Enrolling Online

Every employee must make their enrollment elections by  
**November 15, 2023**

If no action is taken, benefits will default to specific coverages,  
which may not suit your needs

Contact **HR Link** for  
questions about  
dependent eligibility

**1-844-429-5465**  
[hrlink@borgwarner.com](mailto:hrlink@borgwarner.com)



**Open  
Enrollment:  
11/01/2023 to  
11/15/2023**

**Consider using the mobile app this year!**



# Qualifying Life Events

*Within **30 days** of a Qualifying Life Event, you are able to make changes to your benefits. This is the only time you may make changes outside our annual open enrollment period each year.*

► **Examples of Qualifying Life events:**

- Birth of a Child
- Marriage
- Divorce
- Spouse loses/gains outside coverage



# Supporting You

For more resources, be sure to check out the newly enhanced benefits website at [www.borgwarner.com/benefits/ithaca](http://www.borgwarner.com/benefits/ithaca)



[www.borgwarner.com/benefits/ithaca](http://www.borgwarner.com/benefits/ithaca)

[hmlink@borgwarner.com](mailto:hmlink@borgwarner.com)

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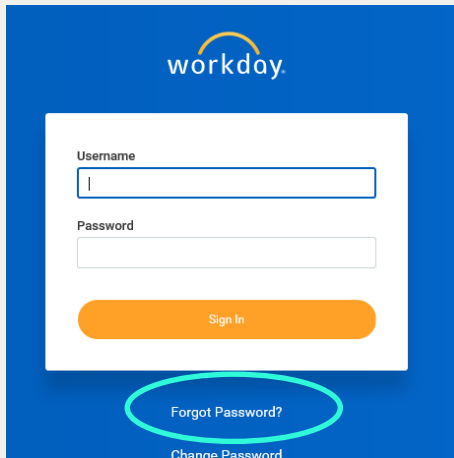
Questions?



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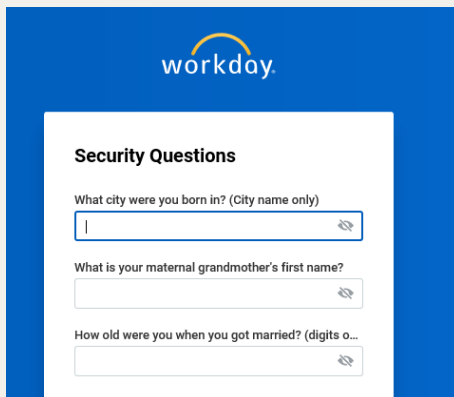
# How to Reset Your Workday Password

If you have forgotten your Workday password, click on “Forgot Password”



The screenshot shows the Workday login interface. At the top is the Workday logo. Below it are two input fields: 'Username' and 'Password'. An orange 'Sign In' button is positioned below the password field. At the bottom of the form area, there are two links: 'Forgot Password?' and 'Change Password'. The 'Forgot Password?' link is highlighted with a red circle.

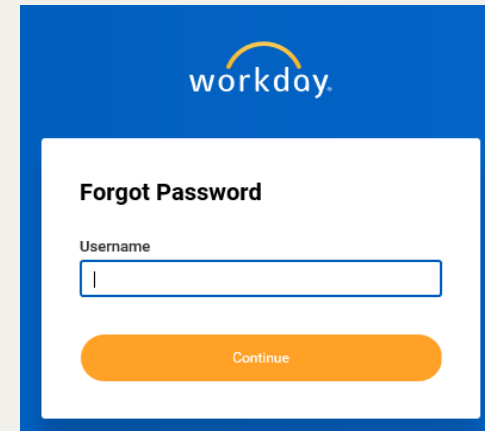
Answer your Security Questions



The screenshot shows the 'Security Questions' page. It features the Workday logo at the top. Below the logo, the title 'Security Questions' is displayed. There are three questions, each with an input field and a clear button (an 'X' icon):  
1. 'What city were you born in? (City name only)'  
2. 'What is your maternal grandmother's first name?'  
3. 'How old were you when you got married? (digits o...'

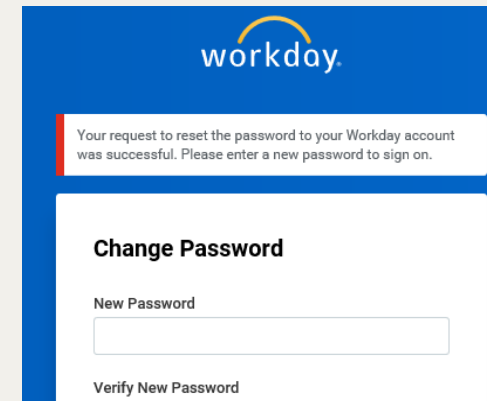
Input your Username

Note: Username for hourly employees is their Workday ID; Username for salary employees is their BorgWarner email address



The screenshot shows the 'Forgot Password' page. It features the Workday logo at the top. Below the logo, the title 'Forgot Password' is displayed. There is a single 'Username' input field. Below the input field is an orange 'Continue' button.

Input your new password. If successful, you will receive a message at the top letting you know.

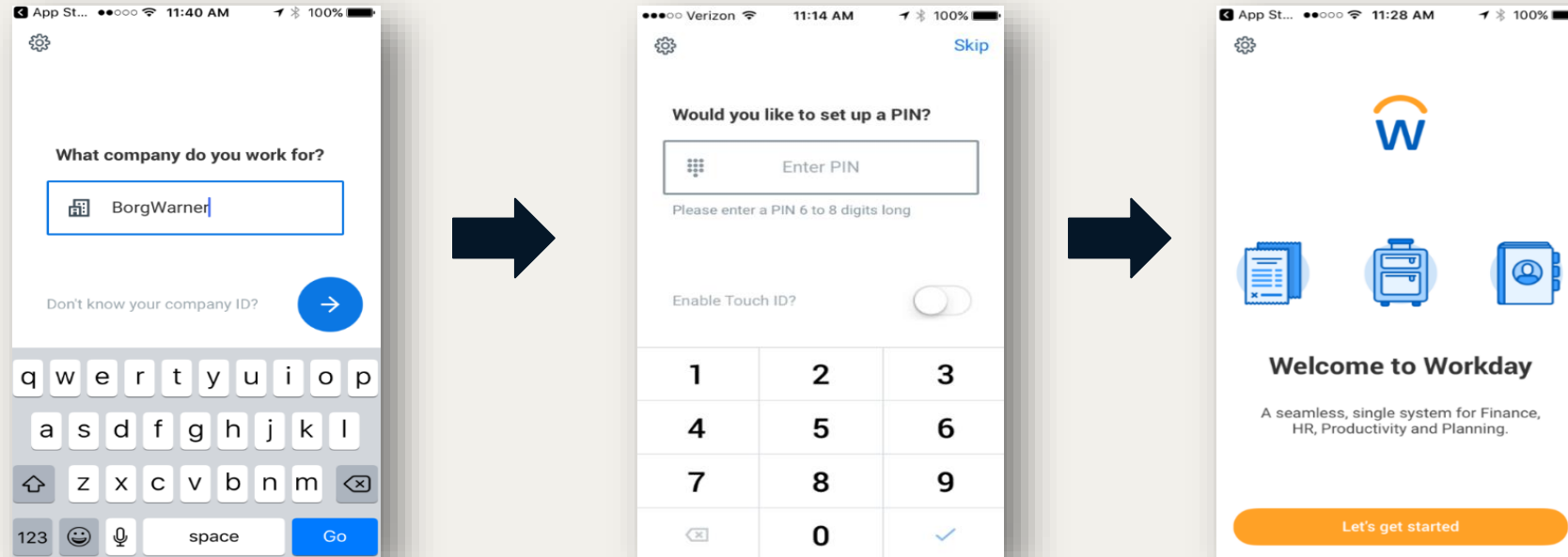


The screenshot shows the 'Change Password' page. At the top, there is a red-bordered message box that reads: 'Your request to reset the password to your Workday account was successful. Please enter a new password to sign on.' Below the message box, the title 'Change Password' is displayed. There are two input fields: 'New Password' and 'Verify New Password'.

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# Mobile Phone App – Download and Setup

- ▶ Download the free Workday Mobile App for iPhone, iPad, or Android



Use your current Workday Username and Password to log in this year  
Enable Touch ID or Face ID to make it easier to access and reset your password in the future.