



Reaching  
New Heights.  
**That's what  
drives me.**

Discover benefits for your health and wellbeing.

**Open Enrollment is  
November 1 – 15.**



# Open Enrollment 2025

To receive benefits in 2025, you **must actively enroll** during Open Enrollment, as your current 2024 coverage will not carry forward.

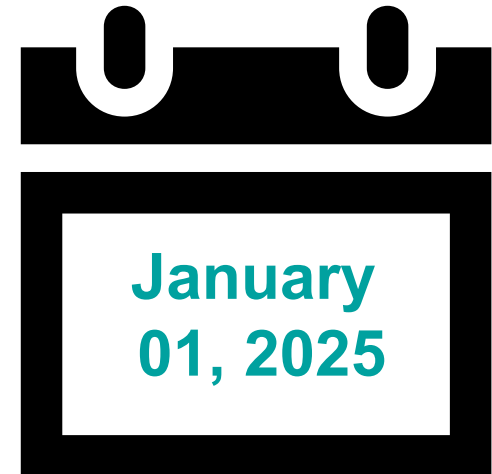
ENROLLMENT  
BEGINS



ENROLLMENT  
End



Coverage  
BEGINS



# Have questions? Contact HR Link



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**



# Annual Open Enrollment Reminders

- 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 1/1/2025 - 12/31/2025
- All employees must make elections online through our new benefits hub, Businessolver, between 11/01/2024 - 11/15/2024



**New**

**Benefits Hub!**



# New Benefits Hub is Coming

We are transitioning our benefits administration/enrollment from Workday to a new benefits hub, Businessolver, to make selecting your benefits easier. The new BorgWarner Benefits Hub will be available year-round to review plan information/resources, access tools to improve your health, check your enrollment status, make qualified status changes, and more.

Businessolver will be used for:

- Making your annual open enrollment elections and life events
- Dependent verification
- Decision support with a new plan recommendation tool
- Access to benefits information on-the-go with Businessolver's MyChoice app
- Support 24/7/365 with Businessolver benefits AI assistant Sofia



# Access on Any Device

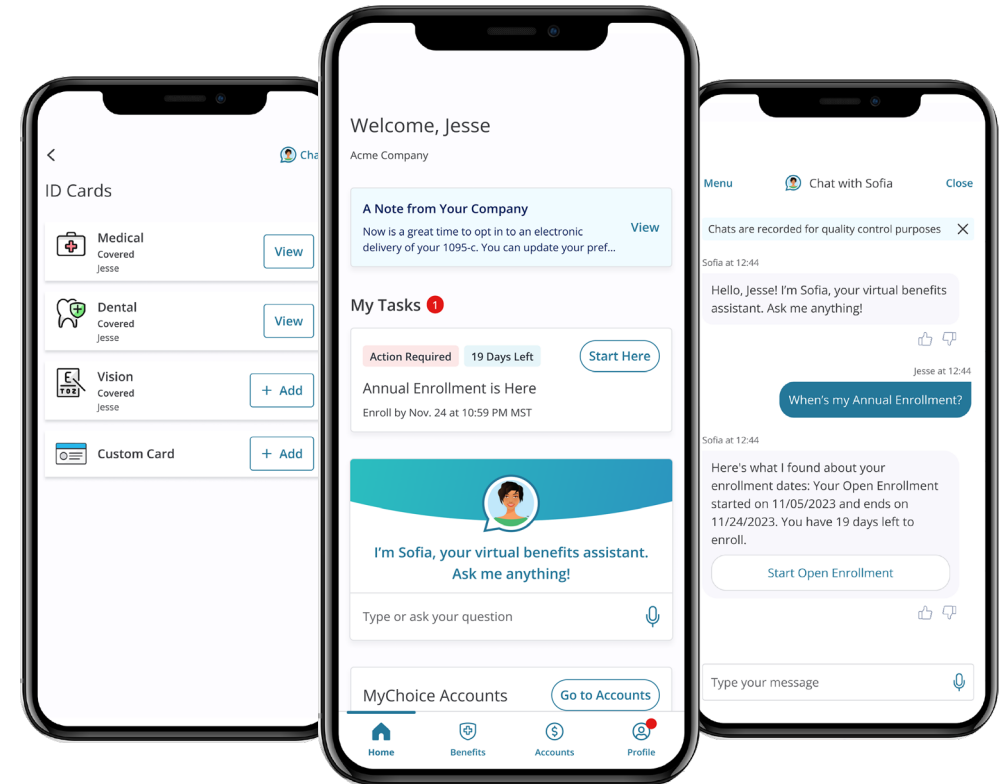
Always on the go? Enroll and access your benefits from any smartphone or tablet with the **MyChoice® benefits app**.

- Access important documents, view benefits information, chat with Sofia, and more.

## How to get the MyChoice benefits app:

Register your account at [www.borgwarnerbenefits.com](http://www.borgwarnerbenefits.com) and click **Access the App**.

**Please Note:** You must provide an email address in order to complete your enrollment.



# Decision Support Tool

- If you're unsure of which plan is right for you, during enrollment, you will be given the option to answer a few simple questions to find the plans that best fit your unique needs.
- The decision support tool will analyze responses (which are never shared with the company) to present plan recommendations specific to you.
- You can either accept the benefit plans shown or choose your own.
- You also will have the option to complete a streamlined enrollment if you already know your preferred plan elections.





# 24/7 Benefits Assistance

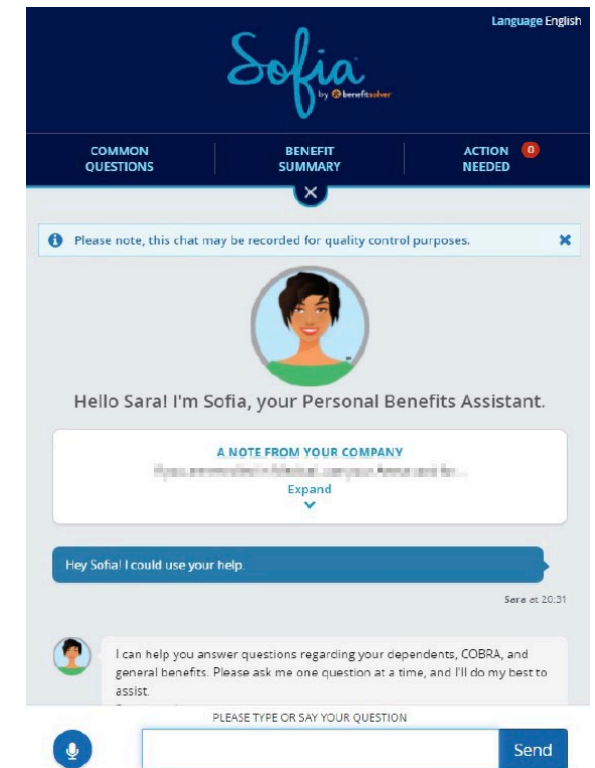
Have questions about your benefits coverage? Don't wait on the phone! **Ask Sofia.**

Sofia is your personal benefits assistant, available 24/7/365 through the BorgWarner Benefits Hub and the **MyChoice® benefits app.**

If Sofia isn't able to answer your question, she will direct you to reach out to **HR Link** at: [Hrlink@borgwarner.com](mailto:Hrlink@borgwarner.com) | 844-429-5465 | Monday-Friday | 8 a.m. to 4 p.m. ET

**Or**

the **BorgWarner Billing and Verification Service Center** (available for COBRA, Direct Bill & Dependent Verification only) at 888-259-0594 | Monday-Friday | 7 a.m. to 7 p.m. CT



# Getting Started

Two ways to access the BorgWarner Benefits Hub:

1. Log in to Workday and click on the **BorgWarner Benefits badge**.
2. Register your account at **www.borgwarnerbenefits.com**:
  - Enter your last four of your Social Security number, date of birth, and answer a few security questions.
  - The case-sensitive Company Key is **borgwarner**.
  - Once registered, **Login** using your **User Name** and **Password**.

**Please Note:** You must provide an email address in order to complete your enrollment.

**First time here?**

Register to create your user name and password.

[Register](#)

**Welcome**

**User Name \***

case sensitive

**Password \***

case sensitive

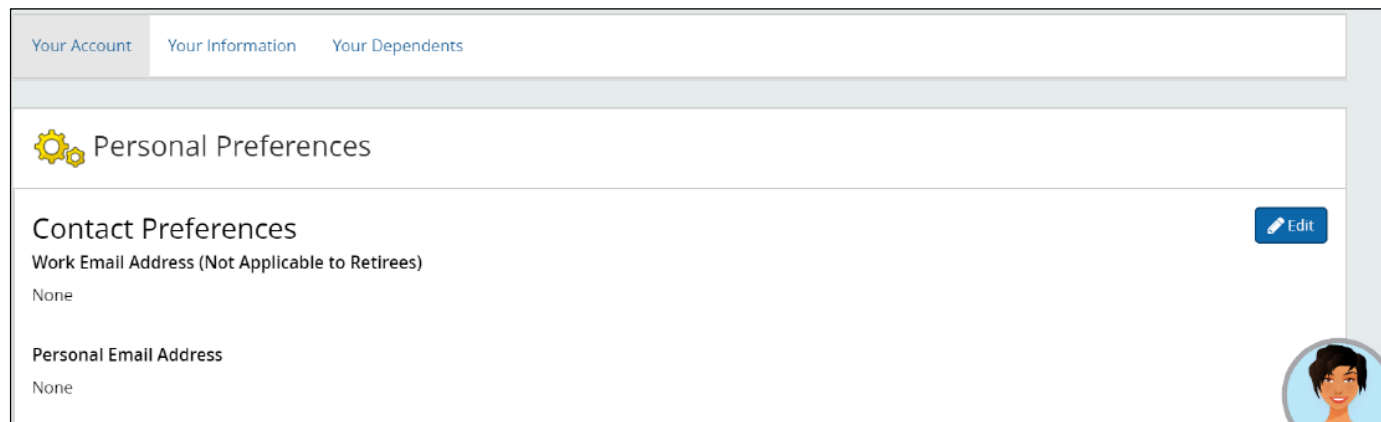
[Login >](#)

[Forgot your user name or password?](#)



# Update your Contact Information

- The first time you visit the **BorgWarner Benefits Hub**, update your contact information for important notifications about your benefits and enrollment.
- You can also sign up to receive notifications via text message.




The screenshot shows a web interface with three tabs: 'Your Account', 'Your Information', and 'Your Dependents'. The 'Your Information' tab is active. Below the tabs is a 'Personal Preferences' section with a gear icon. Underneath, there is a 'Contact Preferences' section with an 'Edit' button. The 'Contact Preferences' section includes two fields: 'Work Email Address (Not Applicable to Retirees)' and 'Personal Email Address', both of which are currently set to 'None'. A user profile picture is visible in the bottom right corner of the interface.

**Tip:** Use the buttons on the screen to navigate through your enrollment. **Do not use your browser's arrows.**



# Two Ways to Enroll

- Review what's new and changing for your 2025 benefits on the **Annual Enrollment** page.
  - The calendar at the top of the page lets you know how many days you have left to enroll.
  - When ready to enroll, click the **Start Here** button at the top of the page:
    - Select **I'd Like Help Choosing Plans** and answer a few simple questions to find the plans that best fit your unique needs.
- OR**
- Select **I Know What I Want** to select or waive each coverage option and determine which dependents you want to cover.




**Enrollment is Here!**  
Your Enrollment Ends November 12


7 Days Left

[Start Here >](#)

How would you like to enroll?



**I'd Like Help Choosing Plans**  
Help me find plans that best match my needs



**I Know What I Want**  
I know which plans I'd like to enroll in

Are you planning any of these this year?

- Nothing**  
I'm not expecting anything major
- Surgery**  
I have an upcoming major surgery
- Marriage**  
Getting married
- Baby**  
Having a baby

**Compare this plan**  
Select 2 to 4 Plans

[Compare Now >](#)

[Plan Details](#) [Select](#)



# Premium Points Credit

- When enrolling in Medical, regardless of how many points you earned, your contributions will show **without your points credit** on the first page.
- At the end of the medical enrollment, on the Medical Election Summary page, the wellbeing points credit will be deducted from your employee cost.
  - You will also see the number of points you have

Cigna HRA Plan

Semi-Monthly Cost \$70.00 Employee Only	Deductible \$1,650 Individual	Out of Pocket Max \$4,000 Individual
---	-------------------------------------	--

Compare this plan  
Select 1 to 3 Plans

[Plan Details](#)

Cigna HSA Saver Plan

Semi-Monthly Cost \$70.00 Employee Only	Deductible \$1,650 Individual	Out of Pocket Max \$4,000 Individual
---	-------------------------------------	--

Compare this plan  
Select 1 to 3 Plans

[Plan Details](#)

### Medical Election Summary

Review Your Election

Enrolled in Medical?  
Yes

Covered Members  
Jackie Keegan  
Effective Date: 01/01/2025

Plan Selected

Plan Selected	Cigna HSA Saver Plan
Base Cost	\$70.00
Credit	- \$70.00
Employee Cost	\$0.00 Semi-Monthly

Jackie Keegan Wellness2025 : 5plus

Your employer will be paying **\$366.50** for this benefit.

# Enroll

- **Select** or **Waive** coverage and choose who to cover for each election—your selection will be highlighted in green.
- Use the **Plan Details** and **Compare Plans** tools to view details.
- Review your personal information, elections, dependents, and add beneficiary(ies), then **Approve** your elections.
- To finish, click **I Agree**.
- When your enrollment is complete, you will receive a **Confirmation Number** and can print your **Benefit Summary** for your records.

**Review Enrollment**

You're almost done! Please review your enrollment below.  
You must click the **Approve** button before you will be enrolled in any plans.

▶ About You

Your Elections

**Confirmation**

Thank you for enrolling in your new hire benefits. To view your benefit elections at anytime throughout the year you can access your **Benefits Summary** under your name in the upper right hand corner.

If you have any questions, please chat with your personal benefits assistant, Sofia via the **Live Chat** feature in the navigation bar at the top of your browser.

\*Total employee cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval. The deduction amounts are based on rates and calculations stored in the Benefitsolver system at the time of elections. To verify actual elections and/or deduction amounts, please contact your benefits administrator.

Employer remains responsible for any and all loss or damages, and in no event shall Businessolver be liable for any amount, including, but not limited to, insurance premiums, stop-loss deductibles, reinsurance fees, health plan or other claims, cancellation or reinstatement fees, or penalties, for a failure to pay a carrier/vendor or for failure to provide appropriate billing information in a timely manner, unless such delay is caused by the negligent acts of Businessolver.

▶ Disagree Total Employee Cost: \$587.34 Monthly ▶ I Agree

**Transaction Complete** [Benefit Summary PDF](#)

Election Information Update Complete

Here is your election update confirmation number, which has also been sent to the Message Center (above).

To review, save or print these elections click on the Benefits Summary PDF button just above your confirmation number.

Confirmation Number



# Designate Beneficiary(ies)

- **+ Add New Beneficiary.**
- Select the **Beneficiary Type**:
  - **Person** (An individual or an estate): Provide the name, relationship status, phone number, and address.
  - **Trust** (A legal entity designed to hold, manage, or distribute assets): Provide the Trust name and description.
  - After enrollment, you may be prompted to complete an evidence of insurability (EOI). Updated life and AD&D elections will not be effective until EOI requirements are met.
- Designate your beneficiary(ies):
  - If you name multiple beneficiaries, you must specify the percentage each beneficiary will receive.
  - The allocation for each—primary and contingent—must equal 100%.

Beneficiaries <span>Edit</span>		
Name	Beneficiary Type	Allocation
PERSONAL TRUST	Primary	100.000%
PERSONAL TRUST	Contingent	33.334%
PERSONAL TRUST	Contingent	33.333%
PERSONAL TRUST	Contingent	33.333%

< Back Looks Good >

**Tip:** Providing accurate beneficiary information will ensure the life claim will be processed accurately and timely.



# Verify Dependents

- After your enrollment, you may be asked to submit documentation to verify your dependents.
- You will receive a message in your **Message Center** and in your **Important Reminders**.
- Reply to the message and include required documentation or upload a photo in the **MyChoice benefits app**.
- For Dependent Verification Questions you can call the BorgWarner Billing and Verification Service at 888-259-0594



**Tip:** Find document requirements on the **I Want To... Learn About > Dependent Verification** page.

**Review Enrollment**

You're almost done! Please review your enrollment below.  
You must click the **Approve** button before you will be enrolled in any plans.

▶ About You

▼ Dependents - 3 ⚠ Dependent Verification Required

⚠ **Dependent Verification Required**  
One or more of the following dependents must be verified before they will be eligible for full coverage.

Dependents				
Name	Relationship	Gender	Date of Birth	Edit
XXXXXXXXXX	Spouse	Female	11/11/1980	Edit
Baby (Child Dependent Verification Required)	Child			
XXXXXXXXXX	Child			

⚠ **Important Reminders** 0

**Action Required**

> I Want To... ▼

<b>Take Action:</b>	<b>Learn About:</b>
Change My Benefits	<u>Dependent Verification</u>
Submit Evidence of Insurability	Adding a Child
Add or Edit Beneficiaries	Getting Married
Change My Address	Getting a Divorce
	Losing a Loved One
	Perks and Other Discounts



# Plan Changes



# Eliminating Spousal Surcharge and Working Spouse Rule

BorgWarner continues to seek ways to better support our employees and their families. We are eliminating the current Spousal Surcharge that applies to our medical plans and removing the Working Spouse Rule.

## What this means:

<b>Spouses Can have Primary Coverage through BorgWarner</b>	<b>No more Spousal Surcharge</b>	<b>No Need to Complete Tasks</b>
Regardless of whether your spouse has access to medical coverage through their own employer, you can now choose to have BorgWarner's plan as their <b>primary coverage for 2025</b> .	There will no longer be an added cost for covering spouses with access to medical coverage – that means you take home more money in your paycheck!	Your spouse will no longer need to complete the two voluntary tasks (Cigna Health Assessment and a Preventive Health Exam) by the September 30th deadline.



# BorgWarner Provided Benefits Update

## Life Insurance

- Employee's Basic life insurance coverage will increase from 1x to 2x base earnings.
  - **Note:** According to IRS rules, imputed income will be assessed on your paycheck, and appropriate taxes will be deducted. You may choose to cap the benefit at \$50,000 of coverage. If you are interested in capping your benefit, please complete the required information on your online enrollment form.

## AD&D Insurance

- Employees are now provided 1x base earnings.

## Short Term Disability

- Coverage will increase from \$225 to \$300 per week.



# Medical



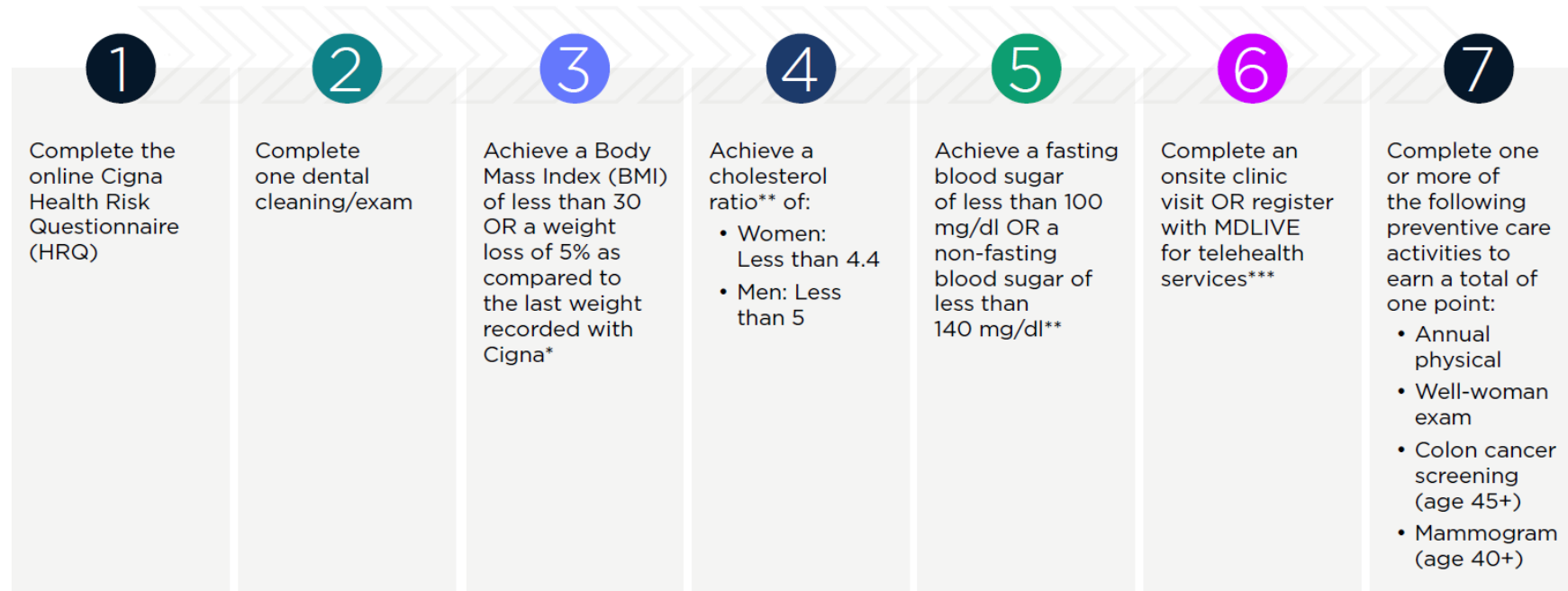
# 2025 Medical Benefit Plan Options

No Plan Changes  
for 2025

	CIGNA Choice Health Fund		CIGNA Choice Health Fund Plus	
Feature	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	\$1500/\$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	NA	\$5,550/\$11,100	NA

# Premium Incentive Points

No Changes for  
2025



Employees must earn 5 points by September 30th, 2025, to receive the lowest premium rate in 2026.



# 2025 Employee Medical Contributions

## Choice Health Fund

Points Earned by Sept. 30, 2024
0
1-2
3-4
<b>5+</b>

## Your Monthly Contribution

Employee Only	Family
\$96.52	\$318.47
\$72.39	\$238.84
\$48.26	\$159.23
<b>\$0</b>	<b>\$0</b>

## Choice Health Fund Plus

Points Earned by Sept. 30, 2024
0
1-2
3-4
<b>5+</b>

## Your Monthly Contribution

Employee Only	Family
\$172.48	\$419.76
\$148.35	\$340.15
\$124.23	\$260.54
<b>\$75.97</b>	<b>\$101.30</b>



# Digital Medical ID cards

Cigna is going digital; you'll no longer automatically receive physical ID cards in the mail.

How to access your digital ID cards is easy.

1. Log in to myCigna.com or the MyCigna App
2. Click or tap "ID Cards"
3. View your card(s), as well as any dependents' card(s)
4. Email, text, or show your card to your doctor – right from the MyCigna App
5. Save your digital ID cards in your Apple Wallet

**Note:** ID cards will also be available directly through the New Benefits Hub

Easy, secure access to your ID cards through the MyCigna App.

Download the app by scanning one of the QR codes.



App Store



Google Play Store





# Dental & Vision



# Dental and Vision

Effective January 1, 2025, dental and vision will be split into two separate plans. This means that you can select dental and vision insurance independently (neither, either or both).



Coverage Level	Monthly Employee Contribution
Employee Only	\$15.00
Family	\$47.00

**No Changes to  
Dental for 2025**



Coverage Level	Monthly Employee Contribution
Employee Only	\$5.00
Family	\$17.00

**Vision Frame Allowance is increasing to  
\$130 every 12 months.**



# Voluntary Benefits



# New - Hospital Indemnity

Hospital indemnity coverage pays cash benefits for admittance to the hospital as an inpatient, during which covered services are received. This benefit includes accident and sickness, substance abuse/mental health, and maternity coverage

- Employees would have the option to select Basic or Enhanced coverage.
- Plan Highlights
  - The plan pays a hospital admission benefit of \$500 (basic) / \$1,000 (enhanced),
  - Daily confinement benefit of \$100/day (basic) / \$200/day (enhanced)

Coverage Level	Basic Plan	Enhanced Plan
Employee	\$8.22	\$15.07
Employee + Spouse	\$20.01	\$37.30
Employee + Child(ren)	\$13.51	\$24.68
Employee + Family	\$25.30	\$46.90



# New - Accident Insurance

Accident plans provide additional coverage when an employee or family member is injured either on or off the job, through organized sports, etc. These payments can be used to cover out-of-pocket or unexpected expenses such as co-pays, lost wages, transportation, childcare or even groceries

- Employees would have the option to select Basic or Enhanced coverage
- Plan Highlights:
  - Fracture: \$100-\$8,000 (basic) / \$200-\$10,000 (enhanced)
  - Emergency Care: \$75-150 (basic) / \$100- \$200 (enhanced)
  - Concussion: \$250 (basic) / \$500 (enhanced)
  - Physician Follow-Up: \$75 (basic) / \$100 (enhanced)



Coverage Level	Basic Plan	Enhanced Plan
Employee	\$4.36	\$6.77
Employee + Spouse	\$8.72	\$13.55
Employee + Child(ren)	\$10.65	\$16.55
Employee + Family	\$12.51	\$19.44

# New - Legal Plan

MetLaw legal plan can assist with many different legal needs. MetLaw is the largest provider of group legal plans in the U.S with more than 15,000 network attorneys. This program gives you affordable access via telephone advice and office consultations for a number of legal matters, including but not limited to:

- **Money Matters:** Debt collection, Tax Audit Representation, Identity Theft Defense
- **Estate Planning:** Wills, Trusts, Powers of Attorney, Probate
- **Civil Lawsuits:** Pet Liabilities, Small Claims Assistance
- **Family & Personal:** Divorce, Dissolution and Annulment, Adoption, Prenuptial Agreement
- **Home & Real Estate:** Landlord/tenant problems, Sale or Purchase of Home
- **Traffic & Other Matters:** Defense of Traffic Tickets, Misdemeanor Defense

There are two options available:

- **MetLaw Basic plan**, covering you and your immediate family
- **MetLaw Enhanced Plan**, which provides the same coverage for you and your family as the basic plan, plus select legal services for up to 8 parents, grandparents, parent in-laws.

Coverage Level	Monthly Employee Contribution
Basic Legal Plan	\$18.50
Enhanced Legal Plan	\$23.50



# New - ID Theft

Allstate offers an Identity Protection plan that includes monitoring, immediate and proactive alerts, and full-service restoration. Employees can elect **individual** or **family** coverage.

The plan features deliver low-cost, proactive identity theft protection and defend you and your family from cyber threats that cause data breaches and financial losses.

- Some of these features include monitoring for:
  - Compromised credentials
  - Fund transfers
  - Children's credit
  - Credit cards
  - Non-credit accounts
  - Sex offenders notifications
  - Unauthorized account access

Coverage Level	Monthly Employee Contribution
Individual	\$8.45
Family	\$14.50



# MetLife Beneficiaries and AD&D Coverage

Starting on January 1, 2025, all beneficiaries for all Life and AD&D insurance will now be stored directly in the new Businessolver Benefits Hub

## What this means to you:

- Be prepared that during open enrollment, you will be required to enter at least one beneficiary in the system.
  - The system will also give the ability to add a contingent beneficiary
- Current beneficiaries stored with Metlife will no longer be valid as of December 31, 2024

## AD&D

- All voluntary AD&D elections are defaulted to 0. You will have to re-elect during the enrollment process if you want coverage.





# Empower



# Empower – Retirement Savings Plan

Effective October 1, 2024, the 401(k) Plan's recordkeeping and administrative services moved from Vanguard to Empower

- With the move to Empower, you will experience the following benefits:
  - Enhanced website and mobile experience
  - Greater access to planning tools
  - Expanded hours to speak with phone representatives: weekdays from 8 a.m. to 10 p.m. and Saturdays from 9 a.m. to 5:30 p.m. Eastern time
- There are many ways to manage your account.
  - **Online:** Manage your account at [empower.com/borgwarner](https://empower.com/borgwarner) or via single sign-on from Workday.
  - **Mobile app:** Download the Empower app available on Google Play™ or from the App Store® from Apple®.
  - **Toll-free phone line:** Contact Empower at 833-BWR-2026.



**Take Action  
Soon**



# Enrollment Checklist

- Items to have ready to enroll:
  - Email address ready to complete enrollment
  - Beneficiary information
  - If adding a dependent for the first time, be sure to submit the required dependent verification documentation by November 30, 2024.
    - This can be a scanned copy or photo of the documents
  - If making changes to your life or AD&D insurance, you may be required to complete evidence of insurability – be sure to review all necessary actions at the end of enrollment.



# Enrollment Reminders

- Every employee must make their enrollment elections by **November 15, 2024**.
- Carefully review your benefit elections and dependent coverage before electronically signing.
  - Be sure each dependent is added to each appropriate benefit plan to ensure they have the intended plan coverage.



Consider using the mobile app this year!

**mychoice**  
Mobile App



Questions? Contact HR Link

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



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

# Benefits Information Is Just a Click Away

- 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 the Businessolver benefits hub to enroll and manage your benefits.
  - And more...



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

