



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.

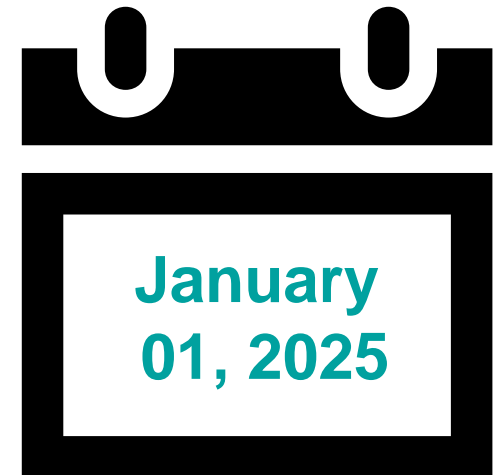
ENROLLMENT  
**BEGINS**



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 by Businessolver between 11/01/2024 - 11/15/2024
- Review benefits videos at [www.BorgWarner.com/benefits](http://www.BorgWarner.com/benefits)





**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

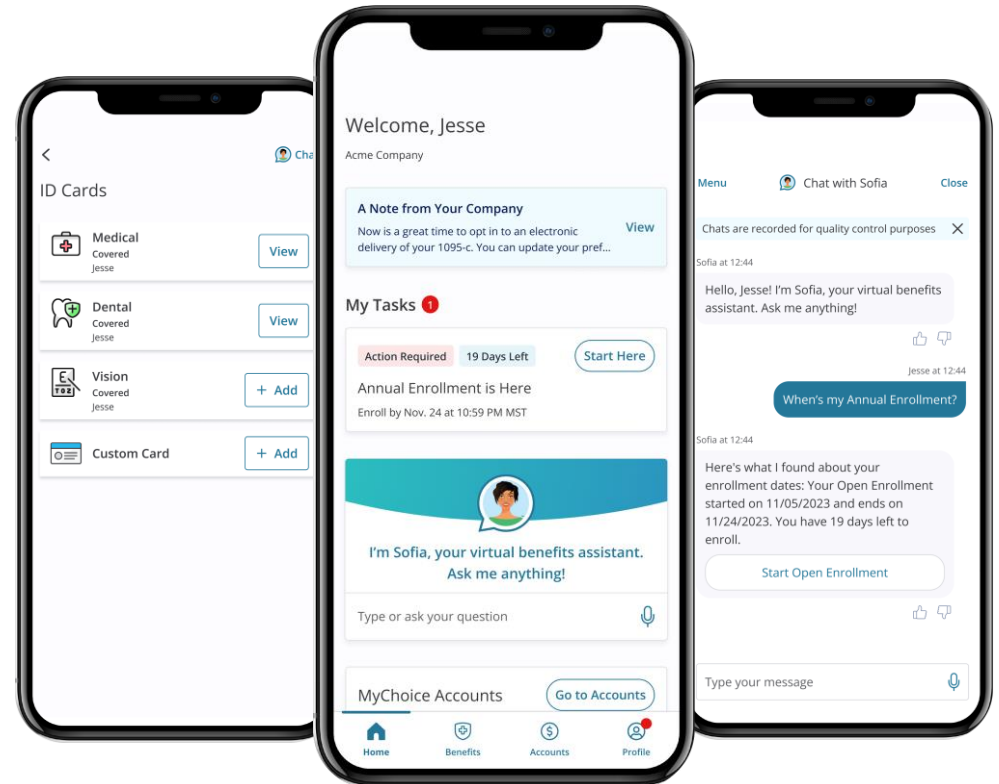
Always on the go? Enroll and access your benefits from any smartphone or tablet with the **MyChoice® benefits app**.

- 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

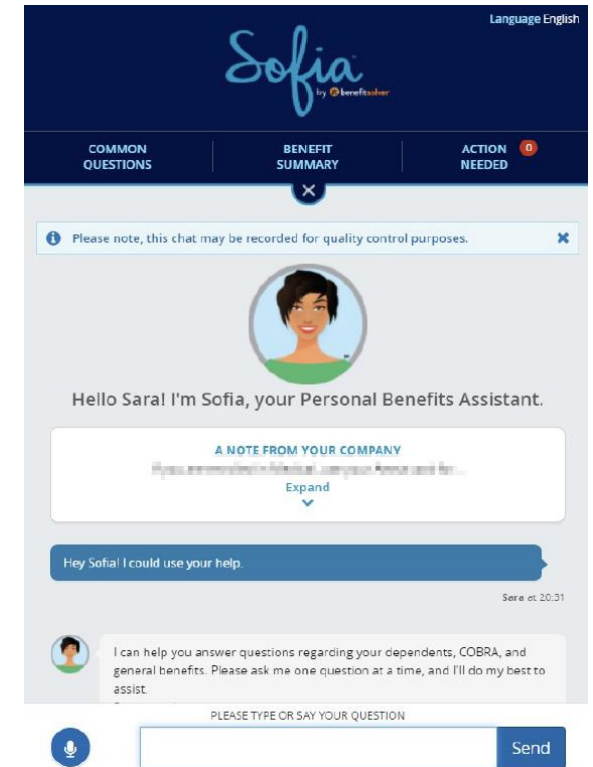
Have questions about your benefit coverage? Don't wait on the phone! **Ask Sofia.**

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 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 \***

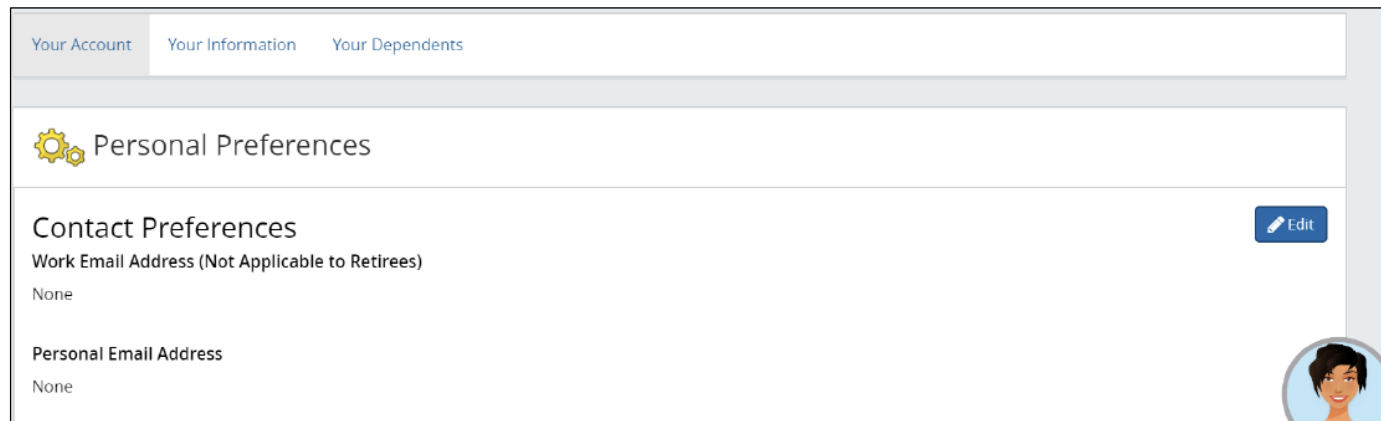
case sensitive

[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.



**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

[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** throughout the enrollment process.
- 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

The screenshot shows two plan options from Cigna. The first is the Cigna HRA Plan, and the second is the Cigna HSA Saver Plan. Both plans have a semi-monthly cost of \$70.00 for Employee Only, a deductible of \$1,650 Individual, and an out-of-pocket maximum of \$4,000 Individual. The HSA Saver Plan is marked as 'Selected'.

Plan Name	Semi-Monthly Cost	Deductible	Out of Pocket Max
Cigna HRA Plan	\$70.00 Employee Only	\$1,650 Individual	\$4,000 Individual
Cigna HSA Saver Plan	\$70.00 Employee Only	\$1,650 Individual	\$4,000 Individual

The Medical Election Summary page shows that Jackie Keegan is enrolled in Medical. The covered members are Jackie Keegan, with an effective date of 01/01/2025.

Medical Election Summary

Review Your Election

Enrolled in Medical?  
Yes

Covered Members

Members  
Jackie Keegan  
Effective Date: 01/01/2025

The Plan Selected summary shows that the Cigna HSA Saver Plan has been selected with a base cost of \$70.00. A credit of 5plus points is applied, resulting in an employee cost of \$0.00. The employer will be paying \$366.50 for this benefit.

Plan Selected

Plan Selected: Cigna HSA Saver Plan

Base Cost: \$70.00

Credit: Jackie Keegan Wellness2025 : 5plus - \$70.00

Employee Cost: \$0.00  
Your employer will be paying \$366.50 for this benefit. Semi-Monthly



# 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

Page	Employee Cost

**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.

Total Employee Cost: \$587.34 Monthly

**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**

179-33-82-8888

# 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.

The screenshot shows the 'Review Enrollment' page. At the top, it says 'You're almost done! Please review your enrollment below. You must click the **Approve** button before you will be enrolled in any plans.' Below this, there's a section for 'Dependents - 3' with a warning icon and the text 'Dependent Verification Required'. A message states: 'One or more of the following dependents must be verified before they will be eligible for full coverage.' Below this is a table of dependents:

Name	Relationship	Gender	Date of Birth	Edit
[Redacted]	[Redacted]	[Redacted]	[Redacted]	Edit
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]

Below the table, there's a 'Take Action:' section with links: 'Change My Benefits', 'Submit Evidence of Insurability', 'Add or Edit Beneficiaries', and 'Change My Address'. To the right, there's a 'Learn About:' section with a link for 'Dependent Verification' and other topics: 'Adding a Child', 'Getting Married', 'Getting a Divorce', 'Losing a Loved One', and 'Perks and Other Discounts'. An 'Important Reminders' notification with a red circle containing '0' and the text 'Action Required' is overlaid on the bottom right.



# Plan Changes

# 2025 Plan Changes

- This year, BorgWarner is making very minimal changes to benefits.
- The IRS has required an increase in high-deductible health plan deductibles, so deductibles will increase to the new minimum required deductible amounts in 2025

Plan Deductible	2024 HRA	2025 HRA	2024 HSA	2025 HSA
Employee Only	\$1,600	\$1,650	\$1,600	\$1,650
Employee + Spouse	\$2,400	\$2,475	\$3,000	\$3,300
Employee + Child(ren)	\$2,400	\$2,475	\$3,000	\$3,300
Family	\$3,200	\$3,300	\$3,200	\$3,300



# 2025 Monthly Employee Contributions

Medical contributions will remain **the same as 2024**

HRA Plan	
Points Earned by Sept. 30, 2024	Premium %
0	20%
1-2	15%
3-4	10%
<b>5+</b>	<b>0%</b>

Your Monthly Contribution			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$140	\$320	\$260	\$430
\$105	\$240	\$195	\$323
\$70	\$160	\$130	\$215
<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

HSA Plan	
Points Earned by Sept. 30, 2024	Premium %
0	20%
1-2	15%
3-4	10%
<b>5+</b>	<b>0%</b>

Your Monthly Contribution			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$140	\$320	\$260	\$430
\$105	\$240	\$195	\$323
\$70	\$160	\$130	\$215
<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

# 2025 Monthly Employee Contributions

Dental and vision contributions increased very minimally (\$1-\$2 per month, at most)



Coverage Level	Monthly Employee Contribution
Employee Only	\$15.00
Employee and Spouse	\$24.00
Employee and Children	\$31.00
Family	\$47.00



Coverage Level	Monthly Employee Contribution
Employee Only	\$5.00
Employee and Spouse	\$10.00
Employee and Children	\$12.00
Family	\$17.00

# New for 2025

Effective January 1, 2025, employees will be able to use the WIN Fertility Program to help support family-building and infertility treatment.

- Coverage includes:
  - Assistance selecting an in-network provider
  - Expertise in understanding complex information such as testing and treatment options, medication guidance
  - 24/7 on-call Nurse Care Advocate support



Infertility lifetime maximum will increase from \$5,000 to \$20,000

- Infertility coverage under our medical plans includes the following treatments:
  - In Vitro Fertilization (IVF)
  - Gamete Intrafallopian Transfer (GIFT)
  - Zygote Intrafallopian Transfer (ZIFT)
  - Artificial Insemination (AI)

# New for 2025

Effective January 1, 2025, if you or your spouse are using our prescription drug benefits for GLP-1 weight loss medications\* (e.g., Ozempic or Wegovy), **you will be required to participate in Cigna's EncircleRx weight management program (through Omada) to continue receiving coverage for these medications.**

Participants will be need to **enroll** and **engage** in Omada. The plan may ask that you meet the following requirements each month:

1. Use the Omada app four times by completing lessons or engaging with your health coach, peer group, or online community.
2. Weigh in four times using the smart scale provided by Omada.

Cigna/Omada will contact all impacted participants with the steps you need to take to continue coverage.

\*Note: This applies to employees without a diabetes diagnosis. For those with a diabetes diagnosis, participation in Livongo's Diabetes Management program is encouraged.

# MetLife Beneficiaries now in the Benefits Hub

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



# 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



# Medical Plan Refresher

# HSA Saver Plan and HRA Plan Comparison

## Plan Differences

- Plan Deductibles for middle tiers
  - Employee + Spouse and Employee + Child(ren)
- BorgWarner Paid Contributions
  - Employee + Spouse and Employee + Child(ren)
- Prescription Drug (Rx) Deductible
- Prescription Drug (Rx) Out of Pocket Maximum

Feature	HRA Plan (Basic)		HSA Saver Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Plan Deductible</b>				
Employee Only	\$1,650	\$3,300	\$1,650	\$3,300
Employee + spouse	\$2,475	\$4,950	\$3,300	\$6,600
Employee + Child(ren)	\$2,475	\$4,950	\$3,300	\$6,600
Family	\$3,300	\$6,600	\$3,300	\$6,600
<b>BorgWarner-paid contribution</b>				
Employee Only	\$600		\$600	
Employee + spouse	\$900		\$1,200	
Employee + Child(ren)	\$900		\$1,200	
Family	\$1,200		\$1,200	
<b>Coinsurance</b>	Company pays 80% You pay 20%	Company pays 50% You pay 50%	Company pays 80% You pay 20%	Company pays 50% You pay 50%
<b>Medical Out-of-Pocket Maximum</b>				
Employee Only	\$4,000	\$8,000	\$4,000	\$8,000
Employee + spouse	\$6,000	\$12,000	\$8,000	\$16,000
Employee + Child(ren)	\$6,000	\$12,000	\$8,000	\$16,000
Family	\$8,000	\$16,000	\$8,000	\$16,000
<b>Prescription Drug (Rx) Deductible</b>	None		Applies to Medical Plan deductible	Applies to Medical Plan deductible
<b>Prescription Drug Out-of-Pocket Maximum**</b>				
Employee Only	\$4,550	None	N/A Applies to Medical Out-of-Pocket Maximum	N/A Applies to Medical Out-of-Pocket Maximum
Employee + spouse	\$6,826			
Employee + Child(ren)	\$6,826			
Family	\$9,100			
<b>Lifetime Maximum Benefit</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>HRA Rollover Cap</b>				
Employee Only	\$3,000	\$3,000	NA	NA
Employee + spouse	\$4,500	\$4,500		
Employee + Child(ren)	\$4,500	\$4,500		
Family	\$6,000	\$6,000		
<b>Preventive Care</b>	100%; no deductible	50% after deductible	100%; no deductible	50% after deductible
<b>Office Visit</b>	80% after deductible	50% after deductible	80% after deductible	50% after deductible
<b>Hospitalization *** (Inpatient, outpatient, X-rays, lab tests, skilled nursing)</b>	80% after deductible	50% after deductible	80% after deductible	50% after deductible
<b>Cost for use of BorgWarner Onsite Clinics</b>	None		\$35 Per Acute care visit Applies to deductible and OOPM	\$35 Per Acute care visit Applies to deductible and OOPM



# How does the HSA differ from the HRA?

	HRA	New HSA
<b>Ownership</b>	BorgWarner owns the account.	You own the account.
<b>Contributions</b>	Only BorgWarner can fund the account.	You, BorgWarner, or both can fund the account—meaning more savings potential!
<b>Tax Advantages</b>	Offers no tax savings for you.	You gain triple tax savings: <ul style="list-style-type: none"> <li>• Money goes in TAX-FREE.</li> <li>• Money can grow TAX-FREE.</li> <li>• Money comes out TAX-FREE (for eligible expenses).</li> </ul>
<b>Control</b>	You can't control when/how HRA funds are used—HRA funds are automatically used to pay expenses	You gain control over when and how to use your funds: <ul style="list-style-type: none"> <li>• Use funds now to help cover out-of-pocket costs.</li> <li>• Save funds for the future by leaving money in the account to grow over time.</li> </ul>
<b>Rollovers</b>	There's a limit to how much unused funds you can roll over from year to year.	There is no rollover limit.
<b>Portability</b>	HRA funds are forfeited if you leave the company.	You keep your HSA funds! They go with you if you change medical plans, leave the company or retire.
<b>Future Savings</b>	There's no future savings opportunity.	You can use it as an ADDITIONAL SOURCE OF SAVINGS for retirement since money can accumulate over time, there is an investment feature, and you won't pay federal income taxes when withdrawn (even in retirement) so long as you use it for qualifying expenses.

# Annual Open Enrollment Reminders

- Both you and BorgWarner can make contributions to your HSA up to the 2025 IRS annual limits:

BorgWarner's Contributions		Your Contributions		2025 IRS Annual Limit	
Employee Only:	\$600	Employee Only:	Up to \$3,700	Employee Only:	Up to \$4,300
		+		=	
All other coverage tiers:	\$1,200	All other coverage tiers:	Up to \$7,350	All other coverage tiers:	Up to \$8,550
If you are age 55 or older, you can make an additional \$1,000 catch-up contribution.					



**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



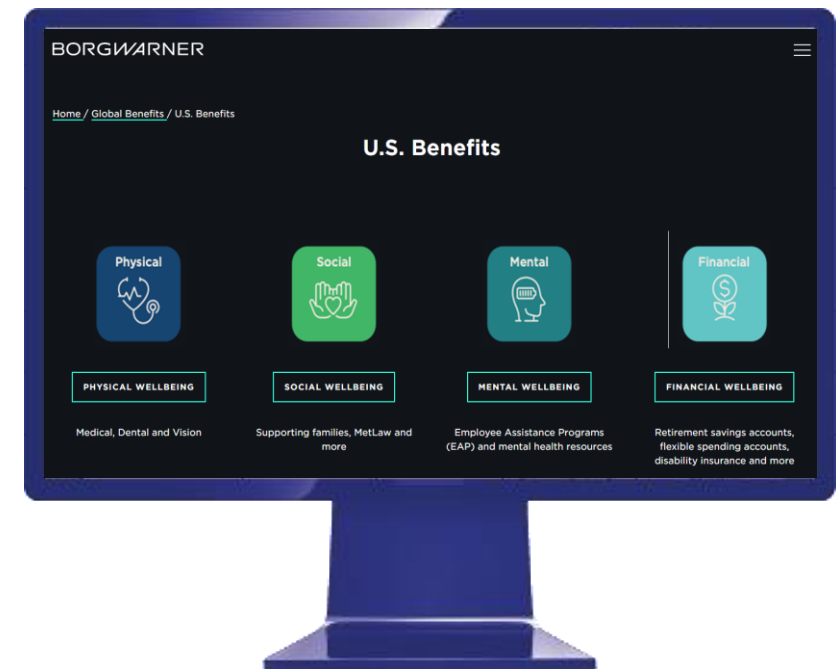
1-844-4BW-LINK (1-844-429-5465)



[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)



**Questions?**