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our commitment



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building trust

2021 OPEN ENROLLMENT HIGHLIGHTS BROCHURE


spark Wellness

Benefits for the Road Ahead

2021 Open Enrollment: November 2-20, 2020

Welcome to 2021 open enrollment! These are unprecedented times, making it more important than ever to carefully evaluate your benefit coverage and ensure your coverage will provide the protection, security and peace of mind you need for the upcoming year. Don't get caught unprotected — enroll online through Workday® between **November 2-20!**

1 LOG IN.

Go to borgwarner.com/benefits. Click on "U.S. Benefits," scroll down and click on the  logo. Enter your login information when prompted.

2 MAKE 2021 ELECTIONS.

Click on "Inbox" at the top right or middle of the Workday landing page. Select "Open Enrollment Change" to begin the enrollment process.

3 REVIEW AND CONFIRM.

Carefully review your benefit elections and dependent coverage. Be sure to verify that your enrollment elections match your intentions and that each dependent has been added to the specific benefits for which you want them to have coverage.

QUESTIONS? Contact HR Link at 1-844-429-5465 or email hrlink@borgwarner.com



REMINDER: Mobile enrollment is available! Enroll quickly and easily right through your mobile device. For your convenience, the mobile enrollment instructions are enclosed in your enrollment packet, or view at borgwarner.com/benefits.

Key Dates



Early November



Virtual enrollment meetings

Nov. 2-20



2021 online enrollment period

Jan. 1, 2021



2021 benefit elections become effective; check coverage through myCigna.com

Do I Need to Actively Enroll?

If you are interested in benefit coverage for 2021, you **MUST** go through the enrollment process, even if you don't have any changes to make. Your current coverage will not automatically carry forward.

If you don't actively confirm or make changes to your pre-populated elections in Workday (or elect to waive coverage), BorgWarner is required by law to automatically enroll you in default levels of coverage. This means your spouse and dependents will **NOT** have coverage, and your coverage will be minimal. Your next opportunity to elect coverage will be during the next annual enrollment in November 2021, unless you experience a qualifying family status change.

See the *2021 Benefits Reference Guide* for the default coverage.



WHAT'S NEW FOR 2021

(Effective January 1, 2021)

Improved Michigan Provider Network — Giving You Better Access to More Providers



The current Health Alliance Plan (HAP) provider network is being replaced with a broader network to give you and your family improved access to more affordable, comprehensive health care coverage.



Cigna members who get care in the Lower Peninsula of Michigan will now have access to Priority Health's provider network — including 97% of primary care physicians in the state and all the facilities!



You will receive new 2021 medical ID cards this winter with the Priority Health logo on them.



You likely won't need to change your current providers, but if you need to find a new provider, it will remain as simple as ever: visit myCigna.com or use the myCigna mobile app to confirm your doctor is in-network or to search for other network providers.

New Specialty Prescription Drug Enhancements — Meaning Lower Costs for Specialty Meds

Specialty drugs have fantastic potential to cure and treat life-threatening illnesses, but they can be very costly. To help keep the costs more affordable for you and the plan, BorgWarner will automatically enroll eligible members in two new programs:

SaveonSP:

- ✓ This copay assistance program helps members save on the costs of 75+ specialty prescriptions, including medications for cancer, multiple sclerosis, rheumatoid arthritis and more.
- ✓ Members with eligible prescriptions will be contacted and enrolled in improved manufacturer copay assistance programs, which will reduce a member's copay to \$0 [when their scripts are filled through CIGNA's Specialty Pharmacy (Accredo)].
- ✓ Copays for these medications will be adjusted monthly and set to the maximum available through the manufacturer copay assistance and will be paid through the SaveonSP program. These discounted medications will not count toward Rx out-of-pocket maximums.
- ✓ Eligible members will be contacted directly starting in January.

Patient Assurance Program:

- ✓ If you are prescribed one of the high-cost insulin medications such as Humalog, Humulin, Jardiance or Trulicity, you receive special pricing to lower costs:

30-day supply	90-day supply
for an average	for an average
\$25 copay	\$75 copay

- ✓ Eligible members will be contacted directly starting in January, or you can call the pharmacy number on the back of your ID card for more program information.



Change to Prescription Drug Out-of-Pocket Maximums

Prescription drug Out-of-Pocket Maximums will be adjusted to comply with 2021 federal mandates. For the new amounts, refer to the *2021 Benefits Reference Guide* posted at www.borgwarner.com/benefits.

Think Twice Before Postponing Your Preventive Care

Staying safe from the COVID-19 virus doesn't necessarily mean foregoing preventive health care. Delaying necessary preventive care, such as annual physicals and screenings, can have negative effects on your health and overall well-being. Nearly every office and health system has modified the way it handles patient visits to ensure the safety of patients, providers and other office employees. Many have expanded telehealth or virtual office visit options to meet patient needs (see below). Check with your doctor to learn about their care options.

Remember, as a Cigna member, you and your covered dependents can take advantage of the telehealth service offered through MDLive at a lower cost than the average office visit, and in the safety and security of your own home. MDLive can also be used for your behavioral health needs!



TELEHEALTH CONNECT (thru MDLive)

- ✔ **Ideal for addressing preventive care and a wide variety of minor, non-life-threatening conditions, such as: fever, flu, colds, earaches, respiratory issues, etc.**
- ✔ **With MDLive, you get on-demand access (through video streaming) to U.S. board-certified doctors and pediatricians using your phone, laptop, tablet or other mobile device — 24/7, even on holidays!**
- ✔ **As an alternative to face-to-face therapy, you can also use MDLive to access a counselor safely by having a counseling session over your computer or mobile device. (See back cover for details.)**



REGISTER TODAY! Online: MDLIVEforCigna.com • Phone: 1-888-726-3171

DID YOU KNOW?

There are a couple of preventive screenings you can do from the privacy and comfort of your own home:

- Manual breast exams
- Colorectal cancer screening via fecal immunochemical testing (FIT) or a stool DNA test (such as Cologuard). Contact your onsite clinic or primary care physician to request a kit.

Cigna Onsite Health Centers Are up and Running!

As an alternative to going to your doctor's office or telehealth visits, many BorgWarner locations offer safe and quick access to an Onsite Health Center — helping you stay healthier, support smart health care decisions and get treatment when needed. Contact your onsite clinician either face to face or virtually for:



Preventive care

Monitor your health and reduce your overall potential medical expenses.



Flu shots

A second coronavirus wave this fall remains a possibility, so a flu vaccine is especially important this fall to help you stay flu-free. It's provided at no charge!



Finding a doctor

Get assistance locating a primary care physician in-network.



Lab work

Get blood draws and other biometric screenings.



Scripts

Get orders for key preventive screenings such as mammograms.



COVID-19 testing

Check with your location to confirm testing availability.

Managing Your Chronic Conditions

It's more important than ever to take care of your chronic conditions, such as diabetes, heart disease or high glucose and high blood pressure. These conditions can make you more vulnerable to severe COVID-19 complications. In addition to seeing your doctor in person or through virtual visits, consider taking advantage of these BorgWarner resources:



My Health Assistant — Chronic Conditions

Including programs for Diabetes, CAD, COPD, asthma and heart failure. Learn more: Log into [myCigna.com](https://mycigna.com), click the *Wellness* tab and then click *My Health Assistant » Chronic Conditions*.



Diabetes Prevention Program

Comprehensive 16-week program designed to help people lose weight. If you are eligible, there is no cost — a \$600 value! See if you qualify: <https://go.omadahealth.com/borgwarner>



Diabetes Management Program

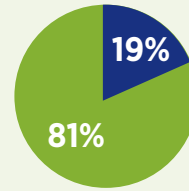
Offered to those diagnosed with type 1 or 2 diabetes. Includes free glucose meter (\$200 value), unlimited test strips and lancets and more! Get started: register.livongo.com/BW-CIGNA



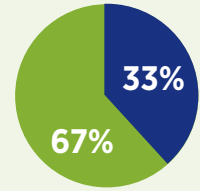
Value of Your BorgWarner Plan

Each year, we measure the value of our medical plan against plans of our manufacturing peers. We are happy to report that you continue to pay a significantly lower share of total medical plan costs compared to other manufacturing employees. Looking at the pie chart to the right, you'll see that while other employees are paying 33% of the total plan costs on average, you pay 19%.

BorgWarner



Other Manufacturers



■ Employee Contributions and Claim Share
■ Company Costs

(Source: Willis Towers Watson)

2021 Employee Contribution Rates

Medical Coverage

For 2021, you can earn the \$0 contribution plan (BASIC PLAN) by earning 4 or more points through the *Shift Into Better Health Premium Incentive Program*.

Basic Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2020	Premium %	Employee	Employee+1	Family
0	25%	\$ 89.00	\$ 182.00	\$ 297.00
1-2	20%	\$ 66.75	\$ 136.50	\$ 222.75
3	15%	\$ 44.50	\$ 91.00	\$ 148.50
4	0%	\$ 0.00	\$ 0.00	\$ 0.00
5+	0%	\$ 0.00	\$ 0.00	\$ 0.00

Buy-Up Plan		Your Monthly Contribution		
Points Earned by Sept. 30, 2020	Premium %	Employee	Employee+1	Family
0	25%	\$ 238.75	\$ 477.50	\$ 716.25
1-2	20%	\$ 191.00	\$ 382.00	\$ 573.00
3	15%	\$ 143.25	\$ 286.50	\$ 429.75
4	10%	\$ 95.50	\$ 191.00	\$ 286.50
5+	10%	\$ 95.50	\$ 191.00	\$ 286.50

Dental Coverage

Your Monthly Coverage Contribution Levels	Employee	Employee + 1	Family
	= \$ 12.00	= \$ 24.00	= \$ 33.00

Vision Coverage

Your Monthly Coverage Contribution Levels	Employee	Employee + 1	Family
	= \$ 4.00	= \$ 8.95	= \$ 10.95

Legal Services

Your Monthly Contribution Amount: \$17.25

Identity Theft Protection

Your Monthly Contribution	Employee	Family
	= \$ 9.95	= \$ 17.95



Temporary Modification for Wellness Points

Due to COVID-19, the number of premium discount points earned in 2020 to pay the lowest premium in 2021 was modified to four points instead of five. However, in 2021, we will be returning to the original five point requirement to pay the lowest premium in 2022. Points toward 2022 premium discounts are earned between Oct. 1, 2020 and Sept. 30, 2021. Go to borgwarner.com/benefits for more information on how to earn premium points.

Helping You Thrive During Times of Uncertainty: Emotional Well-Being Resources

BorgWarner employees are adapting to a new normal during the COVID-19 pandemic. We are standing six feet apart from people, social distancing, avoiding face-to-face visits and wearing masks. But we're also spending more quality time with our family, practicing better hygiene, discovering innovative ways to stay connected, and we're reimagining the workplace.

Now, more than ever, BorgWarner recognizes the importance of supporting our employees with benefits that encourage good health, help build resiliency and enable you to better manage stress during these uncertain and changing times. Be sure to make the most of these benefits and resources for the road ahead.

Cigna EAP and Resources

- ✓ You and your household members (regardless of whether you are a Cigna member) have confidential access to three face-to-face or virtual counseling sessions at NO CHARGE.
- ✓ Includes sessions for stress, depression, marital issues and other emotional concerns.
- ✓ Access referral services for student-at-home learning and elder and childcare.
- ✓ Receive a 30-minute telephone consultation on debt counseling or retirement planning.
- ✓ Receive a 30-minute consultation with an attorney and a 25% discount on select fees.
- ✓ Virtual (video-based) counseling does not need prior authorization; however, phone sessions would require prior authorization.
- ✓ Access wellness webcasts, mental health seminars, wellness videos, podcasts, articles and more.



Cigna Behavioral Health Virtual Counseling

- ✓ As an alternative to face-to-face therapy, you can access a counselor safely by having a counseling session over your computer or mobile device.
- ✓ The cost is the same as a behavioral outpatient office visit under the BorgWarner health plan. Or, you can access through the EAP (see left).
- ✓ Call your provider to schedule the virtual visit and they'll explain how the virtual appointment will work. Or, visit myCigna.com and go to the *Find Care & Cost* tab, click Search for *Virtual Counselor* under *Doctor by Type*.

Cigna MyFit and My Health Assistant

To support strong physical and emotional wellness, consider participating in various wellness goals through the Cigna My Health Assistant. Choose from a variety of goals, such as:



GET STARTED: Log into myCigna.com, click the *Wellness* tab and then click *My Health Assistant*.

Benefits Information Is Just a Click Away

www.borgwarner.com/benefits

Whether you are at work or home, check out our employee benefits website to:

Questions?

Contact HR Link at

1-844-429-5465,

or email:

hrlink@borgwarner.com

- ✓ 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 Workday® to enroll and manage your benefits.
- ✓ And more...

Don't have access to a computer? Want printed copies of materials? Please contact HR Link.



Watch This!

Watch helpful videos about BorgWarner benefits and wellness programs by using the QR code scanning app on your smartphone to scan this code:



About this Brochure: This 2021 Benefits Open Enrollment Highlights Brochure serves as a Summary of Materials Modification (SMM) for the BorgWarner Flexible Benefits Plan. Changes are effective January 1, 2021. Details of these plans and programs can be found in the 2021 Benefits Reference Guide and the Summary Plan Descriptions, available online at: www.borgwarner.com/benefits. This document is a summary of your benefits and does not create a contract of employment between BorgWarner and any employee.