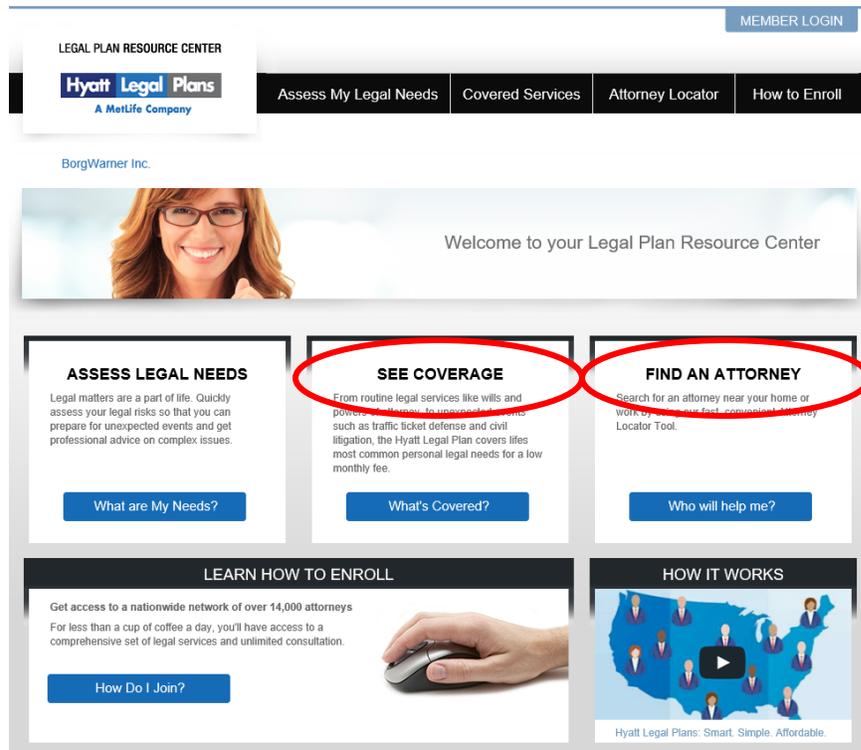


MetLaw FAQs

- **What is covered?**

- Visit info.legalplans.com and input the code 9901632. Once on the homepage, click on the “See Coverage” tab for a full list of what BorgWarner’s legal plan through MetLaw would cover. You can also use the “Find an Attorney” tool to see who is in-network around you as well.



- **What does “fully covered” mean when referring to legal services covered by my plan?**
“Fully covered” means that all attorney services related to the covered matter are paid for by the legal plan when an employee uses a Network Attorney. There are no co-pays, deductibles or claim forms when a Network Attorney is used.
- **Are there any additional fees outside of the monthly premium?**
 - In some cases there might be a third party fee the plan member would be notified on. Some examples include: filing fees, court costs, shipping fees, etc.
- **What if there isn’t an in-network lawyer close to you?**
 - You will have the option to use an out-of-network lawyer, but will only be reimbursed for some services at a cap. Please visit www.borgwarner.com/benefits and select the Social Wellness page for more information.

- **Is there a yearly maximum cap on usage or on the dollars that MetLaw provides with its services?**
 - No. If an item is covered, than the in-network attorney fees are covered 100% by the legal plan. If there is an hour limit for a matter as indicated (ex. BorgWarner’s plan allows 20 hours for divorce), than that is what it’s covered up to.

- **Are pre-existing matters covered?**

Yes. MetLaw encourages members to use the plan to resolve as many legal issues as possible, even if they are pre-existing matters. The only pre-existing matters that are not covered are those for which the member retained an attorney before becoming eligible for plan benefits. This is necessary to protect the existing attorney-client relationship.

- **What if I already have a lawyer I want to use?**
 - If the lawyer is in-network, you can choose to use them. If they are not, you can still use them, but will only be reimbursed for certain services at a cap. Please visit www.borgwarner.com/benefits and select the Social Wellness page for more information. If you have retained a lawyer for a pre-existing matter before becoming eligible for plan benefits, please note that this would not be covered in order to protect the attorney-client relationship.

- **Are there any matters that are excluded from coverage?**
 - Yes. The following matters are excluded:
 - Employment-related matters, including company or statutory benefits
 - Matters involving the employer, Network Attorneys, MetLife and affiliates
 - Matters in which there is a conflict of interest between the employee and spouse or dependents, in which case services are excluded for the spouse and dependents
 - Appeals and class actions
 - Farm and business matters, including rental issues when the plan member is the landlord
 - Patent, trademark and copyright matters
 - Costs and fines
 - Frivolous or unethical matters
 - Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits

- **What does it mean to have a money back guarantee?**
 - If you ever believe that MetLaw has fallen short of their commitment to you, please call them (800-821-6400) or send an email to clientinquiry@legalplans.com to let them know. They will work hard to fix the problem to your satisfaction. If they can’t, they will either refund your legal plan deductions for your current benefit enrollment period up to one year or provide one free year of additional eligibility under your legal plan, whichever you decide.