



Optional AD&D Insurance

You may purchase Voluntary AD&D insurance or coverage for you, your spouse and/or your children. You pay the full cost of coverage, but have access to more favorable group rates than if you purchased outside of BorgWarner.

Voluntary AD&D pays benefits if you or a covered dependent suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing, sight, brain damage or coma. If you suffer a fatal accident, benefits would be paid to your beneficiary.

Your Options

You can choose from among the following coverage options:

Coverage Level	In-Network
Employee only	1 to 8 times your base annual earnings, up to a maximum of \$1 million
Dependent Spouse and Child(ren)	Spouse: 50 % of your coverage amount Child(ren): 20% of your coverage amount
Dependent spouse only	60% of your coverage amount
Dependent Child(ren) only	25% of your coverage amount

Cost of Coverage

Coverage Level	Monthly cost per \$1,000 of coverage*
Employee only	\$0.022
Employee and Family	\$0.030

Additional AD&D Benefits

There are some standard benefits included in this coverage — such as air bag and seatbelt use — that may increase the amounts payable to you or help offset additional expenses that result from accidental injury or loss of life. See the Summary Plan description for details.

You may apply for Voluntary Life Insurance during enrollment or anytime throughout the year quickly and securely online using the “MyBenefits” website from MetLife. Visit www.metlife.com/mybenefits. Be sure to designate a beneficiary when you enroll.