

# Your Checklist for a Successful Enrollment

## LEARN

- Read your enrollment materials and learn more about your benefit options by attending a BorgWarner benefits orientation meeting with an HR Link representative.
- Watch the BorgWarner benefits videos at [www.borgwarner.com/benefits](http://www.borgwarner.com/benefits).

## PREPARE

- Compare your BorgWarner plan options and any available spouse coverage to decide which will best fit your needs and budget.
- If adding dependents to your coverage, have their birthdates and Social Security numbers and required eligibility verification documents (such as a marriage or birth certificate) available so you can submit them to HR Link.
- Complete the Medical Premium Incentive requirements to lower your contribution amount. Remember, if you are married, your spouse must complete the Health Risk Questionnaire (HRQ) and a preventive annual physical to waive the spousal surcharge.

## ENROLL

- As a new employee, make 2018 enrollment elections within 30 days of your date of hire: Login to Workday® by going to [www.borgwarner.com/benefits](http://www.borgwarner.com/benefits) and click on the Workday® logo, then go to your “Inbox” and click on “Benefit Change”.
- Submit any required dependent eligibility verification documentation to HR Link.
- Double check your elected or waived coverages before submitting your enrollment. (Think of this as important as reviewing your tax return before you send it to the IRS. Is medical elected? Dental? Are dependents attached to the plans you want them enrolled in?)

### NEED HELP?

Refer to the Workday®  
Online Enrollment  
Instructions



## If You Don't Enroll Online On Time

If you don't enroll or elect to waive coverage within 30 days of your hire date, BorgWarner is required by law to automatically enroll you in default coverage, shown to the right. This means your spouse and dependents will NOT have coverage. Your next opportunity to elect coverage will be during the next annual enrollment in November 2018, unless you experience a qualifying family status change (see page 5).



Plan	Your Default Coverage
Medical	Basic Medical Plan <i>(Employee-Only Coverage)</i>
Dental	No Coverage
Vision	No Coverage
Flexible Spending Accounts (FSAs)	No Coverage
Long Term Disability	Basic Plan
Life Insurance	Basic Life option
Critical Illness Insurance	No Coverage
Voluntary AD&D	No Coverage