

It's open enrollment time



Make sure you're covered for your  
Janssen biologic medication in 2018

Simponi **ARIA**<sup>®</sup>  
golimumab  
for infusion

 **Stelara**<sup>®</sup>  
(ustekinumab)

 **Tremfya**<sup>™</sup>  
(guselkumab)

 **Remicade**<sup>®</sup>  
INFLIXIMAB

 **Simponi**<sup>®</sup>  
golimumab



**Need  
help?**

Call **877-CarePath** (877-227-3728)  
Monday–Friday, 8:00 AM–8:00 PM ET

Please read the full Prescribing Information, including Boxed Warnings, for **SIMPONI ARIA**<sup>®</sup>, **REMICADE**<sup>®</sup> and **SIMPONI**<sup>®</sup>, the full Prescribing Information for **STELARA**<sup>®</sup> or **TREMFYA**<sup>™</sup>, and the Medication Guide for **SIMPONI ARIA**<sup>®</sup>, **REMICADE**<sup>®</sup>, **SIMPONI**<sup>®</sup>, **STELARA**<sup>®</sup> or **TREMFYA**<sup>™</sup>.

## Are you ready?

### How much you pay out-of-pocket for your Janssen biologic medication may change in 2018.

The good news is you can review your health plan coverage and make changes, or choose a new plan. Now is the time. We're here to help you understand your plan options, so you can make the coverage decision that's best for you.

### Get started



#### 1 List all medications you and your family are taking

Be sure to include medications injected or infused by a healthcare professional.



#### 2 Check your plan options for next year

Make sure your doctors, medications, and treatments are covered. **Use the checklist on the next page.**



#### 3 Call your healthcare insurance plan representative

Get the details on your Medical and Pharmacy/Prescription Plan benefits.

For commercial or private insurance, see [pages 4-5](#).

For Medicare, see [pages 6-7](#).



#### 4 Then call Janssen CarePath at 877-CarePath (877-227-3728)

Get answers to your additional questions about coverage for your biologic medication.

Learn about cost support options that may be available.

### Important dates for open enrollment

OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY
<b>Commercial or Private Insurance:</b> Dates vary. Most plan decisions must be made by November 30.				
	<b>Health Insurance Marketplace (HealthCare.gov):</b> In many states, starts November 1 and ends December 15. Check with your plan.			
	<b>Medicare:</b> October 15 – December 7 You can select or change a Medicare Supplement (Medigap), Medicare Part D, or Medicare Advantage plan.		January 1 – February 14 You can switch from a Medicare Advantage Plan to Original Medicare. If you switch, you can sign up for a Medicare Supplement (Medigap) and Medicare Part D coverage plan.	

Coverage for your biologic medication typically depends on how it is given



Infusion or injection by a healthcare professional



Self-injection at home, after training

**If you have Commercial or Private Insurance**

Biologic medications may be covered under:

- Your Medical benefit
- Your Pharmacy/Prescription benefit
- Both your Medical benefit and your Pharmacy/Prescription benefit

How your treatment is given can determine how much you pay.

**Your plan may require that Pharmacy/Prescription benefit be used, no matter how you receive your treatment.**



**Medical Benefit**

**Check your plan for:**

- Annual deductible
- Coverage of medication costs **and** the cost of your infusion or injection
- Co-pay or co-insurance for each treatment
- Individual or family out-of-pocket maximum

**Go to page 4**



**Pharmacy/ Prescription Benefit**

**Check your plan for:**

- Annual deductible
- Coverage of medication costs
- Co-pay or co-insurance for each prescription and refill

**Go to page 5**

**Call us**—a Janssen CarePath Savings Program may be available to help you save on the cost of your medication.

**If you have Medicare**

Your costs may change next year. Visit [Medicare.gov](http://Medicare.gov) to find out more.



**Medicare Part B**

**Check your coverage for:**

- Annual deductible
- Co-insurance costs before Medicare pays its share
- Availability of a Medicare Supplement (Medigap) plan to help cover your costs

**Go to page 6**



**Medicare Part D**

**Check your plan for:**

- Annual deductible
- Co-insurance costs
- Cost of your biologic medication in the coverage gap or “donut hole”
- Costs after the “donut hole”

**Go to page 7**



**Prior Authorization reminder**

If required, be sure to confirm that your prior authorization is up-to-date. If not, work with your doctor to renew it.



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See **page 8** for a helpful glossary of health insurance terms.



## Medical Benefit

Typically covers infused or injected biologic medications given by a healthcare professional

Call your insurance plan—make sure you have the coverage you need.

Individual or family Deductible?	Co-pay or co-insurance for a full year of treatment?		Out-of-pocket Maximum? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Cost of biologic Medication	Cost of Infusion or Injection	
Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your plan cover your biologic medication? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your plan cover the cost of giving you your infusion or injection? <input type="checkbox"/> Yes <input type="checkbox"/> No	Out-of-pocket maximum: \$ _____
Your annual deductible: \$ _____	Your co-pay for your biologic medication: \$ _____	Your co-pay for your infusion or injection: \$ _____	<b>After out-of-pocket maximum is reached, your costs for the rest of the year may be</b>  <span style="font-size: 2em; font-weight: bold;">\$0</span>
Does your deductible count towards your out-of-pocket maximum? <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>OR</b>	<b>OR</b>	
	Your co-insurance for your biologic medication: _____ %	Your co-insurance for your infusion or injection: _____ %	
Full year			

Talk with your doctor about the number of treatments you may need throughout the year.

### Check your plan

- **Some plans cover up to 100%** of your biologic medication costs, and the costs of your infusion or injection
- Most plans include an individual or family out-of-pocket maximum
  - All of your family’s doctor and hospital visits, and other services count toward your out-of-pocket maximum
  - Includes co-pay or co-insurance costs for your biologic medication, and the cost for your infusion or injection, **AND** these costs may also count toward your deductible
- **Important: After you reach your out-of-pocket maximum, your medical costs may be \$0 for the rest of the year**

Need help paying for your Janssen biologic medication?

You may be eligible for Janssen CarePath Savings Program

Pay just \$5 per dose.

- \$20,000 maximum program benefit per calendar year. Not valid for patients using Medicare or Medicaid. Eligibility requirements apply. Does not include the cost to give you your infusion or injection.
- There is no income requirement.
- To determine eligibility, enroll and get a savings card, visit [JanssenCarePath.com](http://JanssenCarePath.com) or call 877-CarePath (877-227-3728)



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## Pharmacy/Prescription Benefit

Typically covers prescription medications, including biologic medications you inject yourself at home

Call your insurance plan—make sure your biologic medication is covered.

Deductible?	Co-pay or co-insurance for a full year of treatment?				
	Prescription/ Refill	Prescription/ Refill	Prescription/ Refill	Prescription/ Refill	Prescription/ Refill
Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No  Your annual deductible: \$ _____	Does your plan cover your biologic medication? <input type="checkbox"/> Yes <input type="checkbox"/> No  Co-pay: \$ _____ <b>OR</b> Co-insurance: _____ %				
Full year					

Talk with your doctor about the number of treatments you may need throughout the year.

### Check your plan

- Some plans require that your biologic medication be covered under the Pharmacy/Prescription benefit even if it is infused or injected by a healthcare professional

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## Medicare Part B

Covers infused or injected biologic medications given by a healthcare professional

Here's how it works:

<p><b>You pay annual Deductible</b></p>	<p>You or your secondary plan† pay <b>20%</b> of medication and infusion or injection costs</p>	<p>Medicare Part B covers <b>80%</b> of medication and infusion or injection costs</p>
<p>Medicare Part B Deductible for 2018: <u>    \$ 183*    </u></p>	<p>20% co-insurance for medication and treatment costs <u>    \$ ?*    </u></p>	<p>*Based on preliminary Medicare Part B plan information for 2018. † In most cases, the secondary plan provides payment after the primary plan pays its share of the costs. * Includes cost for biologic medication and the costs to give you your infusion or injection.</p>

**Make sure you have the coverage you need. Support may be available to help with the 20%.**

Visit [Medicare.gov](http://Medicare.gov) or your State Health Insurance Assistance Program (SHIP) at [ShipTACenter.org](http://ShipTACenter.org) for help identifying programs and resources that may be available to help you, including:

- A Medicare Supplement (Medigap) plan
- Medicaid
- A Medicare Savings Program
- Your retirement health plan benefits

### Ask about Medicare Supplement (Medigap) plans

If you have a Medicare Advantage (Part C) Plan, NOW is the time to evaluate the plan's support for your biologic medication. You may also want to consider Medicare Part B with a Medicare Supplement (Medigap) Plan.

**With a Medigap plan, your out-of-pocket costs may be as low as \$0.**

Use the following information to compare Medigap plans:

Medigap plan option  Monthly Premium \$  x 12 months = Annual Premium \$

<p>Does the plan cover the Medicare Part B annual deductible for 2018? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Annual deductible: \$ <input type="text"/></p>	<p>Does the plan cover all of the 20% Medicare Part B medication and infusion or injection costs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>How much of the 20% Medicare Part B medication and infusion or injection costs are covered? <input type="text"/> %</p>	<p>Does the plan have an out-of-pocket limit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Out-of-pocket limit: \$ <input type="text"/></p>
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**Important: If you are enrolled in a Medicare Advantage (Medicare Part C) Plan, you cannot enroll in a Medigap plan**



**Need help?**

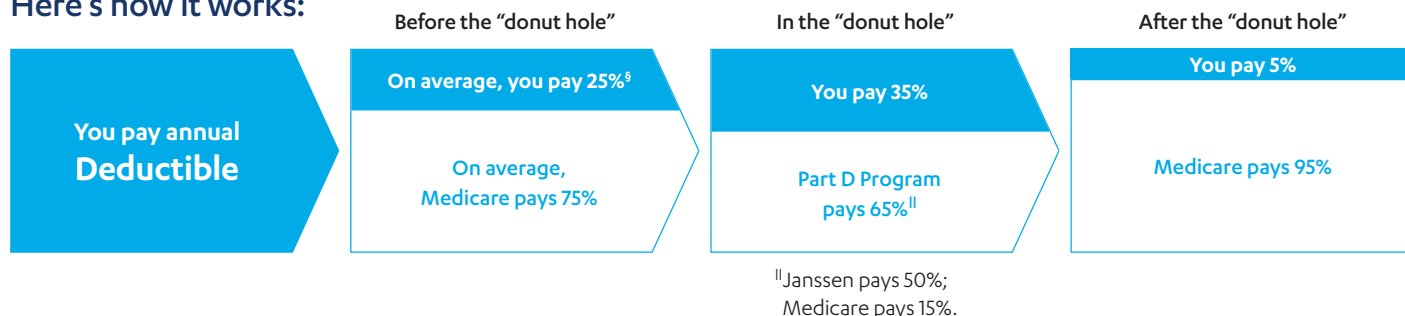
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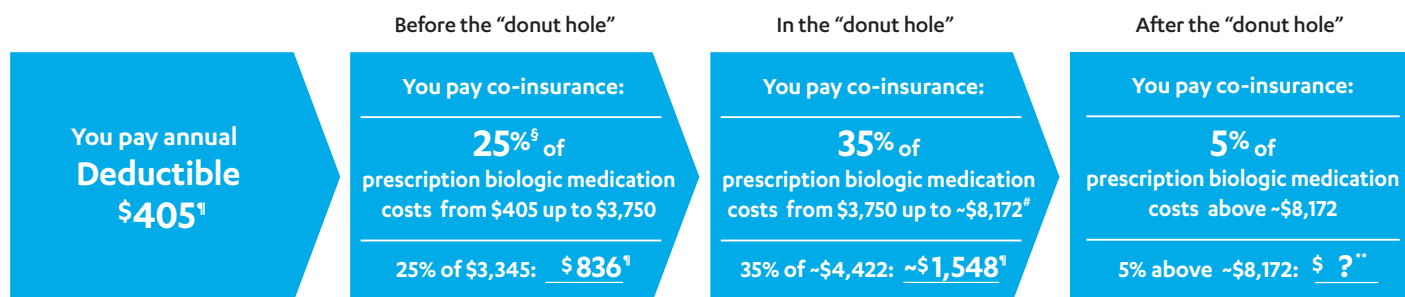
## Medicare Part D

Typically covers prescription medications, including biologic medications you inject yourself at home

### Here's how it works:



### Call your insurance plan—make sure you have the coverage you need.



<sup>§</sup> Co-insurance for specialty medications, such as biologics, may be up to 33%.  
<sup>¶</sup> Based on Medicare Part D plan information for 2018.  
<sup>#</sup> \$8,172 upper limit in the "donut hole" assumes that 100% of costs are for brand name medications.  
<sup>\*\*</sup> Based on the total annual cost of your medications.

**Call us**—supplemental coverage may be available. If you have limited income and resources, you may qualify for Medicare "Extra Help" Low Income Subsidy.

**A helpful tip**—If you have a Medicare Advantage (Medicare Part C) Plan, make sure you've enrolled in a Medicare Part D plan to cover your prescription medications.

### Other resources

**Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF)**, provides free prescription medications to eligible individuals without insurance coverage for their medications and those who do not have adequate financial resources to pay for them. To see if you might qualify for assistance, please contact a JJPAF program specialist at 800-652-6227 (9 AM to 6 PM ET) or visit the foundation website at [JJPAF.org](http://JJPAF.org).



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# Glossary

**Deductible:** What you must pay before your health plan begins to pay.

**Co-pay:** A set amount, determined by your health plan, that you pay for medications and healthcare services.

**Co-insurance:** A percentage amount that you pay for medications and healthcare services. Typically, this is a lower percentage amount than what your health plan pays.

**Out-of-pocket maximum:** The total maximum amount you may pay for your medications and healthcare services during one year.

**Prior authorization:** Your health plan may require your doctor to confirm that your prescription medication is medically necessary before the plan will cover it.

**Secondary insurance plan:** Some people may be covered by more than one health plan. In most cases, the secondary plan provides payment after the primary plan pays its share of the costs.

**Health Insurance Marketplace or “Exchange”:** The Health Insurance Marketplace helps people find a health plan that meets their needs and fits their budget. People who use the Marketplace may qualify for a subsidy to help cover the cost of their insurance.

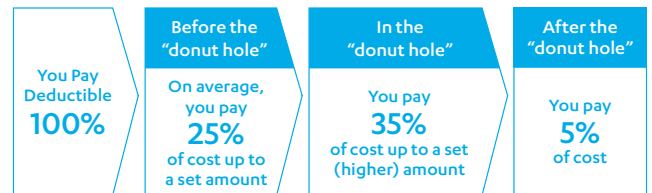
**If you buy a plan through the Marketplace, you have private insurance.**

## MEDICARE

**Supplemental coverage or “Medigap”:** Private health plan that can help pay some of the costs (“gaps”) that basic Medicare does not cover. It is called “supplemental” because it adds to or “supplements” your Medicare benefits for physician-administered drugs and services.

**Medicare Advantage (Medicare Part C):** A Medicare health plan offered by a private healthcare insurance company. These companies have contracts with Medicare to replace Original Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) coverage. Most of these plans also offer prescription medication coverage. **Important: If you are enrolled in a Medicare Advantage Plan, you cannot enroll in a Medigap plan.**

**“Donut hole” or coverage gap:** Medicare Part D Prescription plans have a coverage gap. It begins after you have paid your deductible and spent a set amount for covered medications. It ends when you reach a set (higher) amount. Then you pay 5% of all your prescription medication costs above that amount. See example on page 7.



**Medicare “Extra Help” Low Income Subsidy:** A Medicare program to help people with limited income and resources pay for prescription drug plan costs, including deductibles and out-of-pocket expenses.

## Make sure you’re covered for 2018

Check with your health plan to get the information and answers you need.

## Janssen – Your Partner for Cost Support

At Janssen, we don’t want cost to get in the way of treatment you need. We can help you explore options to lower your out-of-pocket medication cost for your Janssen Medication.

Explore savings options at [JanssenCarePath.com](http://JanssenCarePath.com)



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