Make sure your health insurance plan covers your Janssen biologic medication in 2020

We’re here to help

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®, REMICADE® and SIMPONI®, the full Prescribing Information for STELARA® and TREMFYA®, and the Medication Guides for SIMPONI ARIA®, REMICADE®, STELARA®, TREMFYA® and SIMPONI®. Please discuss any questions you have with your doctor.
Even if you keep the same health insurance plan, your benefits may change in 2020.

The good news is, during your health insurance open enrollment period, you can review your coverage and make changes, or choose a new plan. This Open Enrollment Guide will help you evaluate your health insurance options for 2020 to make sure you have the coverage you need for your Janssen biologic medication.

Before you get started, some things you need to know:

1 Your out-of-pocket costs for health care typically include:

<table>
<thead>
<tr>
<th>Costs You Pay</th>
<th>Costs You Share with Your Health Insurance Plan</th>
<th>After out-of-pocket maximum is reached, your costs may be $0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>Annual Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The amount you pay for your health insurance every month.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The amount you pay for your healthcare costs before your health insurance starts to pay for their portion of your healthcare costs.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>After you pay your annual deductible, you may pay a portion of your healthcare costs:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Co-pay is a set dollar amount you pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Co-insurance is a percentage of your healthcare costs that you pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Some health insurance plans may have a limit on the amount you have to pay for covered healthcare services in a plan year. After that, plan pays 100% of covered healthcare costs. May not include out-of-network healthcare expenses. Does not include your monthly health insurance premiums.</td>
<td></td>
</tr>
</tbody>
</table>

2 There’s often a trade-off between insurance premiums and your out-of-pocket healthcare costs

- **Higher Premium**
  - Low or no-deductible health insurance plans typically have more predictable healthcare costs, since large out-of-pocket expenses are less likely to occur.
- **Lower Premium**
  - High-deductible health insurance plans typically have less predictable healthcare costs, since large out-of-pocket expenses are more likely to occur until the deductible is fully paid.

3 Making sense of Medicare – important if you will be 65 or older in 2020

- **A Original Medicare**
  - Medicare (Part A) Hospital (in-patient) insurance and Medicare Part B (Medical Insurance).
- **B Medicare Part B (Medical Insurance)**
  - Covers certain healthcare provider services, such as physician-administered medications, hospital outpatient care, medical supplies, and preventive services.
- **C Medicare Advantage (MA) (Part C)**
  - Replaces Original Medicare (Part A and Part B). Includes hospital and medical insurance coverage. Plan may offer a separate prescription drug plan (MA-Part D). Offered by private healthcare insurance companies that contract with Medicare. If you enroll in a Medicare Advantage plan, you cannot enroll in a Medigap plan.
- **A Medicare (Part A) Hospital Insurance**
  - Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.
- **Medicare Supplemental Insurance (Medigap)**
  - May fill “gaps” in Original Medicare coverage. Offered by private healthcare insurance companies.
- **D Medicare Prescription Drug Plan (Part D)**
  - Available to people without prescription drug coverage for an additional charge. Offered by private healthcare insurance companies approved by Medicare.
Let’s get started…

**List all medications you and family members on your health insurance plan are taking**
This may help you get a more accurate idea of your costs for the coming year. Be sure to include medications given by a healthcare professional.

**Call your health insurance plan and get the facts about your options for next year**
Get the details on your medical and prescription drug plan benefits and your out-of-pocket costs. Use this Guide to help evaluate your options.

**Check your plan and coverage options for:**
- Annual health insurance plan premium?
- Annual deductible?
- Co-pay or co-insurance?
- Out-of-pocket maximum?
- Healthcare providers participate in plan?
- Janssen biologic medication covered?
- Require your healthcare provider to confirm that your prescribed medication is medically necessary before the plan will cover it (prior authorization)?
  - If so, is your prior authorization up to date?
  - If not, work with your healthcare provider to renew it.

If you have Commercial or Private Insurance, including insurance you obtain from the Healthcare Marketplace, use worksheets on pages 4 and 5

If you have Medicare, use worksheets on pages 6, 7, and 8

**Questions on how to use this Guide? Call Janssen CarePath at 877-CarePath (877-227-3728)**
We’re here to help you understand how to use this Guide so that you can make the coverage decision that’s best for you. Using this Guide can help you get the facts about your health insurance options and make sure your healthcare providers and Janssen biologic medication are covered in 2020.

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**Important dates for health insurance open enrollment**

<table>
<thead>
<tr>
<th>OCTOBER</th>
<th>NOVEMBER</th>
<th>DECEMBER</th>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial or Private Insurance:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dates vary. Check your plan.</td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Health Insurance Marketplace (HealthCare.gov)**
- November 1 - December 15.
  - Check your plan.
  - This is private insurance.

**Medicare:**
- October 15 – December 7
  - You can select Original Medicare.
  - You can also select or change a Medicare Advantage Plan (Part C) or Medicare Prescription Drug Plan (Part D). If you select Original Medicare, you may be able to buy a Medigap Plan. See page 6 to learn more.

**Medicare Advantage:**
- January 1 – March 31
  - You can switch to a different Medicare Advantage Plan (Part C), or return to Original Medicare and join a Medicare Prescription Drug Plan (Part D). If you select Original Medicare, you may be able to buy a Medigap Plan. See page 6 to learn more.

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*A service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace, available at HealthCare.gov, for most states. Some states run their own Marketplaces at different websites.*
**Medical Benefit**

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

**Call your health insurance plan – ask about your costs for the following:**

<table>
<thead>
<tr>
<th>YOU PAY</th>
<th>After you pay your deductible: co-pay or co-insurance for treatment?</th>
<th>Out-of-pocket Maximum?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Premium?</strong></td>
<td><strong>Annual Deductible?</strong></td>
<td><strong>Cost of biologic Medication?</strong></td>
</tr>
<tr>
<td>$_________</td>
<td>$_________</td>
<td><strong>Is your biologic medication covered?</strong></td>
</tr>
<tr>
<td>Does not count towards your out-of-pocket maximum</td>
<td>Is your biologic medication covered? Yes</td>
<td>Is your infusion or injection administration covered? Yes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Co-pay: $_________</td>
<td>Co-pay: $_________</td>
<td>OR</td>
</tr>
<tr>
<td>Co-insurance: _______%</td>
<td>Co-insurance: _______%</td>
<td></td>
</tr>
</tbody>
</table>

**Check your health insurance 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
  - Your family’s doctor and hospital visits and other medical services may count towards your out-of-pocket maximum
  - Typically includes out-of-pocket costs for your biologic medication (using your Medical or Prescription Benefit) and the cost for your infusion or injection administration

**Important:** After you meet your out-of-pocket maximum, your treatment costs may be $0 for the rest of the year.

**Need help paying for your Janssen biologic medication?**

**Janssen CarePath Savings Program** for eligible, commercially insured patients

Pay $5 per dose

- $20,000 maximum program benefit per calendar year
- Not valid for patients using Medicare, Medicaid, or other government-funded programs to pay for their medications
- Terms expire at the end of each calendar year and may change. See program requirements and current terms at [JanssenCarePath.com](http://JanssenCarePath.com)
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at [MyJanssenCarePath.com](http://MyJanssenCarePath.com)
- Does not include the cost to give you your infusion or injection
  - Janssen CarePath may be able to help with your out-of-pocket infusion administration costs. Call to learn more.
Prescription Benefit

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

Call your health insurance plan – ask about your costs for the following:

<table>
<thead>
<tr>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Premium?</strong></td>
</tr>
<tr>
<td>Separate premium for Prescription Benefit?</td>
</tr>
<tr>
<td>$__________</td>
</tr>
<tr>
<td>Does not count towards your out-of-pocket maximum</td>
</tr>
<tr>
<td><strong>Annual Deductible?</strong></td>
</tr>
<tr>
<td>$__________</td>
</tr>
<tr>
<td>Does your plan allow medication savings card contributions to count towards your deductible?*</td>
</tr>
<tr>
<td>□ Yes</td>
</tr>
<tr>
<td>□ No*</td>
</tr>
<tr>
<td><strong>Co-pay or co-insurance?</strong></td>
</tr>
<tr>
<td>Is your biologic medication covered?</td>
</tr>
<tr>
<td>□ Yes</td>
</tr>
<tr>
<td>□ No*</td>
</tr>
<tr>
<td>Prescription/Refill</td>
</tr>
<tr>
<td>Co-pay: $__________</td>
</tr>
<tr>
<td>OR</td>
</tr>
<tr>
<td>Co-insurance: _______ %</td>
</tr>
</tbody>
</table>

Check your health insurance plan

- Some health insurance plans require that your biologic medication be covered under the Prescription Benefit, even if it is infused or injected by a healthcare professional
- Some health insurance plans include an “accumulator adjustment” program that does not allow contributions from medication savings programs such as Janssen CarePath Savings Program to count towards the deductible and out-of-pocket maximum
- Call your health insurance plan and ask if your plan allows medication savings card contributions to count towards the deductible or out-of-pocket maximum

*If your plan does not allow contributions from Janssen CarePath Savings Program to count towards your deductible or out-of-pocket maximum, contact Janssen CarePath to learn about other ways you may receive Savings Program benefits.

Need help paying for your Janssen biologic medication?

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- Terms expire at the end of each calendar year and may change. See program requirements and current terms at JanssenCarePath.com
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at MyJanssenCarePath.com
- Does not include the cost to give you your infusion or injection - Janssen CarePath may be able to help with your out-of-pocket infusion administration costs. Call to learn more.
Compare Medicare options to see what’s best for you—use this worksheet to evaluate your options

**Medicare Part B or Medicare Part B + Medicare Supplement (Medigap)**

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

### How Medicare Part B works:

<table>
<thead>
<tr>
<th>YOU PAY</th>
<th>Medicare Part B covers 80% of medication and infusion or injection costs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Premium</strong></td>
<td><strong>Annual Deductible</strong> $185&lt;sup&gt;b&lt;/sup&gt;</td>
</tr>
<tr>
<td>$144&lt;sup&gt;a&lt;/sup&gt;</td>
<td>For help with deductible and 20% cost sharing, consider enrolling in a supplemental Medigap plan (See below)</td>
</tr>
</tbody>
</table>

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<sup>a</sup> Medicare Part B premium estimated for 2020. Check Medicare.gov for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

<sup>b</sup> 2019 Medicare Part B deductible; 2020 deductible will be released in 4th quarter of 2019. Check Medicare.gov for updates.

### How Medicare Part B + Medigap works:

**With Medicare Part B and a Medigap plan, your out-of-pocket costs may be as low as $0.**

A number of Medigap plans are available. Contact your State Health Insurance Assistance Program (SHIP) or visit Medicare.gov for help identifying the Medicare plan that’s best for you. To identify your local SHIP, visit ShipTACenter.org or call 1-877-839-2675.

<table>
<thead>
<tr>
<th>YOU PAY</th>
<th>YOU OR YOUR MEDIGAP PLAN PAY</th>
<th>Most Medigap plans cover ALL of the 20%&lt;sup&gt;d&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Part B monthly premium: $144&lt;sup&gt;a&lt;/sup&gt; + Medigap monthly premium: $_______</td>
<td>Medicare Part B annual deductible: $185&lt;sup&gt;b&lt;/sup&gt;</td>
<td>Are all of the 20% Medicare Part B costs covered by the Medigap plan? Yes □ No □</td>
</tr>
<tr>
<td>Premiums do not count towards your out-of-pocket limit</td>
<td>Is this deductible covered by the Medigap plan? Yes □ No □</td>
<td>Does the Medigap plan have an out-of-pocket limit? Yes □ No □</td>
</tr>
<tr>
<td></td>
<td>Deductible with Medigap plan: $_______</td>
<td>Out-of-pocket limit: $_______</td>
</tr>
<tr>
<td></td>
<td><strong>Medigap Plans C and F</strong> fully cover Medicare Part B deductible (Deductible = $0)&lt;sup&gt;c&lt;/sup&gt;</td>
<td><strong>Medigap Plans A-G and M-N</strong> pay 20% and you pay 0%&lt;sup&gt;d&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

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<sup>a</sup> Medicare Part B premium estimated for 2020. Check Medicare.gov for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

<sup>b</sup> 2019 Medicare Part B deductible; 2020 deductible will be released in 4th quarter of 2019. Check Medicare.gov for updates.

<sup>c</sup> Only Medigap Plans C and F cover the Medicare Part B deductible. However, these plans will not be available to people new to Medicare beginning in 2020. Visit Medicare.gov for more information.

<sup>d</sup> Typically, Medigap Plans A-G and M-N pay 20% and you pay $0. There is also a high-deductible version of Plan F. Visit Medicare.gov for more information.

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**A helpful tip**—If you do not have prescription drug coverage, consider enrolling in a Medicare Prescription Drug Plan (Part D) to cover your prescription medications. (See page 8)
### If you have Medicare Advantage (Part C)

Typically covers infused or injected biologic medications given by a healthcare professional
May also cover prescription medications including biologic medications you inject yourself at home

How it works – call your Medicare Advantage (Part C) Plan Administrator to get the details:

<table>
<thead>
<tr>
<th>YOU PAY</th>
<th>Medicare Advantage Plan pays remaining medication and treatment costs&lt;sup&gt;b&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium&lt;sup&gt;a&lt;/sup&gt;</td>
<td>Annual Deductible&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td>$ ____________</td>
<td>$ ____________</td>
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</tbody>
</table>

<sup>a</sup> Does not count towards your out-of-pocket maximum

**IMPORTANT:**
If you use out-of-network services, your costs may exceed the plan's out-of-pocket maximum.

### Full year

<sup>a</sup> Check your plan – premiums and out-of-pocket costs vary by plan.

<sup>b</sup> Medicare Advantage (Part C) plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay $0 for covered services.

### Is Medicare Advantage (Part C) right for you?

Evaluate your Medicare Advantage (Part C) plan support for your biologic medication:
- Is your Janssen medication and applicable treatment administration covered?
- Is it affordable?

If you answered “No” to either question, consider Medicare Part B plus a Medigap plan.

See Medigap information on page 6.

Medicare Part B with a Medicare Supplement (Medigap) plan can help cover your out-of-pocket costs that Medicare Advantage does not cover.

**IMPORTANT:** If you have a Medicare Advantage plan, you may not use or buy a Medigap plan. (See page 6)

### A helpful tip

Visit Medicare.gov/MedicareCoverageOptions to compare your Medicare options and find the right coverage for you!

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<sup>a</sup> Medicare Advantage (Part C) plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay $0 for covered services.

<sup>b</sup> Medicare Advantage (Part C) plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay $0 for covered services.
Medicare Prescription Coverage—
use this worksheet to evaluate your options

Medicare Prescription Drug Plan (Part D)
Typically covers prescription medications, including biologic medications you inject yourself at home

How it works – call your drug plan administrator to make sure you have the coverage you need:

### Initial coverage phase
- **YOU PAY**
  - **Monthly Premium?**
  - **Annual Deductible?**
  - **25% - 33% of medication costs**
    - Medicare pays up to 75%
    - Janssen pays 70%
    - Medicare pays 5%
  - **5% of medication costs**
    - Medicare pays 95%

### Coverage gap
- **25% - 33%**
  - of biologic medication costs up to $4,020 minus deductible:
    - $__________

### Catastrophic coverage
- **25%**
  - of biologic medication costs between $4,020 and $6,350:
    - $583
- **5%**
  - of biologic medication costs above $6,350:
    - $__________

**Full year**

| YOU PAY |
|-----------------|-----------------|-----------------|
| Monthly Premium? | Annual Deductible? | 25% - 33% of medication costs |
| $__________ | $__________ | Medicare pays up to 75% |
| | | Janssen pays 70%, Medicare pays 5% |
| | | Medicare pays 95% |

### Some key terms for Medicare Prescription Drug Plan (Part D):
- **Coverage gap:** The coverage gap begins after you have paid your deductible and spent a set dollar amount for covered medications. It ends when you spend enough to qualify for catastrophic coverage.
- **Catastrophic coverage:** Once your prescription drug costs reach $6,350, you will enter the “catastrophic coverage” phase (Note: $6,350 includes your out-of-pocket costs PLUS contributions from Medicare and Janssen). Then you pay 5% of all your prescription medication costs above that amount.

### Find a plan that works for you
- Understand that out-of-pocket costs for prescription medicines may vary depending on the plan you choose.
- Be sure to consider all the prescription medications you are taking.
- Look at total out-of-pocket medication costs, not just premiums and deductibles.

Visit Medicare.gov/find-a-plan or call 1-800-MEDICARE (1-800-633-4227) to compare Medicare Prescription Drug (Part D) plans in your area.

### Call us
—Some people with limited resources and income may qualify for Medicare Extra Help to assist with prescription drug plan costs, including deductibles and out-of-pocket expenses. For additional information, view “Extra Help with Prescription Drug Costs,” available at JanssenCarePath.com/MedicareExtraHelp.

### Other resources

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPASF) is an independent, nonprofit organization that is committed to helping eligible patients without insurance coverage receive prescription products donated by Johnson & Johnson operating companies. To see if they might qualify for assistance, please have your patient contact a JJPASF program specialist at 800-652-6227 (Monday–Friday, 9:00 AM–6:00 PM ET) or visit the foundation website at JJPASF.org.
Medicare Resources

Need more information on how to use this Guide? Call Janssen CarePath at 877-CarePath (877-227-3828).

Need help finding the Medicare coverage that’s best for you? Contact State Health Insurance Assistance Programs (SHIPs).

State Health Insurance Assistance Programs (SHIPs)
Your local SHIP provides in-depth, objective counseling and assistance to people eligible for Medicare and their families and caregivers. To find a SHIP in your area, visit ShipTACenter.org or call 1-877-839-2675.

Medicare Resource Guide
Provides additional information about Medicare coverage options and is available at JanssenCarePath.com/MedicareGuide

The resources listed below can provide more information on the topics discussed in this Guide. If you need help or more information, please visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

Medical Benefit

<table>
<thead>
<tr>
<th>RESOURCE/PUBLICATION NAME</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Supplement Insurance: Getting Started</td>
<td>Medicare.gov/Publications</td>
</tr>
<tr>
<td>Information about Medigap plan options</td>
<td></td>
</tr>
<tr>
<td>Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare</td>
<td>Medicare.gov/Publications</td>
</tr>
<tr>
<td>Medicare Part B Costs</td>
<td>Medicare.gov/Your-Medicare-Costs/Part-B-Costs</td>
</tr>
<tr>
<td>What's a Medicare Advantage Plan?</td>
<td>Medicare.gov/Publications</td>
</tr>
</tbody>
</table>

Prescription Benefit

<table>
<thead>
<tr>
<th>RESOURCE/PUBLICATION NAME</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Guide to Medicare Prescription Drug Coverage</td>
<td>Medicare.gov/Publications</td>
</tr>
<tr>
<td>How Medicare Prescription Drug Coverage works with a Medicare Advantage Plan or Medicare Cost Plan</td>
<td>Medicare.gov/Publications</td>
</tr>
<tr>
<td>Medicare Plan Finder Search tool enabling users to compare Medicare Prescription Drug (Part D) plans in local area</td>
<td>Medicare.gov/find-a-plan</td>
</tr>
<tr>
<td>Extra Help with Prescription Drug Costs: Medicare Low-Income Subsidy (LIS)</td>
<td>JanssenCarePath.com/MedicareExtraHelp</td>
</tr>
</tbody>
</table>

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

Need help? Call 877-CarePath (877-227-3728)
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Other resources

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