If you are covered by Medicare, chances are you also have prescription drug coverage. Your prescriptions may be covered through a Medicare Prescription Drug Plan or Medicare Advantage Plan.

But did you know there are 4 different phases to this coverage? What’s more, the amount you pay in out-of-pocket (OOP) costs changes throughout the year.

**Your Estimated OOP Costs for Brand-Name Prescription Drugs in 2020**

<table>
<thead>
<tr>
<th>Phase 1: Deductible</th>
<th>Phase 2: Initial Coverage</th>
<th>Phase 3: Coverage Gap (formerly known as Donut Hole)</th>
<th>Phase 4: Catastrophic Coverage (Safety Net)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your deductible resets at the beginning of each calendar year.</td>
<td>For each prescription, you will have a co-pay or pay a portion (coinsurance) of the retail cost of your medication, depending on your plan.</td>
<td>For each prescription, you will typically pay about 25% of the retail cost of your medication. The rest of the cost is paid by the drug maker (70%) and your plan (5%).</td>
<td>For each prescription, you will pay $8.95 or 5% of the retail cost of your prescription, whichever is higher.</td>
</tr>
<tr>
<td>Your estimated OOP costs: Phase 1</td>
<td>Your estimated OOP costs: Phase 2</td>
<td>Your estimated OOP costs: Phase 3</td>
<td>Your estimated OOP costs: Phase 4</td>
</tr>
<tr>
<td>YOUR COST</td>
<td>TIPS</td>
<td>YOUR COST</td>
<td>TIPS</td>
</tr>
<tr>
<td>The average cost for preferred, brand-name medications is about $40. (For specialty medications, the standard benefit is 25% to 33% coinsurance, depending on whether a deductible is used. The cost of other medications may vary.)</td>
<td>The number of medications you take may affect how quickly you enter Coverage Gap (formerly known as Donut Hole).</td>
<td>Check your Explanation of Benefits each month to know when you will move from one phase of coverage to the next.</td>
<td></td>
</tr>
</tbody>
</table>

**How Do I Know When I Will Enter the Coverage Gap in 2020?**

How quickly you enter the Coverage Gap depends on the retail cost of your medications.

\[
\text{Amount You Pay} + \frac{\text{Amount Your Plan Pays}}{\text{Retail Cost}}
\]

If the retail cost of your medications each month is $335 or higher, you will enter the Coverage Gap.

Need help with prescription drug costs? Turn over to learn more.
Patient Support for Janssen Medications

Once you and your doctor have decided that a Janssen medication is right for you, Janssen CarePath will help you find the resources you may need to get started and stay on track.

Paying for Janssen Medications

Janssen CarePath can identify cost support options that may help with managing your out-of-pocket costs—whether you have commercial or private health insurance, government coverage such as Medicare or Medicaid, or have no insurance coverage.

Getting Started

Janssen CarePath can review your health plan benefits and insurance coverage for Janssen medications, and offer treatment education resources.

Staying on Track

We understand how important it is for you to take the Janssen medication your doctor prescribed. Janssen CarePath provides ongoing support to help you stay on track with your Janssen treatment.

Call a Janssen CarePath Care Coordinator at 877-CarePath (877-227-3728), Monday–Friday, 8:00 AM to 8:00 PM ET. Multilingual phone support is available.

Set up a personal Janssen CarePath Account at MyJanssenCarePath.com where you can check your insurance coverage for your Janssen medication and sign up for treatment support. If you already have an account, simply use your log-in information when you log in to MyJanssenCarePath.com.

Visit JanssenCarePath.com

Other Resources

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAPF) 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 you might qualify for assistance, please contact a JJPAPF program specialist at 800-652-6227 (Monday–Friday, 9:00 AM to 6:00 PM ET) or visit the foundation website at www.JJPAPF.org.

The information provided represents no statement, promise, or guarantee by Janssen Pharmaceuticals, Inc., concerning coverage, levels of reimbursement, payment, or charge. Nothing herein may be construed as an endorsement, approval, recommendation, representation, or warranty of any kind by any plan or insurer referenced herein. This communication is solely the responsibility of Janssen Pharmaceuticals, Inc. Please consult the payer organization with regard to local or actual coverage, and reimbursement policies and determination processes. All information is subject to change.