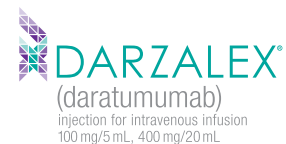


It's
Health Insurance
Open Enrollment
Time

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



We're here to help



Need
help?

833-ERLEADA (833-375-3232)
855-ZYTIGA-1 (855-998-4421)
844-55DARZA (844-553-2792)
Monday–Friday, 8:00 AM–8:00 PM ET

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 medication.

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

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

Costs You Pay		Costs You Share with Your Health Insurance Plan	After out-of-pocket maximum is reached, your costs may be \$0
Premium	Annual Deductible	Co-pay & Co-insurance	Out-of-pocket Maximum
The amount you pay for your health insurance every month.	The amount you pay for your healthcare costs before your health insurance starts to pay for their portion of your healthcare costs.	After you pay your annual deductible, you may pay a portion of your healthcare costs: <ul style="list-style-type: none"> • Co-pay is a set dollar amount you pay • Co-insurance is a percentage of your healthcare costs that you pay 	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.

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.
Lower Deductible		Higher Deductible	

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

<p>A B Original Medicare</p> <p>Medicare (Part A) Hospital (in-patient) insurance and Medicare Part B (Medical Insurance).</p>	<p>B Medicare Part B (Medical Insurance)</p> <p>Covers certain healthcare provider services, such as physician-administered medications, hospital outpatient care, medical supplies, and preventive services.</p>	<p>C Medicare Advantage (MA) (Part C)</p> <p>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.</p>
<p>A Medicare (Part A) Hospital Insurance</p> <p>Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.</p>	<p>Medicare Supplemental Insurance (Medigap)</p> <p>May fill “gaps” in Original Medicare coverage. Offered by private healthcare insurance companies.</p>	<p>D Medicare Prescription Drug Plan (Part D)</p> <p>Available to people without prescription drug coverage for an additional charge. Offered by private healthcare insurance companies approved by Medicare.</p>



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:

- | | |
|--|--|
| <input type="checkbox"/> Annual health insurance plan premium? | <input type="checkbox"/> Require your healthcare provider to confirm that your prescribed medication is medically necessary before the plan will cover it (prior authorization)? |
| <input type="checkbox"/> Annual deductible? | If so, is your prior authorization up to date? |
| <input type="checkbox"/> Co-pay or co-insurance? | If not, work with your healthcare provider to renew it. |
| <input type="checkbox"/> Out-of-pocket maximum? | |
| <input type="checkbox"/> Healthcare providers participate in plan? | |
| <input type="checkbox"/> Janssen medication covered? | |

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:

833-ERLEADA (833-375-3232), **855-ZYTIGA-1** (855-998-4421), or **844-55DARZA** (844-553-2792)

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 medication are covered in 2020.

Important dates for health insurance open enrollment

OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Commercial or Private Insurance: Dates vary. Check your plan.					
	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.		

* A service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace, available at [HealthCare.gov](https://www.healthcare.gov), for most states. Some states run their own Marketplaces at different websites.

Please read the full Prescribing Information and Patient Information for [ERLEADA®](#), [ZYTIGA®](#), and [DARZALEX®](#), and discuss any questions you have with your doctor.



Medical Benefit



Typically covers infused medications given by a healthcare professional

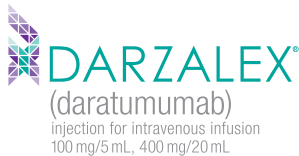
Call your health insurance plan – ask about your costs for the following:

YOU PAY				Out-of-pocket Maximum? \$ _____
Annual Premium? \$ _____	Annual Deductible? \$ _____	After you pay your deductible: co-pay or co-insurance for treatment?		
		Cost of Medication?	Cost of Infusion?	
Does not count towards your out-of-pocket maximum		Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is your infusion administration covered? <input type="checkbox"/> Yes <input type="checkbox"/> No	After out-of-pocket maximum is reached, your treatment costs for the rest of the year may be \$0
		Co-pay: \$ _____ OR Co-insurance: _____ %	Co-pay: \$ _____ OR Co-insurance: _____ %	
Full year				

Check your health insurance plan

- Some plans cover up to 100% of your medication costs and the costs of your infusion
- 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 medication (using your Medical or Prescription Benefit) and the cost for your infusion administration

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



Janssen CarePath Savings Program for eligible, commercially insured patients

Pay \$5 per infusion

- \$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 Darzalex.JanssenCarePathSavings.com
- Does not include the cost to give you your infusion
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at MyJanssenCarePath.com
- For more information, call 844-55DARZA (844-553-2792)



Prescription Benefit

Typically covers prescription medications, including medications you take at home

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

YOU PAY		
Annual Premium?	Annual Deductible?	Co-pay or co-insurance?
Separate premium for Prescription Benefit? \$ _____ Does not count towards your out-of-pocket maximum	\$ _____ Does your plan allow medication savings card contributions to count towards your deductible?* <input type="checkbox"/> Yes <input type="checkbox"/> No*	Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Prescription/Refill Co-pay: \$ _____ OR Co-insurance: _____ % Does your plan require you to obtain your medication from a specific Specialty Pharmacy or via mail order? <input type="checkbox"/> Yes <input type="checkbox"/> No Specialty Pharmacy name _____
Full year		

Check your health insurance plan

- Some health insurance plans require that your medication be covered under the Prescription Benefit, even if it is infused 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.**



Janssen CarePath Savings Program for eligible, commercially insured patients

Pay \$0 per month for ERLEADA®

Pay \$10 per month for ZYTIGA®

- \$15,000 maximum program benefit per calendar year or one-year supply, whichever comes first, for ERLEADA®
- \$12,000 maximum program benefit per calendar year or one-year supply, whichever comes first, for ZYTIGA®
- 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
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at MyJanssenCarePath.com
- For more information, call 833-ERLEADA (833-375-3232) or 855-ZYTIGA-1 (855-998-4421)

Please read the full Prescribing Information and Patient Information for [ERLEADA®](#) and [ZYTIGA®](#), and discuss any questions you have with your doctor.

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 medications given by a healthcare professional

How Medicare Part B works:

YOU PAY			Medicare Part B covers 80% of medication and infusion costs
Monthly Premium \$144^a	Annual Deductible \$185^b	20% of medication and infusion costs	
For help with deductible and 20% cost sharing, consider enrolling in a supplemental Medigap plan (See below)			
Full year			

^a Medicare Part B premium estimated for 2020. Check [Medicare.gov](https://www.medicare.gov) for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

^b 2019 Medicare Part B deductible; 2020 deductible will be released in 4th quarter of 2019. Check [Medicare.gov](https://www.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](https://www.medicare.gov) for help identifying the Medicare plan that's best for you. To identify your local SHIP, visit [ShipTACenter.org](https://www.shipcenter.org) or call 1-877-839-2675.

YOU PAY	YOU OR YOUR MEDIGAP PLAN PAY		Most Medigap plans cover ALL of the 20%^d
Medicare Part B + Medigap monthly Premium?	Annual Deductible?	20% of medication and infusion costs ^d	
Medicare Part B monthly premium: \$ 144^a + Medigap monthly premium: \$ _____ Premiums do not count towards your out-of-pocket limit	Medicare Part B annual deductible: \$ 185^b Is this deductible covered by the Medigap plan? ^c <input type="checkbox"/> Yes <input type="checkbox"/> No Deductible with Medigap plan ^c : \$ _____ Medigap Plans C and F fully cover Medicare Part B deductible (Deductible = \$0)^c	Are all of the 20% Medicare Part B costs covered by the Medigap plan? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Medigap plan have an out-of-pocket limit? <input type="checkbox"/> Yes <input type="checkbox"/> No Out-of-pocket limit: \$ _____ Medigap Plans A-G and M-N pay 20% and you pay 0%^d	
			With a Medigap plan , your out-of-pocket costs may be as low as \$0^{c,d}
Full year			

^a Medicare Part B premium estimated for 2020. Check [Medicare.gov](https://www.medicare.gov) for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

^b 2019 Medicare Part B deductible; 2020 deductible will be released in 4th quarter of 2019. Check [Medicare.gov](https://www.medicare.gov) for updates.

^c 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](https://www.medicare.gov) for more information.

^d 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](https://www.medicare.gov) for more information.

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 medications given by a healthcare professional
May also cover prescriptions including medications you take at home

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

YOU PAY			Medicare Advantage Plan pays remaining medication and treatment costs ^b
Monthly Premium? ^a	Annual Deductible? ^a	Co-pay or co-insurance? ^a	
\$ _____ Does not count towards your out-of-pocket maximum	\$ _____	Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Is your infusion administration covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	Consider your out-of-pocket costs when selecting a Medicare Advantage plan. 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			

^a Check your plan – premiums and out-of-pocket costs vary by plan.

^b 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 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](https://www.Medicare.gov/MedicareCoverageOptions) to compare your Medicare options and find the right coverage for you!



Need help?

833-ERLEADA (833-375-3232)
855-ZYTIGA-1 (855-998-4421)
844-55DARZA (844-553-2792)
 Monday–Friday, 8:00 AM–8:00 PM ET

Please read the full Prescribing Information and Patient Information for [ERLEADA](#)[®], [ZYTIGA](#)[®], and [DARZALEX](#)[®], and discuss any questions you have with your doctor.



Medicare Prescription Drug Plan (Part D)

Typically covers prescription medications, including medications you take at home

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

		Initial coverage phase	Coverage gap	Catastrophic coverage
YOU PAY				
Monthly Premium? ^a	Annual Deductible? ^a	25% - 33% of medication costs ^b	25% of medication costs	5% of medication costs
		Medicare pays up to 75%	Janssen pays 70%, Medicare pays 5%	Medicare pays 95%
\$ _____ ^a	\$ _____ ^a	25% - 33% ^b of medication costs up to \$4,020 minus deductible: \$ _____	25% of medication costs between \$4,020 and \$6,350: \$ 583	5% of medication costs above \$6,350: \$ _____ ^d
Full year				

^a Check your plan – premiums and deductibles vary by plan. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part D.

^b Co-insurance for specialty medication may be up to 33% in plans that do not have a deductible.

^c \$6,350 includes your out-of-pocket costs PLUS contributions from Medicare and Janssen.

^d Based on the total annual cost of your medications.

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](https://www.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](https://www.JanssenCarePath.com/MedicareExtraHelp).

Other resources

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF) 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 JJPAF program specialist at 800-652-6227 (Monday–Friday, 9:00 AM–6:00 PM ET) or visit the foundation website at [JJPAF.org](https://www.JJPAF.org).

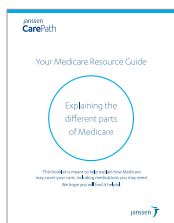
Need more information on how to use this Guide? Call Janssen CarePath at:
833-ERLEADA (833-375-3232), **855-ZYTIGA-1** (855-998-4421), or **844-55DARZA** (844-553-2792).

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

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

Prescription Benefit

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



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Make sure your health insurance plan covers your Janssen medicine in 2020

Call your health insurance plan to get the answers you need to evaluate your options:

- Annual health insurance plan premium?
- Annual deductible?
- Co-pay or co-insurance?
- Out-of-pocket maximum?
- Healthcare providers participate in plan?
- Janssen 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.

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](https://www.JanssenCarePath.com)



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