

2018 Annual Enrollment

October 16 through November 3, 2017

October 2017

What Annual Enrollment Means to You

Johnson & Johnson continues to invest in the health of our retirees—by offering comprehensive, quality health care options at an affordable cost. Annual Enrollment is your opportunity to choose the coverage that is best for you and your family.

Be sure to take time this Annual Enrollment—**October 16 to November 3**—to review your coverage and make changes, if needed, for next year.

Annual Enrollment: October 16 – November 3

If you have questions about Annual Enrollment:

- Visit the *For Your Benefit (FYB) Website*: www.resources.hewitt.com/jnjbsc (accessible via Google Chrome or Internet Explorer 11)
- Or call the *Benefit Service Center (BSC)*: 1-800-565-0122
During Annual Enrollment, representatives are available from 9:00 a.m. to 8:00 p.m., Eastern Time, Monday through Friday.

***FYB* Login Information**

You will need your user ID and password for the *FYB Website* to enroll. If you have forgotten this information, select the *Forgot User ID or Password* link on the *FYB* login screen, or call the BSC and follow the prompt for Password Management.

A temporary password will be sent to your email or home address on file. Be sure to make your request in time to receive the information and enroll by November 3.

5 Easy Steps to Take Before November 3

Be sure to take action for Annual Enrollment 2018.

1. **Learn what's new** for 2018; see pages 3 and 4.
2. **Review the UnitedHealthcare® Group Medicare Advantage PPO 2018 Annual Notice of Change and Evidence of Coverage** that you received from UnitedHealthcare in October.
3. Visit the *FYB Website* to **review your current Dental Plan and Vision Plan coverage**. Even if you haven't had a life status change since the last enrollment period, take a close look at your current coverage to be sure it's still the best fit for your situation.
4. **Confirm your covered dependents** to be sure appropriate family members will have coverage.
5. **Visit the *FYB Website* > *Action Needed!*** to enroll online. Click *Complete Enrollment* to process your elections.

Important

Recent legislation designed to protect you from fraud requires medical insurance providers to remove Social Security numbers from Medicare cards.

To comply with this mandate, **the Centers for Medicare & Medicaid Services (CMS) will send you a new Medicare ID card between April 1, 2018 and April 1, 2019.**

Your new card will include your Medicare Beneficiary Identifier (MBI), a unique personal identification number.

You will receive more information as details become available.

Check your elections for accuracy. You have until November 3 to finalize your elections. The coverage you elect will be effective on January 1, 2018.

During the enrollment process, if you are asked to verify a dependent's eligibility, be sure to provide the documentation requested, or that dependent will not have coverage for 2018.

What If You Don't Enroll?

*If you are currently covered under the UnitedHealthcare Group Medicare Advantage PPO and the Express Scripts Medicare Prescription Drug Plan (PDP), your coverage will **automatically** continue for 2018.*

If you do not make an active *Dental Plan* or *Vision Plan* election during Annual Enrollment, you will automatically be enrolled into the option you were enrolled in for 2017 at the same coverage level you have now.

Reminder

You will receive an Enrollment Worksheet from the Benefit Service Center that shows your current Medical, Dental, and Vision coverage, as well as dependent coverage, if any.

What If You Want to Disenroll from Company-Sponsored Medical Coverage?

You have the option of disenrolling from Company-sponsored coverage under the UnitedHealthcare Group Medicare Advantage PPO. However:

- You will lose your prescription drug coverage, as well as any medical and prescription drug coverage for your dependents, and
- You may not be able to re-enroll in Company-sponsored coverage for yourself or your dependents.

You also have the option to disenroll yourself and/or your dependent(s) from Company-sponsored coverage under the Express Scripts Medicare PDP. As long as you keep coverage under the UnitedHealthcare Group Medicare Advantage PPO, you can re-enroll in the Express Scripts Medicare PDP in the future. However, if you enroll in a different Part D plan, you may lose your medical coverage.

Because this is such an important decision, if you are thinking of disenrolling from Company-sponsored medical or prescription drug coverage, please contact the Benefit Service Center at 1-800-565-0122 to make sure you understand the process and consequences.

Coverage for 2018

Contributions

Johnson & Johnson continues to pay the majority of the cost of retiree health care coverage. However, costs have increased, which means increased dental and vision costs for both the Company and you. Some retirees may also see a change in contributions for medical coverage.

Check your Health Plan Comparison Chart on the *FYB Website* for your medical, dental and vision contributions.

Medical Plan

There are *no changes* to the deductible and out-of-pocket maximum under the UnitedHealthcare Group Medicare Advantage PPO. For the Express Scripts Medicare Prescription Drug Plan, the minimum and maximum amount you pay for prescription drugs are increasing in 2018.

	Minimum	Maximum
Retail (30-day supply)	\$10	\$125
Home delivery (90-day supply)	\$20	\$125

Dental Plan

Good news! Beginning in 2018, benefits under the Aetna Dental PPO are increasing to include 50% coverage for implants after you meet your annual deductible.

There are *no changes* to the Vital Savings by Aetna Discount Plan.

Vision Plan

Good news! Starting January 1, an annual supply (as defined by the manufacturer's guidelines) of contact lenses marketed/manufactured by Johnson & Johnson will be covered at 100%, up to the manufacturer's suggested retail price (MSRP), **at any provider.**

An annual supply of Johnson & Johnson contact lenses continues to be covered at 100% when ordered through ContactsDirect at www.contactsdirect.com/jnj.

Did You Know?

Coverage under the Vision Plan includes a hearing benefit too: 40% discount off hearing exams and a low-price guarantee on discounted hearing aids when using Amplifon Hearing Health Care network providers.

Legal Insurance

ARAG® Legal Insurance pays 100% of network attorney fees for most covered legal matters. If you elect this coverage, you also have access to online tools and educational resources.

Good news! As of January 1, 2018, Legal Insurance coverage is being expanded—at no additional cost to you. Added services include:

- Credit records correction
- State and local tax audit and collection defense
- Property tax assessment
- Personal tax advice from tax specialists

Annual Enrollment is the only time you can enroll in the Legal Insurance Plan for 2018—even if you have a qualified life event during the year.

Enroll by visiting Retiree Connection (www.jnjretirees.com) and choosing the ARAG link or by calling ARAG at 1-800-901-7906.

For More Info

Visit www.AddedBenefitsjj.com for more information on the new BenefitHub, as well as Group Auto and Home Insurance and Pet Insurance.

BenefitHub Discount Program

New! BenefitHub provides access to valuable discounts on items such as:

- Hotels, car rental, and vacation packages
- Tickets to movies, concerts, and sporting events

- Local restaurants, gyms, and shops
- TVs, computers, smartphones, and other electronics
- Apparel, shoes, and accessories

The BenefitHub also comes with a cashback rewards feature where you can earn 2% to 20% cash back on nearly all purchases. Your cash back will accrue in your account and is sent directly to you when redeemed.

Retiree Connection

Be sure to visit the Retiree Connection website—provided by the Company to help you reconnect with colleagues, stay up to date on the latest Johnson & Johnson news, and take advantage of everything available to you as a retiree.

Visit www.jnjretirees.com to learn more about:

- J&J Twitter
- Latest Company news and information
- MyStore: a quick and convenient way to shop from home and save on your favorite Johnson & Johnson brands
- Health and wellness tips
- Special discounts
 - Gym and fitness
 - Vehicle Purchase Program
 - Cultural/museums
 - Art update
- Links to benefit plan information

The Company offers a wide array of services and programs that provide valuable support for our retirees. We encourage you to take advantage of the resources and programs offered to you and your family.

Special Annual Enrollment Notice

Joint Notice of Privacy Practices

In accordance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), we previously furnished you with a copy of the *Joint Notice of Privacy Practices*. This document describes certain rules that we follow to safeguard the privacy of your personal information under our health plans. To access the notice, log on to the *FYB Website*.

Contact Information

	SERVICE ADMINISTRATOR	PHONE NUMBER	WEB
Added Benefits (BenefitHub, Group Auto and Home, Pet Insurance)	Added Benefits	1-888-332-4134	www.AddedBenefitsJJ.com
Benefit Service Center		1-800-565-0122	www.resources.hewitt.com/jnjbsc
Dental: Aetna Dental PPO Plan	Aetna	1-877-512-0363	www.aetna.com
Dental: Vital Savings by Aetna Discount Plan	Aetna	1-888-238-4825	www.vitalsavingsbyaetna.com
Enrollment or Eligibility	Benefit Service Center	1-800-565-0122	www.resources.hewitt.com/jnjbsc
Medicare		1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048	www.medicare.gov
Prescription Drug Coverage	Express Scripts	1-877-891-1143 TTY: 1-800-716-3231	www.Express-Scripts.com/jnj
Social Security		1-800-772-1213 TTY: 1-800-325-0778	www.socialsecurity.gov
United Healthcare Group Medicare Advantage PPO	United Healthcare	1-866-868-0511, TTY 711	www.UHCretiree.com/jnj
Vision Plan	EyeMed ContactsDirect	1-866-414-2064	www.eyemedvisioncare.com/jnj www.ContactsDirect.com/jnj
FYB Website			www.resources.hewitt.com/jnjbsc

This document summarizes information about your benefits and coverage changes for 2018. A more complete description of these plans is contained in the official Plan Documents. If there is a discrepancy in wording between the Plan Documents and this document, the wording in the Plan Documents will govern. The Company reserves the right to amend, modify, revoke, or terminate these plans, in whole or in part, at any time, with or without notice. These plans may be amended by or pursuant to a resolution adopted by the Pension & Benefits Committee or by such other means as the Pension & Benefits Committee deems appropriate.

This document is merely a summary of the benefits provided. It does not constitute a summary plan description (SPD), summary of material modifications (SMM), or formal plan document. In the event of a conflict between this guide and a formal plan document, the plan document shall govern.