

COVID-19 Retiree benefit updates from our service administrators

Considering the uncertainty surrounding COVID-19, Johnson & Johnson benefit service administrators in the US have established additional support measures to ensure our retirees have access to essential health, wellness and financial resources. This document contains information on how to best leverage such resources. Please refer to it often on the [For Your Benefit](#) website, as it will be updated periodically to provide you with the latest information.

Plans	Service Administrators	Telephone Numbers	Websites	Updates
Johnson & Johnson Benefit Service Center (BSC)	Alight	1-800-565-0122	http://digital.alight.com/jnjbsc	<p>The BSC is experiencing high call volume. Please consider using the FYB website where you may:</p> <ul style="list-style-type: none"> • Web chat with representatives Monday through Friday from 9 am – 5 pm ET. • Leverage the <i>Submit a Request</i> feature to ask individual questions anytime day or night. A response will be provided via email.
Help Line for Emotional Support	Optum	1-866-342-6892	https://www.liveandworkwell.com/en/public/custom/covid19.html	<p>In a stressful time, it can be hard to cope. Talking to someone may help you feel better. Here are some ways to connect and take care of yourself.</p> <ul style="list-style-type: none"> • Our free 24/7 emotional support line is here for you to call at 1-866-342-6892. This Optum Help Line is staffed by professionally trained mental

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				<p>health experts. It is free of charge and open to anyone.</p> <ul style="list-style-type: none"> • A free on-demand emotional support mobile app called Sanvello, is available to help you cope with stress, anxiety and depression during the COVID-19 pandemic.
<p>Health Reimbursement Account (HRA) and Health Savings Account (HSA)</p>	<p>HSA: Bank of America</p> <p>HRA: Aetna Health Plans</p>	<p>1-800-615-0317</p> <p>Refer to the Member Services number on the back of your ID card</p>	<p>www.myhealth.bankofamerica.com</p> <p>www.aetna.com</p>	<p>The Coronavirus Aid, Relief, and Economic Security (CARES) Act, is a package of relief measures in response to the COVID-19 pandemic. Within the bill, the following section may benefit HSA and HRA account holders:</p> <p>Section 3702: Over-the-counter (OTC) Drugs and Medicines without Prescription which includes the following provisions for expenses incurred after December 31, 2019:</p> <ol style="list-style-type: none"> i. This law allows the use Health Savings Account (HSA), Health Reimbursement Arrangements (HRA) and Flexible Spending Accounts (FSA) funds to purchase over-the-counter (OTC) drugs and medicines, including those needed in quarantine and social distancing, without a prescription from a physician. ii. This law also adds feminine hygiene products to the list of eligible over-the-counter items.

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Investments	Fidelity	1-800-343-3548	Fidelity.com	https://www.fidelity.com/go/covid-19-updates Resources include: <ul style="list-style-type: none"> • Answers to common questions, • A virtual assistant to ask a question • Toll-free number 1-800-343-3548 (there may be long wait times)
Medical Plans	Aetna Health Plans (For families with both Medicare and non-Medicare health plan members)	Refer to the Member Services number on the back of your ID card	www.aetna.com	<p>7/20/20 Update: Telemedicine visits (non-Teladoc) All in-network providers offering medical and behavioral health video visits will be covered at 100% for any diagnosis through December 31, 2020. This includes both live video conferencing and telephone-only telemedicine services.</p> <p>Out-of-network visits are covered per the medical plan provisions. Refer to the terms of your plan for coverage details.</p> <p>NEW: The new Aetna Provider Directory on www.aetna.com allows members to filter searches on providers providing telemedicine services.</p> <p>Telemedicine visits (Teladoc) The Teladoc service provides telemedicine advice by physicians for COVID-19 related symptoms. This is a supplemental service and does not replace your existing medical, supplemental medical or social medical benefits.</p>

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Aetna members have a \$0 copay for any diagnosis including behavioral health **through December 31, 2020**. The policy holder and all covered dependents are eligible for this service. Call 1-855-TELADOC® (835-2362), visit <https://member.teladoc.com/aetna> or download the Teladoc app.

COVID-19 testing & treatment

7/16/20 Update: The [Aetna.com/TimeForCare](https://www.aetna.com/TimeForCare) website offers information on the importance of ongoing care, especially for behavioral health, chronic conditions, and maternity. There are also questions to ask your doctor as you prepare for an in-person visit or consider telemedicine options.

5/7/20 Update: Aetna will waive the costs associated with COVID-19 testing and telemedicine. As of March 6, 2020, **all inpatient/outpatient medical treatment for COVID-19 will be covered at 100% under the Aetna Medical Plans through December 31, 2020.**

Aetna Resources:

- [Extra benefits to help you](#)
- [Coping with Coronavirus Fears](#)

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	Aetna – Dental	1-877-512-0363	www.aetna.com	<p>7/22/20 Update: The Dental PPO plans will waive the 2020 preventive visit requirement that would increase coinsurance for the 2021 plan year.</p> <p>5/7/20 Update: During the COVID-19 pandemic, Aetna is covering emergency dental exams at 100%, in- or out-of-network, to ensure members have access to care while offices are closed. These can be done in office or via tele-dentistry.</p>
	UnitedHealthcare	Refer to the Member Services number on the back of your ID card	UHCRetiree.com	<p>UnitedHealthcare is expanding access to care, support and resources to help you navigate through this unprecedented time.</p> <p>6/8/20 Update: UnitedHealthcare will waive costs for COVID-19 testing ordered by a health care provider and rendered at approved locations in accordance with CDC guidelines through July 24, 2020.</p> <p>UnitedHealthcare has partnered with Let’s Get Checked to offer At Home COVID-19 Test Kits. This at-home test kit is FDA approved and will be offered to members after being screened by a clinician and deemed symptomatic or high risk.</p> <p>5/7/20 Update: All cost sharing (copays/coinsurance/deductibles) for specialist and primary care physician office visits will be waived at least through the end of September for Medicare Advantage members. Additionally, UHC will provide masks/gloves to retirees during open enrollment in the Fall.</p>

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				<p>Cost sharing waived for COVID-19 tests and testing-related visits:</p> <ul style="list-style-type: none"> • UnitedHealthcare will waive costs for COVID-19 testing ordered by a health care provider and rendered at approved locations in accordance with CDC guidelines. • Copays, coinsurance and deductibles for visits associated with COVID-19 testing will be waived, whether the care is received in a physician's office, an urgent care center, an emergency department or via a virtual or telehealth visit. • If a COVID-19 test is ordered, any member cost-share will be waived for services associated with the test, lab, and visit. <p>Telehealth Access telehealth services in two ways:</p> <ul style="list-style-type: none"> • Designated Telehealth Partners – Member cost share for virtual visits with Doctor On Demand, Teladoc and Amwell will be waived through June 18, 2020. • Expanded Provider Telehealth Access – Through June 18, 2020, eligible medical providers who have the ability, can connect with patients through live video conferencing. Except for the COVID-19 waiver of cost-sharing for testing related visits, benefits will be processed in accordance with the member's plan.

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				<p>Online Resources</p> <p>UnitedHealthcare is there to help support you online and on the phone. Visit UHCRetiree.com to access these helpful resources:</p> <ul style="list-style-type: none"> • The latest Renew Magazine • Brain Games and Fitbit Community • Health Videos • Recipes • Fitness • Optum Help Line for Emotional Support
<p>Prescription Drugs</p>	<p>Express Scripts (ESI) Personalized online prescription ordering</p>	<p>Express Scripts (Non-Medicare) 1-866-713-7779</p> <p>Express Scripts (Medicare) 1-877-891-1143</p>	<p>www.express-scripts.com/jnj</p> <p><i>ESI Mobile App</i> Access the ESI mobile app using the same credentials as the member website.</p>	<ul style="list-style-type: none"> • Receive up to a 90-days' supply of most medications without leaving the house • Receive Free Standard Shipping • Access a pharmacist 24/7 • Refill when down to 25-35% of the current supply • Order refills and transfer existing retail refills to home delivery on the member website, mobile app, or by calling ESI Member Services <p>To request a transfer of your current eligible refills to home delivery, log onto the ESI website and click on the <i>Pharmacy Options</i> link. You can also transfer refills via the ESI mobile app by clicking on the <i>Choose Delivery</i> option.</p>

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Member Services is available 24/7 to have a representative assist you with questions you may have and transferring any eligible refills to home delivery.

<p>Savings Plan (401k)</p>			<p>http://digital.alight.com/jnjbsc</p>	<p>4/28/20 Update: The Coronavirus Aid, Relief, and Economic Security (CARES) Act was recently passed and offers financial relief to individuals impacted by COVID-19. For eligibility requirements and updates to your retirement benefits, please refer to the CARES Act Retirement Benefits Relief Summary.</p> <p>Find your personalized J&J Savings Plan 401(k) information on the For Your Benefit website.</p>
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<p>Tax Relief</p>	<p>Internal Revenue Service (IRS)</p>		<p>https://www.irs.gov/</p>	<p>The IRS recently issued Notice 2020-18, which delays the federal income tax filing and payment deadlines for individuals, corporations, and others from April 15 to July 15.</p> <p>There are also tax relief related to distributions for retirement plans. Individuals who took distributions in 2019 for which they owe the 10 percent additional tax penalty (that is, they took a distribution and they were under the age of 59 ½, and no exception applies), would ordinarily have had to pay that additional tax penalty by April 15, 2020. However, because the IRS has extended the filing and payment date for federal income taxes, the 10 percent additional tax penalty payment is also extended.</p>
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Vision Care	EyeMed Vision Care Plan Contacts Direct	1-866-414-2064	www.eyemedvisioncare.com/jnj www.ContactsDirect.com/jnj	<p>To learn more, please refer to the Filing and Payment Deadlines Questions and answers on IRS.gov.</p> <p>You have multiple online options to obtain prescription eyewear and contact lenses using your EyeMed benefits if you have a valid prescription (within the last 24 months for eyewear and within the last 12 months for contact lenses). Refer to the link below to access EyeMed’s COVID-19 Member Frequently Asked Questions.</p> <p>https://eyemed.com/en-us/coronavirus</p> <p>Provider search locator COVID-19 notice: Providers may have reduced hours or temporarily closed their offices. Please contact your provider directly before visiting or call the number on your ID card if you need assistance. There are no in-home solutions for eye exams. At this point in time, telehealth exams for eye health still require an office visit and are available in very few locations.</p>

This communication summarizes information about your benefits. 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. This document supports the terms and provisions of the collective bargaining agreement. Where applicable, Johnson & Johnson reserves the right to amend the Summary Plan Description (SPD) to maintain compliance with ERISA and the collective bargaining agreement. 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. When benefit changes occur under one or more of these plans, the Company will provide you with a revised version of the SPD or a Summary of Material Modifications (SMM). A communication, including annual enrollment materials, that describes material changes to benefits under one or more of these plans will be considered an SMM for the plan(s).