



# Welcome to the Johnson & Johnson benefit guide

**We care for your physical, mental, emotional, and financial health to create a world of well-being. But creating a healthier world begins with caring for ourselves.**

This Benefits Guide provides information about the Johnson & Johnson benefit plans for employees in Canada. You will find information on our diverse portfolio of offerings that are designed to support every aspect of your health and well-being.

You have an opportunity to make changes to your benefit selections each year during annual enrollment. Your benefit selections are effective for the entire benefit year — July 1 to June 30 — unless you have an eligible life event like getting married, divorced or having a baby.



**Take a few minutes to review the information in this guide.**

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# About the plan

Our flexible benefit plans have been designed to provide enhanced coverage and protection for not only your physical health, but also your mental, emotional, and financial well-being. We hope you take the opportunity to tailor your plans to fit your individual needs and priorities.

## Here's how it works

Your benefit is made up of:

### Automatic basic coverage

A base level of protection for all employees.

★ Fully paid by Johnson & Johnson!



#### Basic employee Life insurance

- 1 times your **benefit earnings**, rounded to the nearest \$1,000
- If your benefit earnings exceed \$850k then you can receive up to \$1.5 million of Basic Life insurance with evidence of insurability



#### Basic employee Accidental Death & Dismemberment (AD&D) insurance

- 3 times your benefit earnings, rounded to the nearest \$1,000



#### Short-Term Disability insurance

- A percentage of your base salary, based on your length of service, for up to 26 weeks, payable upon approved leave



#### Basic Long-Term Disability insurance

- 50% of pre-disability monthly benefit earnings



### Flexible coverage options

Choice: so you can be sure you're protected.

★ Johnson & Johnson gives you flex credits to help pay for these options!

#### Fully or partially covered through Johnson & Johnson provided flex credits



Extended medical care



Dental care



Health care spending account (HCSA)

#### Covered through payroll deductions



Optional Life insurance



Optional Accidental Death & Dismemberment (AD&D) insurance



Optional Long-Term Disability (LTD) insurance

More information about flexible benefit options is on the next page.

#### BENEFIT EARNINGS:

- Annual base salary
- Annual Performance Bonuses
- Lump-sum merit awards
- Sales bonuses/commissions

**Important!** You have exactly 548 days from the service date to submit your Proof of Claim to Sun Life for medical and dental services. To learn more, visit [mysunlife.ca](https://mysunlife.ca) or call 1-800-361-6212 to speak to a Sun Life representative.



# Flexible benefit options

You have a number of flexible benefit options to choose from so you can create the perfect plan for what matters most to you.

## Extended medical care and dental care

There are three coverage levels under each category:



### 1. Employee (you only)

You can pick this level of coverage even if you have an eligible spouse and/or child.



### 2. Employee + 1 (you + one dependent)

The dependent can be your eligible spouse or your only (one) child.



### 3. Employee + 2 or more (you + more than one dependent)

This could be you, your eligible spouse, and one or more dependent children. It could also be just you and two or more dependent children.

There are four coverage options:

Option 1 – Opt-out

#### Fully covered by flex credits

Option 2 – Basic coverage  
(default coverage at no cost to you)

#### Partially covered by flex credits. Remaining cost covered through payroll deductions.

Option 3 – Intermediate coverage

Option 4 – Enhanced coverage



## Optional Life insurance



### For you

- Coverage is available in \$10,000 increments, up to a maximum of \$1 million
- Evidence of insurability is required on all amounts



### For your spouse

- Coverage is available in \$10,000 increments, up to a maximum of \$500,000
- Evidence of insurability is required on all amounts



### For your dependent children

- Coverage is available in \$5,000 increments, up to a maximum of \$25,000
- Evidence of insurability is not required

# Flexible benefit options (CONTINUED)

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## Optional Accidental Death & Dismemberment (AD&D) insurance



### For you

- **Option 1:** 24-hour basic coverage on or off the job, three times your benefit earnings up to \$1.2 million
- **Option 2:** Coverage is available in \$5,000 increments (you must also purchase option 1 with this coverage), up to a maximum of the lesser of your basic coverage amount or \$500,000. Option 1 and Option 2 combined with your basic AD&D benefit cannot exceed \$2 million.



### For your spouse

- Coverage is available in \$5,000 increments, up to a maximum of \$100,000



### For your dependent children

- \$10,000 coverage per child

Evidence of insurability is **not** required under any option.

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## Optional Long-Term Disability (LTD) insurance

You can increase your LTD coverage through a “buy-up” option, meaning you pay the difference between the basic and premium coverage. Johnson & Johnson continues to pay your basic LTD premiums.

- Buy-up option coverage is 66<sup>2</sup>/<sub>3</sub>% of benefit earnings
  - The maximum monthly LTD benefit is \$15,000 per month
  - Both LTD options provide you with taxable income if you become disabled
  - Evidence of insurability is required
- 



## Health Care Spending Account (HCSA)

You can direct excess flex credits to your HCSA to help pay for eligible medical and dental expenses not covered by:

- Your provincial health plan
- Your Johnson & Johnson benefit plan, including deductibles and co-insurance
- Your spouse's benefit plan (if applicable)

Keep in mind you can also use your HCSA to cover the cost of medical and dental expenses in excess of your covered maximums.

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For complete details about what's covered under each option, please visit the [For Your Benefit portal](#) and go to **Benefits & Health > My Benefits Plan**.

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# Understanding flex credits

Each year, Johnson & Johnson contributes to the cost of your benefit by:

- Paying for your automatic basic coverage

**AND**

- Providing you with flex credits – money you can use to help cover the cost of your flexible benefit coverage options

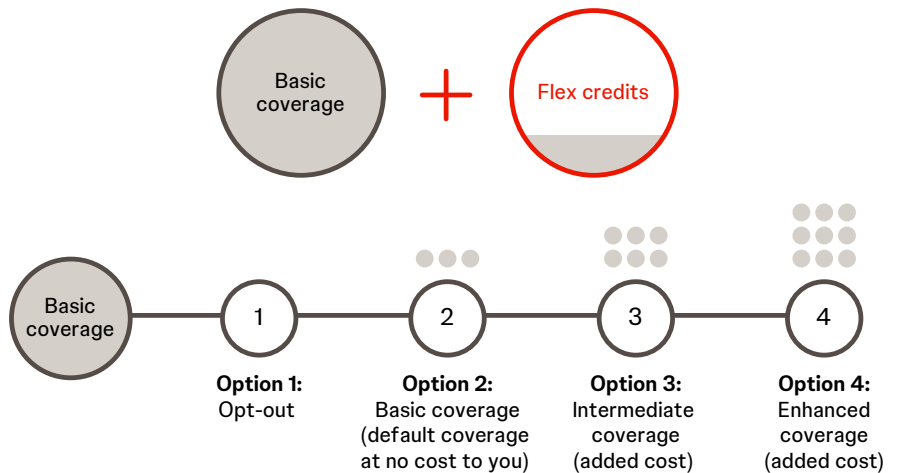
You receive flex credits based on two components:

- 0.15% of your benefit earnings

**PLUS**

- Your coverage status – in other words, whether you choose to opt out, cover just yourself, or cover yourself and your family

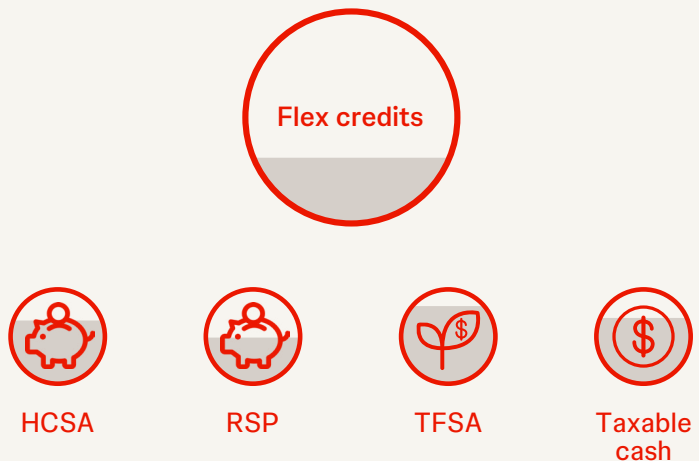
You use flex credits to pay for extended medical care and dental care coverage. The higher the option you choose, the more flex credits you will use.



As you choose the coverage that suits your needs, flex credits are automatically applied to cover the cost.

Make sure to hit the “Recalculate” button to see an accurate snapshot of how many flex credits you have left, and/or the payroll deductions required to cover your benefit if you run out of flex credits.

If you have flex credits left over after selecting your coverage options, you can put them in your Health Care Spending Account (HCSA), your Group RSP account or your Tax-Free Savings Account (TFSA) or take them as taxable cash.



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# Choosing the right options

## Option 1

**Option 1** means you're "opting out" of coverage. This is typically only chosen by employees who have enhanced coverage somewhere else, such as through a spouse's plan.

If you choose option 1, this will free up flex credits that you can deposit to your Health Care Spending Account, Group RSP or Tax-Free Savings Account, or take as taxable cash.

## Option 2

**Option 2** provides basic coverage and is fully covered by the flex credits that Johnson & Johnson provides you. This option may be suitable if you have:

- Minimal health and dental expenses
- Coverage through another plan (such as your spouse's) and you can coordinate benefits between the two plans

If you choose option 2, this will free up flex credits that you can deposit to your Health Care Spending Account, Group RSP or Tax-Free Savings Account, or take as taxable cash.

## Option 3

**Option 3** offers intermediate coverage.

This is a good option for many. Even for those with relatively few expenses, this option offers peace of mind in case you and/or your family encounter any unexpected health expenses.

If you choose this option, you will pay a portion of the increased cost through regular payroll deductions.

## Option 4

**Option 4** provides enhanced coverage, for employees with greater health expenses. If you choose this option, you will pay a portion of the increased cost through regular payroll deductions.

The benefit plan has options for **everyone**.



# Choosing the right options (CONTINUED)

At Johnson & Johnson, we embrace a simple yet powerful belief: when you feel better, you perform better — in every aspect of your life. As you start making your benefit choices, think about what type of coverage you and your family might need. Consider if you have some upcoming expenses like new eyeglasses or braces for one of your kids.

**Not sure what options suit you best? Are you more like Ashley, Scott or Mary?**



**Ashley**

- Single
- No dependents
- Doesn't own any property



**Scott**

- Married to a self-employed partner who does not have a benefit plan
- One dependent teenage daughter
- Has a mortgage on current home



**Mary**

- Married to a partner with a benefit plan
- Planning to retire in the next three to five years
- Owns her home mortgage-free

 **If you are like Ashley, Scott, or Mary, go to the next page!**



**Can't relate? The "Help me decide" tool gives customized support!**

The "Help me decide" feature on the enrollment tool estimates your out-of-pocket medical and dental expenses.

All you need to do is provide basic information about your expected expenses and the tool does the rest of the work. If you don't have that information handy, the tool can provide estimates for typical usage. Access this feature on the enrollment tool.

# Choosing the right options (CONTINUED)

## Extended medical care

Ashley	Scott	Mary
<p>Since Ashley has very few medical expenses, she chooses option 2 for extended medical coverage. This option ensures that she has coverage, but also leaves her with some extra flex credits.</p> <p>If Ashley wants increased coverage under the extended medical care plan, she may also consider option 3, which she will have to pay a portion of the increased cost through direct payroll deductions. Under this option, she wouldn't have any flex credits remaining.</p>	<p>Scott and his family have a number of prescriptions to fill throughout the year. Both his partner and his daughter wear glasses. He chooses option 4 for extended medical coverage to help with these expenses.</p> <p>If Scott doesn't want to contribute to option 4 coverage, he may also consider option 3, which he will have to pay a portion of the increased cost through direct payroll deductions.</p>	<p>Mary is getting closer to retirement and is concerned about having good coverage in case anything unexpected happens. She chooses option 3 for extended medical care because it offers intermediate coverage.</p> <p>If Mary's partner's benefit plan offers good coverage, she may also consider option 2. This option would leave Mary with extra flex credits to direct to other components of the plan.</p>

## Dental care

Ashley	Scott	Mary
<p>Ashley uses her dental care plan for check-ups and cleanings, so she chooses option 2. This option ensures that she has coverage, but also leaves her with some extra flex credits.</p> <p>If Ashley wants increased coverage under the dental care plan, she may also consider option 3, which she will have to pay a portion of the increased cost through direct payroll deductions. Under this option, she wouldn't have any flex credits remaining.</p>	<p>In addition to Scott and his family's regular check-ups and cleanings, his daughter also needs braces this year. With that in mind, he chooses option 4 for dental care.</p> <p>If Scott prefers to pay for his daughter's braces out-of-pocket instead of contributing to option 4, he may also consider option 3, which he will have to pay a portion of the increased cost through direct payroll deductions.</p>	<p>Mary and her partner typically use the dental care plan for check-ups and cleanings only, so she chooses option 2. This option ensures that they have coverage, but also leaves Mary with some extra flex credits.</p> <p>If Mary wants increased coverage for herself and her partner under the dental care plan, she may also consider option 3, which she will have to pay a portion of the increased cost through direct payroll deductions. Under this option, she wouldn't have any flex credits remaining.</p>



# Choosing the right options (CONTINUED)



## Optional insurances (Life, AD&D, LTD)

Ashley	Scott	Mary
<p>Since Ashley is young, healthy, has no dependents, and doesn't own any property, she decides not to purchase any optional insurance. She believes that the basic insurance provided by Johnson &amp; Johnson is enough for her current situation.</p> <p>If Ashley wants increased protection, she may also consider some optional coverage for either Life, AD&amp;D or LTD insurance.</p>	<p>With two dependents and a mortgage, Scott decides to get optional insurance coverage. He elects Life insurance for himself, his partner and his daughter. With increased Life insurance, Scott believes that he's protected, so he sticks with the basic Johnson &amp; Johnson provided AD&amp;D and LTD insurance coverage.</p> <p>If Scott wants increased protection, he may also consider some optional coverage for either AD&amp;D or LTD insurance.</p>	<p>Mary and her partner are mortgage-free and their two adult children no longer depend on them, so Mary decides that she doesn't need Optional Life or AD&amp;D insurance. Mary does, however, want to be sure she's protected in case of a prolonged illness, so she decides to increase her LTD insurance with the "buy-up" option.</p> <p>If Mary wants increased protection, she may also consider some optional coverage for either Life or AD&amp;D insurance.</p>



## Extra flex credits

Ashley	Scott	Mary
<p>Ashley has flex credits left over since she chose option 2 for both extended medical and dental care. Since she wears contacts and glasses, she decides to direct all her remaining flex credits to her HCSA to help cover those expenses.</p> <p>If Ashley wants an easy way to boost her savings, she may also consider moving some of her extra flex credits to the Group RSP.</p>	<p>Scott does not have any flex credits left over since he chose option 4 for both extended medical and dental care.</p>	<p>Mary has some flex credits left over since she chose option 2 for dental care. Since Mary feels adequately covered under the plan and is getting closer to retirement, she directs her remaining flex credits to her Group RSP account.</p> <p>If Mary feels she has adequate retirement savings, she may also consider directing her extra flex credits to her HCSA for increased benefit coverage.</p>

# Enrollment made simple

When you join the Johnson & Johnson benefit plan (and each year after) you will get to choose your benefits using our enrollment tool – which you can access through the For Your Benefit portal.

**There are a few simple screens you will need to go through:**

**1 Confirm** whom you want to cover – just yourself, or yourself and any dependents. Your dependents will receive the same extended medical care and dental care coverage options that you choose for yourself.

**2 Choose** your benefits.

**Family**

Q Your employer has provided us your information for your benefit enrollment.

Please review your family members currently on file. You may add, update or remove family members if the information displayed is not accurate. Family members must be listed below in order to be eligible for medical and/or dental coverage.

Please contact the For Your Benefit Help Centre by phone at 1-866-769-8521 if your child is over age 21 and is eligible for continued coverage under the plan as a disabled dependent.

Name	Relationship	Date of Birth	Action
John Doe	Myself	Apr 25, 1970	<a href="#">View Details</a>
Jane Doe	Spouse	Apr 18, 1970	<a href="#">View Details</a>
Jack Doe	Child	Jul 5, 2000	<a href="#">View Details</a>

**Extended Medical Care**

**Important information**

**Extended Medical Care**

If you used the **Help me decide** tool to assist you in making your choices, it is important to note that this tool is provided for information purposes only and is not meant to offer advice. Information used by the tool is based on national averages for usage and cost of services, adjusted for age, gender, and geography. The decision tool provides estimates only – costs and your associated cost share will vary based on actual usage of the services consumed.

You and your family's basic medical needs are covered by your provincial health coverage. The Company's extended medical care plan offers additional coverage to expand your medical protection.

**Extended Medical Care**

**Select who is covered**

- ☒ John Doe (Myself)
- ☒ Jane Doe (Spouse)
- ☒ Jack Doe (Child)

Option	Annual Cost	Action
Option 1 - No Coverage	\$0.00	<a href="#">Select</a>
Option 2 - Basic	\$3,066.00	<a href="#">View Details</a> <a href="#">Select</a>
Option 3 - Intermediate	\$3,909.00	<a href="#">View Details</a> <a href="#">Select</a>
Option 4 - Enhanced	\$6,592.00	<a href="#">View Details</a> <a href="#">Select</a>

# Enrollment made simple (CONTINUED)

**3 Confirm** any beneficiaries – this is the person(s) you would like to receive your insurance benefit.

Beneficiaries

Your primary beneficiary(ies) will receive the proceeds payable from each applicable plan in the event of your death. If your primary beneficiary(ies) pass away before you, the proceeds payable for each applicable plan would be paid to your contingent beneficiary(ies), or to your designated estate.

Before you proceed, note that beneficiary designation rules that apply to pension plans differ from those that apply to life, accident insurance and retirement savings plans. Under the company Pension Plan:

- If you have an eligible spouse who survives you—your eligible spouse will automatically receive any death benefit payable, regardless of your designated beneficiary(ies).
- If you have no eligible spouse who survives you—your designated beneficiary(ies) or estate will receive the death benefit.

Display contingent allocations

	Life Insurance	AD&D	Pension
Designated beneficiary(ies)	Primary	Primary	Primary
Jane Doe Spouse	100 %	100 %	100 %
Total	100%	100%	100%

**4 Finalize** and submit your choices!

Complete your Enrolment

Warnings

You must sign and return the "Beneficiary Designation Form" once you have completed your enrolment. You can access the form from the confirmation screen after you complete the "Complete Your Enrolment" step of your enrolment. If you are enrolling in the Group RSP, you will need to complete a "Declaration of Trust" form, which will also request beneficiary information. Please note that this form is for records purposes only, and your beneficiary designations **are not official** until you have completed the "Beneficiary Designation Form" and submitted to the **For Your Benefit** help centre.

Important information

Extended Medical Care

Dental Care

If you used the **Help me decide** tool to assist you in making your choices, it is important to note that this tool is provided for information purposes only and is not meant to offer advice. Information used by the tool is based on national averages for usage and cost of services; adjusted for age, gender, and geography. The decision tool provides estimates only – costs and your associated cost share will vary based on actual usage of the services consumed.

Basic Life Insurance

If you used the **Help me decide** tool to assist you in selecting your life insurance coverage, it is important to note that this tool is designed to give you a general idea of the amount of life insurance you may want to consider. It is not a detailed analysis of your life insurance requirements or a specific recommendation. For a more precise analysis of your needs, you may want to consult a personal financial advisor.

Your RRSP Room for this year

You have not entered your RRSP contribution room for this year. If you do not enter a value, the tool will assume you have no RRSP contribution room available when it optimizes your contributions to the Plan and when it evaluates whether you are over-contributing to the Group RSP.

Annual re-enrolment

Beneficiary Designation Form

Family Members

Below is a summary of the dependents you have on file.

John Doe

Relationship: Myself

D.O.B: Apr 25, 1970

Coverage: [View Details](#)

Jane Doe

Relationship: Spouse

D.O.B: Apr 18, 1970

Coverage: Medical, Dental [View Details](#)

Jack Doe

Relationship: Child

D.O.B: Jul 5, 2000

Coverage: Medical, Dental [View Details](#)

→ As you choose your benefits, you can select the **RECALCULATE** button to see how much they cost. If you've got flex credits left over, they will be allocated to your HCSA. You choose how many flex credits you want to keep in your HCSA or move to your Group RSP or Tax-Free Savings Account, or take as taxable cash!





# Benefits: a shared responsibility

You might not realize it, but every claim has an impact on the Johnson & Johnson benefit plan. Good benefits consumerism is one of the best ways to help keep the plan sustainable, and keep your out-of-pocket expenses to a minimum.

## Here are a few tips:



### Coordinate coverage

Coordination of benefits (COB) is an insurance process that allows you to submit claims to the Johnson & Johnson benefit plan first and then, if your plan doesn't cover all of the cost, to submit the remainder to your spouse's plan.

If your spouse has coverage with his or her employer, you can coordinate coverage to get up to 100% of your healthcare expenses reimbursed.



### Take advantage of your virtual pharmacy and health care services

Lumino Health Virtual Care, provided by Dialogue, is being introduced as a new virtual care service. This service will be accessible to all employees enrolled in Extended Health Care (EHC). Through this platform, you can connect with healthcare providers through chat, audio, or video consultations for non-emergency care needs. Remember, Lumino Virtual Health Care also offers virtual pharmacy services with convenient prescription delivery right to your home.

Click [here](#) to learn more.



### Shop for cheaper dispensing fees

A **dispensing fee** is what you pay the pharmacist to prepare your prescription and to give you information and advice about the drug you're buying. Did you know that dispensing fees vary significantly between pharmacies? Some offer dispensing fees as low as \$4, while others charge more than \$12 per prescription.

By shopping at pharmacies with lower fees, you can save yourself money, and help keep the benefit plan sustainable.



### Get a trial supply of a new prescription

If you are prescribed a new long-term medication, choose a trial supply first to ensure the drug works for you and there are no adverse side effects.

By choosing a trial supply before committing to a medication, you can ensure you get the right medication for you without the added cost of switching.



### Get a 90-day supply of your prescriptions

If you take medication on a daily basis, ask your doctor for a **90-day supply**. This helps reduce the number of times you have to go to the pharmacy and saves you money – instead of paying a dispensing fee three times, you pay it once. It adds up!

Doing so throughout the year can save you hundreds of dollars and helps to keep the benefit plan sustainable.



### Be proactive with your health!

Make time to take care of yourself – both physically and mentally. By focusing on your well-being, you'll not only feel better, but you can reduce the need for costly medical treatments or prescription drugs down the road –which helps keep the plan affordable.

Johnson & Johnson is committed to supporting your overall health, including your mental health. Free, confidential support is available through our Employee Assistance Program (EAP) & CARE Services. Reach out today.

 1-800-663-9099  [healthymind.jnj.com](https://healthymind.jnj.com)



# Questions?

We empower our employees to be their healthiest selves by offering cutting-edge programs, policies and resources across their journey.

## Contact the Benefit Help Centre

✉ [fyb@hroffice.com](mailto:fyb@hroffice.com)



**1-866-769-8521**

Monday to Friday, 8:30 AM to 5:00 PM ET

## Ask AVA

Ava is a digital assistant that can answer your questions 24/7. Ava can help you access information about your benefit coverage, your retirement & savings program contributions, and account balances.

Launch Ava from the [FYB portal](#)!

## Explore your well-being resources.

We care for your physical, mental, emotional, and financial health to create a world of well-being.

Visit [My Benefits & Well-Being](#) to learn more.