CHOICES

GROUP LEGAL INSURANCE PLAN

PLAN DETAILS

2014 Plan Year

TABLE OF CONTENTS

Introduction **3**
Overview **3**
ID Cards 4
Eligibility **4**
Your Eligibility 4
Your Eligible Dependents 4
Disabled Dependent Children 5
Partner Eligibility 5
If the Partner Relationship Ends 6
Ineligible Dependents 6
When Coverage Begins 7
Plan Provisions **7**
Eligible Services 7
Legal Representation 7
Telephone Legal Advice and Consultation 7
Online Legal Tools and Resources 7
Using a Network Attorney 8
Using a Non-Network Attorney 8
Summary of Covered Services 8
Additional Benefits Available To You 9
Plan Exclusions/Limitations 10
Contributing To the Plan 10
One Rate – Regardless of Your Family Status 10
Plan Participation 11
Schedule of Benefits 12
Filing Claims **27**
If You Use a Network Attorney 27
If You Use a Non-Network Attorney 27
Deadline for Submitting Claims 28
Timing for Legal Disputes or Legal Defense 28

Timing for All other Benefits 28
Limitations on Legal Action 29
Limitations on Payment 29
Claims Procedures, Denials, and Appeals 29
Initial Claims 29
Standard Appeals 30
If You Become Disabled 32
If You Take An Approved Unpaid Leave (including FMLA) 32
If You Terminate Employment 33
When Coverage Ends 33
If You Are Receiving Severance Pay 33
If You Retire 34
If You Die 34
Administrative Details 35
Benefits Eligibility 35
Plan Year 35
Plan Sponsor 35
Plan Administrator 35
Agent for Service of Legal Process 36
Plan Records 36
General Plan Administration 36
Plan Information 37
Plan Documents 37
Your Rights Under ERISA 37
Receive Information about Your Plan and Benefits 37
Prudent Actions by Plan Fiduciaries 38
Enforcing Your ERISA Rights 38
Assistance with Your Questions 39
Future of the Plan 40

INTRODUCTION

This document includes information about general plan provisions such as: Eligibility, Enrolling in the Plan, and When Coverage Begins and Ends. It also includes information about Plan administration and your rights under ERISA (the Employee Retirement Income Security Act of 1974). The Choices Group Legal Insurance Plan provides legal services for eligible Johnson & Johnson employees and their dependents.

ACCESSING PLAN DETAILS / SUMMARY PLAN DESCRIPTIONS (SPDS) AND FORMS

To download/print Plan Details/SPDs for descriptions of particular benefit Plans, or forms and certain other benefit materials, log on to the Your Benefits Resources™ (YBR) website at http://resources.hewitt.com/jnjbsc (this address is case sensitive, so use lower-case letters).

Alternatively, you can submit a request through YBR to have copies of Plan Details/SPDs sent to your mailing address on file. You may also call the Benefit Service Center at 1-800-565-0122 (if calling from outside the U.S. or Canada: 1-847-883-0796; TDD: please call your local relay service). You will receive the materials requested within 30 days.

OVERVIEW

The Choices Group Legal Insurance Plan is fully insured and administered by ARAG®, a global provider of legal insurance, through the UltimateAdvisor Plan®. This Plan is a voluntary benefit plan designed to help employees and their covered dependents pay the cost of certain eligible legal expenses. Benefits will be provided only to the extent covered under the insurance contract for:

- Online Legal Tools and Resources;
- Telephone Legal Advice and Consultation; and
- Legal Representation.

The Plan gives you the choice of accessing attorney services through a Network Attorney or going outside of the Network. Generally, you receive greater benefits and pay less out-of-pocket for attorney's fees if you choose a Network Attorney.

If you enroll, you must remain in the Choices Group Legal Insurance Plan for the entire year. Each year you may elect to change your coverage during the Annual Enrollment Period, with the change effective January 1 of the following year. You may not change coverage mid-year.

ID Cards

ARAG will issue you a member ID card for the Choices Group Legal Insurance Plan once you are enrolled in the Plan. See the Plan Provisions and Filing Claims sections of this document for information on accessing attorney services.

ELIGIBILITY

Your Eligibility

You are eligible for coverage under this Plan if you are in one of the employee categories shown below in a participating company of the Johnson & Johnson Family of Companies. To obtain a list of the participating companies, submit a written request to the Benefit Service Center (Johnson & Johnson Benefit Service Center, PO Box 785010, Orlando, FL 32878-5010).

You are eligible if you are:

- An active, regular full-time, salaried, or non-union hourly employee (including a university hire);
- An active salaried or non-union hourly regular or casual part-time employee who is regularly scheduled to work 19 or more hours per week, each year;
- An active, full-time temporary-extended salaried or non-union hourly employee;
- An active employee of McNeil-PPC, Inc., Lititz, Pennsylvania, represented by the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union and its Local 670.
- An employee employed in one of the classifications specified above, who is on Short Term Disability or an approved leave of absence (these employees are considered active for purposes of this Plan.); or
- A terminated employee who is covered under a severance agreement extending coverage under this Plan for a designated period of time, to the extent permitted under the Plan.

Your Eligible Dependents

The eligible dependents covered under this Plan include:

- Your legally-married same-sex or opposite-sex spouse;
- Your civil-union partner, registered domestic partner, or non-registered domestic partner (referred to as “partners” for purposes of this Plan Details document. See Partner Eligibility on the following page);
- Your child under age 26. For these purposes, a child includes:

- A natural-born or legally adopted child or a child placed with you for adoption;
- A stepchild or foster child;
- Any other child under age 26 for whom you or your spouse is a court-appointed legal guardian; and
- Any of your partner's children under age 26 who meet one of the above definitions of a child with respect to your partner.

Disabled Dependent Children

Eligible dependent children will be covered up to the end of the month in which they reach age 26. A child can continue to be covered beyond age 26 if he or she is totally disabled at the time he or she reaches age 26, and remains continuously disabled thereafter (as determined by the Service Administrator). You will need to provide certification of the disability no later than 31 days after the end of the calendar month in which the child reaches age 26.

If you or your spouse/partner has a disabled dependent child over age 26, the child may be eligible when you are first hired (or first become eligible for coverage under the Choices Benefits Plan), provided the child's disability started before the age of 26 and the child has remained continuously disabled ever since.

Coverage for a disabled child will continue as long as the child remains disabled (as certified by the Service Administrator).

Partner Eligibility

Your partner is eligible for coverage under the Choices Group Legal Insurance Plan if you and your partner have one of the following partnership arrangements:

Civil Union Partnership

You and your partner are two adults who have entered into a civil union partnership in a state that recognizes civil union partnerships.

Registered Domestic Partnership

You and your partner are two adults who have registered as domestic partners with a state or local governmental authority that recognizes registered domestic partnership as a legal status.

Non-Registered Domestic Partnership

- You and your partner are two adults engaged, for at least the past 12 months, in an ongoing, exclusive, and committed relationship of mutual caring and support and jointly responsible for each other's common welfare;
- Neither you nor your partner is or has, for at least the past 12 months, been married to or legally separated from any individual, or in a domestic partnership with anyone else;

- You and your partner are at least 18 years old and mentally competent to consent to a contract;
- You and your partner have lived together in the same household for at least the past 12 months and intend to do so indefinitely;
- You and your partner are not related by adoption or by blood to a degree of closeness that would prohibit legal marriage (for opposite-sex partners) in the state in which the two of you legally reside; and
- You and your partner are financially interdependent and jointly responsible for each other's basic living expenses.

If the Partner Relationship Ends

If your partner relationship ends or you otherwise no longer meet the eligibility requirements, your partner and your partner's children will not be eligible for coverage under the Choices Group Legal Insurance Plan as of the date your partnership ends or no longer meets the eligibility requirements.

VERIFICATION OF ELIGIBILITY STATUS

The Company reserves the right to verify your or your dependents' eligibility for benefits coverage, and may periodically require enrollment documentation such as a tax form, birth certificate, marriage certificate, or adoption papers. All payments from the Choices benefit plans to you or a provider are contingent upon the accuracy of the personal and/or dependent information you provide in regard to the plans.

Ineligible Dependents

Dependents are ineligible for the Choices Group Legal insurance Plan if they are:

- Covered as an employee under this Plan;
- A spouse/partner serving in the armed forces of any country;
- Children over the age of 26 unless they meet the criteria for disabled dependents (see above); or
- Your grandchildren, unless you or your spouse (partner if applicable) are their court-appointed legal guardian and they meet all other dependent eligibility requirements.

For a list of eligible dependents, see Your Eligible Dependents on Page 4.

When Coverage Begins

Coverage for you and your eligible dependents begins on your date of hire, provided you enroll during your benefits eligibility period (within 60 days after your date of hire). If you are in an ineligible category of employment and change into an eligible category of employment after your date of hire (for example, if your regular work schedule changes from regularly working fewer than 19 hours per week to working more than 19 hours per week), your eligibility begins on the date your status changes.

PLAN PROVISIONS

Eligible Services

The Plan provides a range of opportunities for you to obtain legal assistance, from Online Legal Tools and Resources and Telephone Legal Advice and Consultation to Legal Representation *and more*.

Legal Representation

In-office, face-to-face counsel is also available to you under the Plan. The in-office legal coverage benefit allows you to use both Network and Non-Network Attorneys. You can choose from a nationwide network of attorneys, or any attorney of your choice, subject to Plan limits.

Telephone Legal Advice and Consultation

To speak with a Network Attorney, contact ARAG Customer Care at 1-800-901-7906, Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

A Network Attorney provides telephone legal advice and can assist in preparation and review of standard Wills (including testamentary support trusts for minor children); durable powers of attorney; healthcare powers of attorney and revocation; living Wills; and advanced healthcare directives.

The Network Attorney may conduct follow-up telephone calls and letters to third parties. A Network Attorney is also available to review any personal legal documents.

Online Legal Tools and Resources

Online Legal Tools and Resources are available when you log in as a member to the ARAG Legal Center at ARAGLegalCenter.com. This website provides access to information you may need for legal services via the Law Guide. This online database of legal topics includes hundreds of articles on common legal matters to help you become a more informed legal consumer. In addition, Do-It-Yourself Legal Documents™ (DIY Docs™) are available to help you to create your own legal documents, such as a lease or bill of sale.

Using a Network Attorney

A Network Attorney's fees for most covered services are 100% paid-in-full by the Plan. For services not paid in full, a reduced rate of 25% is available for services above the plan limit if you use a Network Attorney who offers a reduced fee. See the Schedule of Benefits on Page 12 for additional information on covered services. If you use a Network Attorney, you do not pay the attorney out of pocket. Instead, the attorney will file the claim for reimbursement on your behalf directly with ARAG.

If you would like to find a participating Network Attorney for an in-office consultation, log in as a member at ARAGLegalCenter.com or contact ARAG at 1-800-901-7906.

Using a Non-Network Attorney

If you use a Non-Network Attorney (any licensed attorney not in ARAG's network), you are responsible for paying the attorney directly and filing a claim with ARAG. You will then receive reimbursement based on a pre-determined fee schedule (listed in the Member's Certificate of Insurance). To access a claim form, log on to YBR (see the box on Page 3 for access instructions). To access the Member's Certificate of Insurance, log on as a member to ARAGLegalCenter.com.

Summary of Covered Services

- Court Adoption Proceedings
- Guardianship/Conservatorship
- Juvenile Court Proceedings
- Name Change
- Consumer Protection
- Property Protection
- Property Transfers
- Habeas Corpus Proceedings
- Administrative Hearings
- Dissolution of Marriage
- Insanity or Infirmity Proceedings
- Will & Durable Power of Attorney
- Irrevocable Trusts
- Revocable Trusts (Living Trusts)
- Driving Privilege Protection - Minor
- Driving Privilege Protection at Risk
- Driving Privilge Restoration
- Small Claims Court
- IRS Collection Defense
- IRS Audit Protection
- Estate Administration and Closing
- Major Trial
- Motions to Modify Decrees
- General In-Office Services
- Criminal Misdemeanor
- Defense of Civil Damage Claims
- Expungement
- Personal Bankruptcy
- Protection of Inheritance Rights
- School Administrative Hearings
- Protection from Domestic Violence
- Refinancing Primary Residence
- Prenuptial Agreements
- Caregiving Services and Advice

The services listed above are only a brief summary of the benefits available under the Plan.

For more information about Plan benefits, terms, limits, reimbursement amounts, and exclusions, call ARAG toll-free at 1-800-901-7906 between 8:00 a.m. and 8:00 p.m., Eastern Time, Monday through Friday, and speak to an ARAG Customer Care Specialist. Also, see the Schedule of Benefits on Page 12.

Additional Benefits Available To You

Reduced Fees

If you have a legal matter that is not covered under the Plan, and not excluded by the Plan, a Network Attorney will provide a reduced rate of *25% off* for your personal legal needs for the legal matter.

Reduced Contingency Fees

A Network Attorney will represent you under a contingent fee arrangement for legal services involving such cases as fraud/misrepresentation, personal injury, negligence, etc. The fee paid to the attorney is based on (1) the success of your case, and (2) a percentage of the amount of money awarded. The contingent fee cannot exceed 25% of the amount awarded before or after trial *or* 30% of the amount successfully resolved after an appeal.

Identity Theft Protection

As a participant in the Plan, you will be eligible for guidance on what identity theft is and how to prevent it. You can request and receive an Identity Theft Victim Action Kit. If you require legal assistance, you may receive such assistance from a Network Attorney or you can obtain assistance from Certified Identity Theft Case Managers who can walk you through the recovery process.

Immigration Assistance

Under the Plan, you will have access to a Network Attorney who can give you information on the United States Immigration Process. For matters beyond advice, a Network Attorney will provide services at a 25% discount for covered matters.

Caregiving Services

The Plan offers access to Elder Law Attorneys and other specialists who can help you find caregiving options for your parents or grandparents. In addition you can talk with an Eldercare Specialist from CareScout® who can:

- Assess eldercare needs, answer questions, and help develop care plans to meet your specific caregiving needs.
- Send you a personalized information guide with a list of assisted living facilities, nursing homes or healthcare agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies.
- Give you access to the nation's most comprehensive eldercare database with more than 90,000 long-term care providers.

- Search for available assisted living facilities, nursing homes, home healthcare agencies and adult day care providers and their rates.
- Negotiate discounts for facilities when available.

To use the benefits listed above, call ARAG toll free at 1-800-901-7906 between 8:00 a.m. and 8:00 p.m., Eastern Time, Monday through Friday, and speak to an ARAG Customer Care Specialist.

Plan Exclusions/Limitations

The Plan provides only those legal services that are specifically covered under the ARAG insurance contract and Certificate of Insurance. Legal services that are not identified as covered are excluded. Accordingly, the following list of limitations and exclusions is only a partial list. To determine if a particular legal service is covered under the Plan, you may refer to the Certificate of Insurance when you log in as a member to ARAGLegalCenter.com or by calling ARAG toll-free at 1-800-901-7906 between 8:00 a.m. and 8:00 p.m., Eastern Time, Monday through Friday.

The following services are specifically excluded from coverage under the Plan:

- Legal services for matters involving ARAG, Johnson & Johnson, or any of Johnson & Johnson's affiliated companies.
- Legal services arising out of your profession, occupation, employer-required relocation, workers' or unemployment compensation, any matters related to employment, business or investment interests, and patents or copyrights.
- Legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
- Any legal matter that occurs or is initiated before the effective date of coverage. ARAG defines "initiated" as the date of the infraction, the date of the court filing, or the date an attorney is hired, *whichever occurs first*.

Contributing To the Plan

One Rate – Regardless of Your Family Status

The Plan has been designed to limit the annual cost to Plan participants and their eligible dependents to a single rate equal to about one hour of an attorney's average fee. You use after-tax dollars to pay for your Choices Group Legal Insurance Plan coverage.

As the Plan is voluntary, the Company does not require you to enroll. However, if you enroll for the Choices Group Legal Insurance Plan, and you would like to view a summary of your annual costs, log on to YBR (see the box on Page 3 for access instructions).

Plan Participation

The Choices Group Legal Insurance Plan requires Plan participants in active employment status to remain in the Plan for the full calendar year. Enrolling or dropping coverage may only occur during Annual Enrollment effective for the following calendar year (January 1st through December 31st). New hires may enroll during their benefits enrollment eligibility period for the balance of the calendar year, subject to subsequent Annual Enrollment elections. Once enrolled, you remain enrolled each year unless you opt-out during any Annual Enrollment period.

Schedule of Benefits

The Schedule of Benefits is officially set forth in the Certificate of Insurance that you may review by logging onto ARAG's Legal Benefits website at ARAGLegalCenter.com (access code: **15001jnj**). To determine if any particular service is covered under the Plan, call ARAG toll-free at 1-800-901-7906.

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Court Adoption Proceedings		
Legal services rendered to you and your spouse/partner in court adoption proceedings to become adoptive parent(s), including advice, office work, and court representation		
Uncontested proceedings	Paid-in-Full	$ 300*
Contested proceedings	Paid-in-Full	$ 1,500**
Guardianship/Conservatorship Proceedings		
Legal services rendered to you in court proceedings for appointing a Guardian or Conservator, including advice, office work, and court representation		
Uncontested proceedings	Paid-in-Full	$ 300*
Contested proceedings	Paid-in-Full	$ 1,500**
Juvenile Court Proceedings, except involving traffic matters		
a) Legal defense of an insured child in juvenile delinquency proceedings		
b) Legal defense in juvenile delinquency proceedings regarding your parental responsibilities for an insured child		
Representation at administrative hearings and court representation	Paid-in-Full	$ 600*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Name Change		
Name Change proceedings, including initial advice prior to representation	Paid-in-Full	$ 240*
Consumer Protection		
Legal disputes about written or implied contracts or obligations for the acquisition, lease, use, or financing of goods or services, including debt collection defense		
Legal services, including advice, negotiation, and office work prior to or without court representation	Paid-in-Full	$ 240*
Court representation as a plaintiff and/or defendant, including all preparations	Paid-in-Full	$ 1,800**
Property Protection		
a) Legal disputes about contracts or obligations for purchase, sale, or financing of your primary residence b) Legal disputes with neighbors about property rights and property titles related to your primary residence c) Legal disputes with your landlord about your rights as tenant of your primary residence, including eviction defense d) Legal disputes about contracts or obligations for the transfer of your personal property or legal disputes about your personal property rights		
Legal services, including advice, negotiations, and office work prior to or without court representation	Paid-in-Full	$ 240*
Court representation as a plaintiff and/or defendant, including all preparations	Paid-in-Full	$ 1,800**

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Property Transfers		
a) **Sale** of your primary residence: review of documents, preparation of final contract for sale, and attendance at closing	Paid-in-Full	$ 360*
b) **Purchase** of your primary residence: review of documents, preparation of final contract for purchase, and attendance at closing	Paid-in-Full	$ 360*
c) Preparation and review of Deeds and Mortgages, except those relating to refinancing of real estate property or which are otherwise covered by the Plan	Paid-in-Full	$ 60 per document
d) Preparation and review of Promissory Notes and Affidavits related to your property, Lease Contracts (lessee only), Consumer Credit, and/or Installment Sale Contracts	Paid-in-Full	$ 60 per contract or document
Habeas Corpus Proceedings		
Legal representation in habeas corpus proceedings	Paid-in-Full	$ 300*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Administrative Hearings		
a) Legal disputes in administrative proceedings about property rights for your primary residence and related to the law of zoning variances and/or building codes		
b) Legal disputes in administrative proceedings arising out of Social Security, Veterans, Medicare, or Medicaid benefits		
Initial advice and representation at administrative hearings, including appeals before administrative agencies	Paid-in-Full	$ 720*
Dissolution of Marriage		
Legal services rendered to you in a divorce, legal separation, and/or annulment of marriage, including advice and negotiation prior to court proceedings		
Uncontested proceedings	Paid-in-Full	$ 420*
Contested proceedings	Paid-in-Full	$ 1,800**
Insanity or Infirmity Proceedings		
Legal defense in Insanity or Infirmity Proceedings		
Advice, office work, and representation	Paid-in-Full	$ 1,800**

***Non-Network Attorney Indemnity Benefits:** $60 per hour up to the stated amount

****Trial Indemnity Benefits:** $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Will & Durable Power of Attorney		
a) Standard Will(s) Individual Standard Will or husband and wife/partner Standard Will(s) which include(s) testamentary support trust provisions for dependent children and the powers of attorney that are required and prepared at the same time as the Will(s)	Paid-in-Full	$ 125 Individual $ 150 Husband and Wife
b) Complex Will(s) Individual Will or husband and wife/partner Will(s) which include at least one of the following: distribution of assets outside of a nuclear family, provisions to minimize estate taxation, a trust other than a Support Trust. Services for estate and tax planning unrelated to the trust document are not covered under this benefit.	Paid-in-Full	$ 300*
c) Codicil (an amendment to a Will)	Paid-in-Full	$ 40 single document $ 60 spousal documents (2)
d) Living Will	Paid-in-Full	$ 35 single document $50 spousal documents (2)$
e) Durable Powers of Attorney	Paid-in-Full	$ 90

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Irrevocable Trusts		
Preparation of an irrevocable living trust document which is created for you with your assets. The trust must become effective and be funded during your lifetime. This benefit does not include the cost for a trustee or administrator and/or transferring property into the trust. Services for estate and tax planning unrelated to the trust document are not covered under this benefit.		
Irrevocable Insurance Trusts	Paid-in-Full	$ 710*
All other Irrevocable Trusts	Paid-in-Full	$ 240*
Revocable Trusts ("Living Trusts")		
Preparation of a revocable trust and supporting documents created for an insured, to be funded with the insured's property, and which is effective during the insured's lifetime. Tax planning is not covered under this benefit, nor are services relating to funding the trust.		
Individual	Paid-in-Full	$ 250*
Husband & Wife/Partner	Paid-in-Full	$ 300*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Driving Privilege Protection – Minor Traffic Offenses		
Minor Traffic Offenses where your Driving Privileges are not at risk, except when charged with or related to driving while impaired by, or under the influence of, drugs or alcohol		
Representation in the defense of any traffic offense the conviction of which would not result in the suspension or revocation of your driving privileges. **This benefit is limited to one usage per family per twelve month period measured from your effective date.** (Covered traffic offenses do not include charges of, or related to, driving while impaired by or under the influence of drugs or alcohol; also not covered under this benefit are traffic offenses such as parking tickets, equipment violations, or any nonmoving violations.)	Paid-in-Full	$ 200*
Driving Privilege Protection Driving Privileges at Risk		
Representation of an insured in the defense of a traffic misdemeanor offense where conviction of the offense will directly result in the suspension or revocation of the insured's driving privileges.		
Legal services and court representation prior to trial	Paid-in-Full	$ 400*
Court representation at trial	Paid-in-Full	$ 1,200**

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Driving Privilege Restoration		
Legal representation in administrative proceedings for the restoration of suspended or revoked driving privileges of an insured		
Legal services and representation in hearings	Paid-in-Full	$ 240*
Small Claims Court		
Advice and counseling of an insured in the filing and presentation of a claim as plaintiff in a Small Claims Court (or similar court of limited civil jurisdiction)	Paid-in-Full	$ 120*
Advice and counseling of an insured in the defense of a claim in a Small Claims Court (or similar court of limited jurisdiction), which court does not permit a party to be represented by an attorney in proceedings	Paid-in-Full	$ 120*
Representation of an insured as a defendant in a Small Claims Court (or similar court of limited civil jurisdiction), which permits a party to be represented by an attorney in proceedings	Paid-in-Full	$ 240*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Motions to Modify Decrees		
a) Legal defense against a motion to modify a final decree regarding alimony, child custody, or child visitation rights b) Legal defense against the enforcement of a final decree regarding alimony, child custody, or child visitation rights c) Legal dispute about your motion to enforce a final decree regarding child support		
Advice, office work, and court representation	Paid in Full (up to 8 hours per event)	$ 420*
Additional Hours	Billed by Network Attorney at ARAG Group contract rates	
Criminal Misdemeanor Defense		
Legal defense against criminal misdemeanor charges, except those involving motorized vehicles		
Legal services and court representation **prior to trial**	Paid-in-Full	$ 400*
Court representation **at trial**	Paid-in-Full	$ 1,200**
General In-Office Services		
Legal advice, negotiation, document preparation and review (except those related to events which are specifically excluded or otherwise not covered). **(THIS BENEFIT IS LIMITED TO FOUR HOURS PER FAMILY PER CALENDAR YEAR)**	Paid-in-Full up to 4 hours	$ 120*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
IRS Collection Defense		
Attorney's fees related to legal defense against collection actions after assessment by the Internal Revenue Service (IRS) related to the insured's personal income tax return when the initial written notice of collection for a deficiency or discrepancy is received while your Certificate of Insurance is in effect.		
Legal services and court representation **prior to trial**	Paid-in-Full	$ 1,800*
Court representation **at trial** as a defendant	Paid-in-Full	$ 1,200**
IRS Audit Protection		
Attorney's fees related to IRS Audits for which the initial written notice is first received while your Certificate of Insurance is in effect and relates to your personal income tax return. Appeals to the United States Court or Federal Tax Court are not covered.		
Advice, consultation, and negotiation	Paid-in-Full	$ 420*
Representation at IRS Audit	Paid-in-Full	$ 900*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Estate Administration & Estate Closing		
Legal services provided to you in administering an insured's estate or an insured's parent's estate under which you inherit while your Certificate of Insurance is in effect. (Insured must be named administrator of the estate and insured must inherit an asset.)		
Advice, negotiations, and office work and/or the applicable property transfers and court appearances	$ 500*	$ 500*
Major Trial		
Representation at trial beginning on the 4th day of trial in covered court proceedings for which Indemnity Benefits are being provided. (Please note that Major Trial benefits are provided only for legal matters expressly covered under the Plan.)	N/A	$ 100,000 $400 per ½ day of trial time (Network and Non-Network attorneys)
Defense of Civil Damage Claims		
Legal defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims covered by other insurance		
Legal services and court representation **prior to or without trial**	Paid-in-Full	$ 240*
Court representation **at trial** as a defendant	Paid-in-Full	$ 1,800**

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Expungement		
Petition for expungement of an insured's criminal record		
Advice, consultation, and negotiation	Paid-in-Full	$ 420*
Personal Non-Business Bankruptcy		
Personal Non-Business Bankruptcy or Wage-Earner Plan proceedings from initial advice through filing of a Chapter 7 Final Report or Confirmation of a Chapter 13 Plan.		
Advice, negotiations, and filing	Paid-in-Full	$ 360*
Protection of Inheritance Rights		
Legal services for an **insured** claiming the right to inherit from a deceased person's estate. The estate must be opened while your Certificate of Insurance is in effect. (Coverage does not include attorney fees incurred in probating or administering the estate.)		
Legal advice, negotiation, and office work	Paid-in-Full (up to 6 hours per inheritance case)	$ 360*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Property Transfers and Protection for Secondary Residence		
Property Transfers for Secondary Residence		
a) **Sale** of **named insured's** Secondary Residence		
Review of documents, preparation of final contract for sale, and attendance at closing	Paid-in-Full	$ 360*
b) **Purchase** of **named insured's** Secondary Residence		
Review of documents, preparation of final contract for sale, and attendance at closing including construction loans	Paid-in-Full	$ 360*
Property Protection for Secondary Residence		
a) **Legal disputes** about contracts or obligations for the purchase, sale, or financing of the **named insured's** secondary residence.		
b) **Legal disputes** with a neighbor about property rights and property titles related to the secondary residence of the **named insured**		
Advice, negotiations, and office work prior to a lawsuit being filed	Paid-in-Full	$ 240*
Advice, negotiations, office work, and court representation after lawsuit is filed	Paid-in-Full	$ 1,800**

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Protection from Domestic Violence		
Attorney's fees related to legal representation for the **named insured** to obtain a protective order related to domestic violence.		
Advice, negotiations, and office work prior to or without **trial** representation	Paid-in-Full	$ 240*
School Administrative Hearings		
Attorney's fees for **you** related to **legal disputes** in primary and secondary education regarding disabilities, special education and student policy violations involving **your** dependent child.		
Initial advice and representation at administrative hearings, including appeals before administrative agencies	Paid-in-Full	$ 720*
Refinancing Primary Residence		
Attorney's fees for advice regarding refinancing for **named insured's** primary residence		
Legal services, including advice	Paid-in-Full	$ 60*
Prenuptial Agreements		
Attorney's fees related to preparation of a premarital agreement between you and your prospective spouse	Paid-in-Full	$ 360*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

Coverage	Network Attorney PAID-IN-FULL Benefits	Non-Network Attorney INDEMNITY Benefits
Caregiving Services - Advice		
Telephone access for **you** to obtain legal advice and consultation on how the law relates to legal matters concerning **your** parents and grandparents	Paid-in-Full	N/A
Caregiving Services –Annual Check-up		
Legal advice and consultation for you and **your** parent/grandparent to meet with an attorney on an annual basis to discuss legal needs and any change in their situation and potential legal implications. Limited to one use per year per **family**.	Paid-in-Full	$ 60*

*__Non-Network Attorney Indemnity Benefits:__ $60 per hour up to the stated amount

**__Trial Indemnity Benefits:__ $1,200 for up to three days of Trial time is included in this amount ($200 per 1/2 day of Trial time)

FILING CLAIMS

ARAG reviews all group legal services claims and is responsible for all benefit determinations and payments on behalf of the Choices Group Legal Insurance Plan.

The group legal services claim procedure is different depending on whether you use a Network Attorney or a Non-Network Attorney.

If You Use a Network Attorney

If you use a Network Attorney, you should first identify yourself as an employee of the Johnson & Johnson Family of Companies enrolled in the Choices Group Legal Insurance Plan and provide your name and Member Identification Number.

After you make an appointment with a Network Attorney, the attorney's office will confirm your eligibility and coverage amounts directly with ARAG. Once services are rendered, ARAG will pay the Network Attorney directly for covered legal expenses. You will be responsible for any expenses not covered under the Choices Group Legal Insurance Plan in addition to amounts over the Plan maximums as summarized in the Schedule of Benefits on Page 12.

If You Use a Non-Network Attorney

For services received from an attorney not in the Network, you will need to pay the entire bill for the services provided and submit the claim to ARAG for review and consideration for reimbursement. The Choices Group Legal Insurance Plan Claim Form is available on YBR (see the box on Page 3 for access instructions) or when you log in as a member to ARAGLegalCenter.com.

To request reimbursement, you must submit your claim to ARAG with a copy of the attorney's bill, including a detailed list of the services you received and the date(s) of service. When submitting a claim, be sure to include all bills, receipts or statements from your legal service provider. Your claim will be processed faster if you include all required information when you first submit it.

Make a copy of your claim for your records and mail the original to:

ARAG
Attention: Claims Department
400 Locust Street
Suite 480
Des Moines, IA 50309

If you have questions, ARAG's Customer Care Center can be reached at 1-800-901-7906. Specialists are available Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

Before you mail or fax your claim, be sure each bill you receive for legal services includes the following information:

- Participant's name;
- Attorney's name;
- Complete description of each service and when it was performed;
- The date of each service; and
- The amount charged for each service.

Make sure you fill out your claim form as completely as possible before you submit it. This can make a difference in how quickly payment is made.

If your claim is approved, a check for the covered amount will be mailed to your home address.

Deadline for Submitting Claims

You must submit a written notice of claim to ARAG within two (2) years after the insured event.

Timing for Legal Disputes or Legal Defense

Within two years from the first actual or first alleged violation of your or any other party's legal rights or obligations resulting in a legal dispute or legal defense.

Timing for All other Benefits

Within two years of your first contact with the attorney regarding the matter for which benefits are claimed, or the first court or administrative action regarding this matter, whichever is earlier.

Claims will not be processed if submitted after this deadline.

A completed claim form and itemized billing information are required to be submitted within one hundred twenty (120) days after the legal services for which you seek payment are completed. This limit does not apply if it is not reasonably possible to submit a claim within this time frame due to:

- Litigation;
- Failure of the provider to provide claim information; or
- Other unforeseen circumstances beyond your control.

In these situations, a claim must be submitted as soon as reasonably possible.

Limitations on Legal Action

You must pursue all claims and appeals rights available under the Plan, as set forth in this Choices Group Legal Insurance Plan Details, before seeking any other legal recourse. Any legal action under the Plan with respect to a denied claim must be initiated within three years of the date that the final appeal is denied or, within the applicable statute of limitations, if shorter.

Limitations on Payment

You are responsible for providing the Plan with your current address. If you cannot be located for purposes of receiving a payment from the Plan, your benefit will be deemed forfeited. This benefit will be reinstated if you claim it within three years of the date it was initially approved for payment.

Providing False Or Misleading Information

If you present false or misleading information about yourself, your spouse/partner, your child(ren) or your spouse's/partner's child(ren) with respect to any aspect of the Plan including, but not limited to, eligibility, dependent verification, and/or claims, the Company will take appropriate action, up to and including the forfeiture of benefits, loss of coverage, or termination of employment. Coverage may be terminated retroactively if you commit a fraudulent act or omission, make an intentional misrepresentation of a material fact, or fail to make your contribution for coverage when it is due. If your coverage is terminated retroactively, you are responsible for repaying all benefit payments made for amounts incurred after your retroactive termination date. If you do not make this repayment, the Plan could recover the amount by applying future benefit payments against any balance due.

Claims Procedures, Denials, and Appeals

Initial Claims

General Rules

ARAG will be responsible for processing your claims and making benefit determinations. Benefit determinations will be made on a consistent basis, where circumstances are the same. Determinations will be made in accordance with the terms of the Choices Group Legal Insurance Plan and any applicable internal practices or guidelines that are maintained under the Plan or by ARAG.

The Choices Group Legal Insurance Plan will not charge for or otherwise unduly inhibit or hamper the filing or processing of a claim. Subject to reasonable verification procedures that the Choices Group Legal Insurance Plan may establish, a personal representative may act on a claimant's behalf in filing and pursuing a claim. To file a claim, contact ARAG as follows:

ARAG
Attention: Claims Department
400 Locust Street
Suite 480
Des Moines, IA 50309

If you have questions, ARAG's Customer Care Center can be reached at 1-800-901-7906. Specialists are available Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time. You can also email a Specialist at Service@ARAGgroup.com.

Timing of Notifications

Your claim will be evaluated and processed within specific time limits. Within 30 days of the date your claim is received, ARAG will notify you of its determination or of a need for an extension of time to make the determination.

If your claim is denied (in full or in part) ARAG will provide you with a notice of claim denial. The notice will give specific reasons for the denial, identifying the specific Plan provisions involved and any other materials on which the decision was based, any additional information needed, and the reason why this information is needed. The notice will also provide an explanation of the appeal procedure.

All determinations will be final and binding to the extent they are not appealed in accordance with the standard appeals procedure.

Standard Appeals

Submitting the Appeal

If you receive notice that your claim has been denied (in full or in part) and you disagree with the decision, you are entitled to appeal and have the denial of your claim reviewed. You (or your appointed representative) can appeal and request a claim review within 60 days after you receive the denial notice. Your appeal must be in writing to ARAG at the address set forth above.

In deciding whether to appeal a denial, you may, on request and free of charge, obtain from ARAG access to and copies of all documents, records, or other information relevant to your claim.

General Rules

The Choices Group Legal Insurance Plan will not charge or otherwise unduly inhibit or hamper submission or processing of an appeal. Subject to reasonable verification procedures, a personal representative may act on your behalf in filing or pursuing an appeal.

Claims will be reviewed fully and fairly, taking into account the comments and information you have submitted. Determinations will be made on a consistent basis in like circumstances. They will be made in accordance with the terms of the Choices Group Legal Insurance Plan and any applicable internal guidelines maintained under the Plan or by ARAG.

Timing and Notification

There will be two levels of appeal to ARAG. At each level, the appeal will be decided within a reasonable period not to exceed 30 days at each level.

If your claim is denied, in whole or in part, notice of the determination will be provided to you in writing. The notice will state the reason for the decision and any applicable Plan provision or other material on which it is based. You will have 60 days from the date you receive the first denial notice to file for a second level of review by ARAG.

All decisions on an appeal shall be final and binding to the extent they are not appealed to another level under these standard appeal processes.

You must exhaust all claim and appeal opportunities available to you before you file any lawsuit with respect to a claim.

IF YOU BECOME DISABLED

If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan, and if you are enrolled in the Choices Group Legal Insurance Plan, your group legal coverage will continue for you and your covered dependents for up to 26 weeks of STD coverage provided you are certified as disabled under the STD Plan. The contribution for the coverage you have elected will continue to be deducted from your paychecks during your Short Term Disability period.

After 26 weeks, if you are considered disabled as defined by the Long Term Disability (LTD) Plan, your Choices Group Legal Insurance coverage will cease. You may convert your coverage to an individual policy.

To convert your coverage, please contact ARAG directly at 1-800-901-7906 within 31 days of the termination of your coverage. ARAG Customer Care Specialists are available to assist you Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

IF YOU TAKE AN APPROVED UNPAID LEAVE (INCLUDING FMLA)

If you take an approved unpaid leave of absence (including a leave of absence under the Family and Medical Leave Act [FMLA]), your Choices Group Legal Insurance Plan coverage will continue provided you continue to pay the required premiums.

If you drop your coverage during the leave, you can also have your coverage reinstated upon your return to work, assuming you pay the contributions required for the coverage.

While you are on leave, you have the right to enroll in the Plan or change your election in the same manner as active employees.

IF YOU TERMINATE EMPLOYMENT

When Coverage Ends

Your Choices Group Legal Insurance Plan coverage ends:

- On the last day of the month you terminate your employment with the Johnson & Johnson Family of Companies;
- When you stop making the required contributions;
- When you waive coverage during the Annual Enrollment Period (effective the following January 1);
- If you stop being a member of an eligible class of employees;
- If you belong to a specific class of employees that is no longer eligible to participate in the Choices Group Legal Insurance Plan;
- If you commit fraud and/or abuse and/or make an intentional misrepresentation of a material fact with respect to coverage, your coverage may be terminated retroactively;
- In certain circumstances when you provide false or misleading information; or
- When the Choices Group Legal Insurance Plan ends.

Coverage for a dependent stops when that person is no longer eligible for coverage or when your coverage ends.

You may convert your coverage to an individual policy after you terminate employment with the Johnson & Johnson Family of Companies. To convert your coverage, please contact ARAG directly at 1-800-901-7906 within 31 days of the termination of your coverage. ARAG Customer Care Specialists are available to assist you Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

If You Are Receiving Severance Pay

If your employment ends and you are receiving severance pay at termination or retirement, contributions for your Choices Group Legal Insurance Plan coverage continue to be taken from your pay during your severance period unless you waive coverage at Annual Enrollment.

IF YOU RETIRE

Your Choices Group Legal Insurance Plan coverage stops at the end of the month of your retirement date. You may convert your coverage to an individual policy. To convert your coverage, please contact ARAG directly at 1-800-901-7906 within 31 days of the termination of your coverage. ARAG Customer Care Specialists are available to assist you Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time.

IF YOU DIE

If you die as an active employee of the Johnson & Johnson Family of Companies, Choices Group Legal Insurance Plan coverage continues for your spouse and eligible children or your partner and his or her covered children for twelve months after the date of death. No contributions are required for this continued dependent coverage. Children must continue to be eligible dependents for this coverage to continue for them.

ADMINISTRATIVE DETAILS

This section contains information on the administration and funding of the Choices Group Legal Insurance Plan, as well as your rights as a Plan participant. This is not information you need on a day-to-day basis. However, it is important for you to understand your rights and the procedures you need to follow should certain situations occur.

Benefits Eligibility

If you are in one of the groups described in the Eligibility section on Page 4, and you enroll for coverage, you will be covered under the Choices Group Legal Insurance Plan.

You may obtain a list of the Family of Companies that participate in this Plan and the address for a participating Company. To obtain this information, you must submit a written request to the Benefit Service Center at the following address:

Johnson & Johnson Benefit Service Center
P.O. Box 785010
Orlando, FL 32878-5010

Plan Year

The Plan Year is the 12-month period beginning with January 1 and ending December 31.

Plan Sponsor

Johnson & Johnson sponsors this Plan for employees of participating Companies. The mailing address is:

Johnson & Johnson
One Johnson & Johnson Plaza
New Brunswick, NJ 08933-7214

Plan Administrator

The Employee Retirement Income Security Act (ERISA) of 1974, as amended, a Federal law regarding requirements for employee benefit plans, generally governs the funding and administration of this Plan, your rights to benefits and communications about these benefits.

The Plan Administrator for the Choices Group Legal Insurance Plan for employees of the Johnson & Johnson Family of Companies is:

The Pension & Benefits Committee of Johnson & Johnson
One Johnson & Johnson Plaza
New Brunswick, NJ 08933-7214

The Plan Administrator is responsible for making sure that each plan covered by ERISA operates according to its terms and the appropriate documents or contracts.

In making determinations under a plan, the Plan Administrator has the authority and discretion to interpret the plan and resolve factual disputes. This authority and discretion may be exercised by the Service Administrator (ARAG for the Choices Group Legal Insurance Plan), and others to whom the Plan Administrator delegates administrative authority regarding claims or appeals under a plan.

Agent for Service of Legal Process

If it becomes necessary for any employee to take legal action because of a dispute relating to the Choices Group Legal Insurance Plan, such legal action should be directed to the Plan Administrator. Legal process may also be served on the Service Administrator.

Plan Records

The Company files the Plan financial reports with the Internal Revenue Service and the U.S. Department of Labor.

The Employer Identification Number (EIN) assigned to Johnson & Johnson by the IRS is 22-1024240.

Financial records for this Plan are maintained on the basis of a fiscal year, which ends December 31. The Plan Year is the 12-month period beginning with January 1 and ending December 31.

Copies of the Plan Details, the Plan documents and/or contracts for benefits, if any, and the latest Summary Annual Reports (SARs) are available for your review upon request through the Benefit Service Center. If you send the request by mail, the address is:

Johnson & Johnson Benefit Service Center
P.O. Box 785010
Orlando, FL 32878-5010

General Plan Administration

Coverage under the Choices Group Legal Insurance Plan is not an employment contract nor shall it be deemed to be a promise of, or a continuation of employment of an employee by the Johnson & Johnson Family of Companies or to confer any rights upon or affect the rights of any employee other than with respect to coverage and benefits under that Plan.

Any employee who is covered under this Plan shall be deemed to have accepted and agreed to all the provisions thereof.

Plan Information

Administrative Information for the Choices Group Legal Insurance Plan is shown below.

The administrative services provided pursuant to the contract include: claims services, in particular claims processing and determination; review of certain appeals, and payment of benefit claims; and various other customer services.

This Plan is insured through ARAG who is the Service Administrator.

Program Name	Plan Number	Insured By	Administered By	Funded By
Choices Group Legal Insurance Plan	540	ARAG	ARAG 400 Locust Street Suite 480 Des Moines, IA 50309	Participant Contributions

Plan Documents

This document provides detailed information about the Choices Group Legal Insurance Plan and is considered your Summary Plan Description as required by ERISA. To the extent that this document refers to provisions in the details descriptions of other plans, those provisions are incorporated into this document.

The complete terms of the Plan are contained in the official Plan document. In case of a discrepancy, the terms set forth in the official Plan document will govern over this Summary Plan Description.

Your Rights Under ERISA

As a participant in the Choices Group Legal Insurance Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act (ERISA) of 1974. ERISA provides that all Plan participants shall be entitled to receive information about their Plan and benefits, and enforce their rights. ERISA also requires a fiduciary to take prudent actions with respect to a Plan.

Receive Information about Your Plan and Benefits

You are entitled to:

- Examine, without charge, at the Plan Administrator's office or other specified locations, all documents governing the Plan. These include insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor, which is available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the Plan. These include insurance contracts and collective bargaining agreements, copies of the latest annual report (Form 5500

Series), and an updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies. You may request a copy of the Summary Plan Description by logging on to YBR. See the box on Page 3 for access instructions.

- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this Summary Annual Report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit Plan. The people who operate the Plan, called fiduciaries, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. If a fiduciary violates the requirements of ERISA, he or she may be removed and required to repay any losses caused to the Plan through his or her imprudence.

No one, including any of the Johnson & Johnson Family of Companies or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforcing Your ERISA Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce your rights. For example, you may file a suit in Federal court if:

- You request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days. In this case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day (adjusted periodically for inflation) until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.
- You have a claim for benefits that is denied or ignored, in whole or in part (after exhausting all of your administrative appeal under the Plan). You may also file suit in a state court (also after exhausting your administrative appeals).
- The Plan fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights. You may also seek assistance from the U.S. Department of Labor.

If you feel you must take legal action for any reason regarding your benefits, legal action can be served on Johnson & Johnson in care of:

The Pension & Benefits Committee of Johnson & Johnson
One Johnson & Johnson Plaza
New Brunswick, NJ 08933-7214

Legal action may also be served on ARAG, the insurer and Service Administrator.

The court will decide who should pay the court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about this Plan, you should contact ARAG directly.

If you have any questions about this statement or about your rights under ERISA or if you need assistance in obtaining a document from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration.

The address, telephone number and website for that division are:

U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

(866) 444-EBSA (3272)

http://www.dol.gov/ebsa/

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-444-3272.

FUTURE OF THE PLAN

Johnson & Johnson reserves the right to amend, modify, revoke, or terminate this Plan, in whole or in part, at any time, for any reason. The authority to make any changes to this Plan rests with the Pension & Benefits Committee of Johnson & Johnson. Any such amendment, modification, revocation, or termination of this Plan shall be made by, or pursuant to, a resolution adopted by the Pension & Benefits Committee of Johnson & Johnson.

Any amendment or modification, however, may not deprive you of any benefits to which you are entitled before the effective date of the amendment or modification. If this Plan is amended or modified, any claims incurred before the date of amendment or modification will be paid in accordance with the Plan in effect at the time the expense was incurred. Any expense incurred after the amendment or modification date will be paid in accordance with the new Plan provisions.

In the event any part of this Plan is terminated or changed to exclude a specific class of employees or their dependents, which includes yourself or your beneficiaries, any eligible claims you incur before the date of termination will be paid to the extent that such benefits have been insured. You must submit any claims within a reasonable amount of time, as set by the Service Administrator. Any claims you incur after the deadline will not be considered for payment.

In the event of a change in any applicable law with respect to any of the benefits summarized in this document, the Plan will be administered accordingly.