

Pregnancy and Newborn Child

For Employees who
reside in Puerto Rico


experiencia total
FAMILIA DE COMPAÑÍAS
Johnson & Johnson
PUERTO RICO



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Pregnancy and Newborn Child Guidelines

Welcoming a new child into the family is exciting! At home you're preparing for your new arrival by gathering baby supplies and preparing the nursery. At work you also must make preparations. This factsheet can help you prepare for the time you will be off work for pregnancy and childbirth and ensure that your newborn child is properly enrolled in benefits.

This document is for new mothers and fathers who are Puerto Rico employees of the Johnson & Johnson Family of Companies. The document:

- Points out things you should do before you leave work and actions you may want to consider after your child is born.
- Outlines which benefits, plans and programs you may be able to continue while on leave for pregnancy and childbirth.
- Provides timeline examples of how Short Term Disability (STD), the Family Medical Leave Act (FMLA) Leave and Company Leaves run concurrently.
- Outlines your benefit options when you return to work from an approved leave.



For more information on Time Off and Leave of Absence policies including disability, please go to the OUR SOURCE™ portal at www.OurSource.biz.

Pregnancy and Newborn Child Guidelines

- **See your physician.** Prenatal health care is very important to you and your child. Your health plan may also offer special prenatal classes.
- **Talk to your supervisor.** With your supervisor, you need to make plans to cover your work during your absence. Allow as much time as possible to make arrangements and, if necessary, to adjust your current duties or schedule to accommodate your pregnancy leave.
- **Review Time Off and Leave of Absence policies.** Information on the OUR SOURCE™ portal can provide you with leave eligibility information and help you apply for disability benefits.
- **Apply for Maternity, Birth & Adoption or Paternity, Birth & Adoption Leave.** Contact IKON Disability Services (IDS), the Company's Leave of Absence Administrator at 1-800-981-1897 to apply for these leaves and other leaves you may be eligible for.
- **Call your medical plan.** As part of your prenatal care, it is a good idea to review pregnancy procedures with a medical plan representative. In addition, some medical plans have special pregnancy programs.
- **Apply for Short Term Disability (STD) benefits.** Contact IDS, the Company's Leave of Absence Administrator at 1-800-981-1897 no earlier than 30 days before your delivery date to arrange the leave.
- **After your Maternity, Birth & Adoption Leave ends, you may be able to continue leave under other provisions.** Contact IDS, the Company's Leave of Absence Service Administrator at 1-800-981-1897 to discuss your options.
- **Be sure to enroll your child in the Puerto Rico Benefits Program within 30 days after he or she is born.** To enroll your child, log on to Your Benefits Resources™ (YBR) at: <http://resources.hewitt.com/jnjbsc>.
- **For return to work planning contact IDS and discuss with your supervisor.** When you return to work, records must be updated and forms must be processed. Your supervisor and IDS will help you facilitate this process.
- **Update your address.** While on pregnancy disability or any other Leave of Absence, please keep the Company advised of your correct permanent address. The Company needs a correct, current address to keep you informed about your benefits. You can change your address online on the OUR SOURCE™ portal at www.OurSource.biz.

Benefits While on Maternity Leave or FMLA

BENEFIT PLAN	BENEFIT OPTIONS
<p>Medical Dental Vision</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), and if you are enrolled in the Puerto Rico Medical, Dental and/or Vision Care Plans, your coverage will continue for you and your covered dependents for up to 26 weeks 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 the Short Term Disability period.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you can continue your coverage under these Plans as long as you pay the employee share of coverage cost. If you drop your coverage during the leave, you can have your coverage reinstated on the date you return to work.</p>
<p>Basic Life Additional Life Dependent Life</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), and if you are enrolled in the Puerto Rico Life Insurance Plan, your coverage will continue for you and your covered dependents for up to 26 weeks 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 the Short Term Disability period.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you can continue your coverage under these Plans as long as you pay the employee share of coverage cost. If you drop your coverage during the leave, you may have to provide Proof of Good Health to re-enroll for life insurance coverage upon your return to work.</p>
<p>Business Travel Accident 24-Hour Accident Insurance Dependent Accident Insurance</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), and if you are enrolled in the Puerto Rico Accident Insurance Plan, your coverage will continue for you and your covered dependents for up to 26 weeks 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 the Short Term Disability period.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you can continue your coverage under these Plans as long as you pay the employee share of coverage cost. If you drop your coverage during the leave, you can have your coverage reinstated on the date you return to work.</p> <p>Note: Your Puerto Rico Business Travel Accident (BTA) Insurance will stop when you are on disability or a leave of absence (including FMLA). BTA coverage will be reinstated upon your return to work.</p>

Benefits While on Maternity Leave or FMLA

BENEFIT PLAN	BENEFIT OPTIONS
<p>Short Term Disability (STD) Long Term Disability (LTD)</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan, your disability coverage will continue for you for up to 26 weeks provided you are certified as disabled under the STD Plan. The contribution for the Long Term Disability (LTD) coverage you have elected will continue to be deducted from your paychecks during the STD period.</p> <p>If your disability leave goes beyond 26 weeks and you are approved for LTD coverage by IDS, the Company's Plan Administrator, most benefits will continue at no cost to you.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you can continue your coverage under the LTD Plan as long as you pay the employee share of coverage cost. However, you will not be eligible to receive STD Plan benefits if you incur a disability during any period that you are on a Company-approved unpaid leave of absence other than for medical reasons. You may be eligible to receive benefits once the unpaid leave period has ended if it is determined that you meet the medical criteria under the Puerto Rico Disability Program. If you drop your LTD coverage during the leave, you will have to provide Proof of Good Health to re-enroll for LTD insurance coverage. You may only re-enroll for LTD insurance coverage during Annual Enrollment.</p>
<p>Group Legal</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), and if you are enrolled in the Puerto Rico Group Legal Plan, your coverage will continue for you for up to 26 weeks 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 the Short Term Disability period.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you can continue your coverage under the Group Legal Plan as long as you pay the employee share of coverage cost. If you drop your coverage during the leave, you can have your coverage reinstated on the date you return to work.</p>
<p>Savings Plan</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), and if you are enrolled in the Savings Plan, your contributions will continue to be deducted from your paycheck during the Short Term Disability period.</p> <p>If you take an approved unpaid leave of absence (including FMLA), your contributions stop. Upon your return to work your Savings Plan contributions will be reinstated.</p>
<p>Pension Plan</p>	<p>If you are collecting benefits under the Johnson & Johnson Short Term Disability (STD) Plan (and/or take an approved Maternity Leave), you will continue to earn Pension Credited Service and Vesting Service provided you are certified as disabled under the STD Plan.</p> <p>If you take an approved unpaid leave of absence (including FMLA), you will continue to accumulate Pension Credited Service and Vesting Service for your entire absence, provided you return to work at the Johnson & Johnson Family of Companies. If you do not return to work at the end of an approved absence longer than one year, you only accumulate Pension Credited Service and Vesting Service for the first year of your absence.</p>

Pregnancy Timeline

The following timeline is an overview showing when government mandates and Company policies may apply for pregnancy.

	Date of Disability*	Last day to enroll child for benefits (30 days)	Disability period ends (8 weeks)	FMLA period ends																
Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
On Pay Status	MAL: Up to 8 Weeks paid benefit (4 weeks before birth/4 weeks after birth)*								FL	PL: If eligible/approved (up to 90 days)										
Actively at work or on paid leave	STD: Runs concurrent with Maternity, Birth & Adoption Leave**																			
	FMLA: Generally begins with date of disability (up to 12 workweeks)**																			

* Male employees can apply for Paternity, Birth & Adoption Leave which provides three consecutive paid days off to bond with your newly born or adopted child.

** Under the Short Term Disability Plan, your date of disability is the date determined by IDS that you are unable to continue working.

*** Under FMLA, your disability begins when your pregnancy meets the requirements of a serious illness, or (if necessary) for prenatal medical visits.

Maternity, Birth & Adoption Leave (MAL)

Provides female employees with eight weeks paid time to bond with your newly born or adopted child less than 5 years old.

Short Term Disability (STD)

Provides you with a 50% or 85% pay for up to 26 weeks for a qualifying disability including pregnancy and birth.

Personal/Family Care Leave with Pay (FL)

Provides you with **three (3) paid days**, of your accrued sick days, in excess of 15 days, off to support work, family, and personal needs.

Personal Leave Without Pay (PL)

Allows you to take unpaid leave away from work to care for your newborn or adopted child for up to 90 days.

Family and Medical Leave Act (FMLA)

This Act requires the Company to provide eligible employees with up to 12 weeks of unpaid leave during a calendar year for birth, adoption, foster care placement, and/or illness of their eligible family members. To be eligible, you must have at least 12 cumulative months of Company service and have worked at least 1,250 hours during the 12 months immediately preceding the date your FMLA leave begins.

Timeline Examples

Here are two examples of how the timeline options could be applied during pregnancy. Please keep in mind that these employees could have selected other options.

Your Pregnancy Timeline

Each pregnancy is different and your pregnancy timeline is based on your specific circumstances. For these reasons, be sure you discuss your options with the IDS, the Company's Leave of Absence Service Administrator. In addition, changing circumstances during your pregnancy could alter your leave and disability options.

An Uncomplicated Pregnancy and Delivery

Ramonita Alvarez's expected delivery date is June 1. In accordance with the Maternity, Birth & Adoption policy, she contacts IDS and is approved to leave work four (4) weeks before her due date. Ramonita also has fifteen days of accrued vacation she wishes to use during her unpaid FMLA period. She did not use any FMLA before her leave. Ramonita has a normal delivery on June 1. Following is the timeline for Ramonita's pregnancy:

Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Actively at work	MAL: Maternity, Birth & Adoption Leave STD: Runs concurrently with Maternity, Birth & Adoption Leave FMLA: Family Medical Leave Act								VACATION			FL	PL: Personal Leave Without Pay up to 90 days			
	Date of Leave on 5/4				Baby born on 6/1		Last day to enroll child for benefits on 7/1		Disability period ends on 7/1		FMLA period ends on 7/27		End of leave on 8/17			

A Complicated Pregnancy and Delivery

During her third month, Isabel Sanchez finds out she is expecting twins on March 15. Medical problems require Isabel to stop working on November 1 at the end of her fifth month of pregnancy. She wants to stay home for three months after her babies are born. Isabel had a caesarean delivery on March 1. Following is the timeline for Isabel's pregnancy:

Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Actively at work	STD: Short Term Disability Leave											MAL: Maternity, Birth & Adoption Leave																
	Disability date on 11/1											FMLA period ends on 1/26						Caesarean delivery on 3/1		Last day to enroll children for benefits on 3/31				Disability period ends on 5/3		End of leave on 5/17		
																								FL		PL*		

* If eligible/approved (up to 90 days).

- MAL:** Maternity, Birth & Adoption Leave
- STD:** Short Term Disability Leave
- FL:** Personal/Family Care Leave With Pay
- PL:** Personal Leave Without Pay
- FMLA:** Family Medical Leave Act

Enrolling Your Child

You may enroll your dependent child in the Puerto Rico Benefits Program within 30 days after he or she is born. You may also enroll in or change certain benefit elections within 30 days after the birth of your child.

Medical

Your newborn child is temporarily covered under the Puerto Rico Medical Plan for the first 30 days immediately following birth (provided you are enrolled for coverage). However, you must enroll your newborn child within 30 days after the date of birth in order for Medical coverage to continue beyond the 30-day period. Thereafter, you cannot enroll your child until the earlier of the next Annual Enrollment Period or a qualified status change.

Dental / Vision

You may enroll your newborn child within 30 days after the date of birth (provided you are enrolled for coverage). If you do not enroll your child within 30 days, you will have to wait until the earlier of the next Annual Enrollment Period or a qualified status change to enroll the child for either dental or vision coverage.

Dependent Life Insurance

You may enroll your child or increase the amount of your child's coverage at any time, without Proof of Good Health. Coverage under the Dependent Term Life Insurance Plan does not become effective until the day your child turns fourteen days old.

How To Enroll

To elect or change your benefit elections, log on to Your Benefits Resources™ (YBR) at: <http://resources.hewitt.com/jnjbsc>. Also, for benefit-related questions, contact Tele-Servicios at 1-800-981-0055, Monday through Friday, 8:00 a.m. to 5:00 p.m., Atlantic Time.



When You Return to Work

Your reinstatement rights are governed by the Company policy covering the leave from which you are returning.

Maternity, Birth & Adoption Leave (MAL)

When you return from Maternity, Birth & Adoption Leave, you have the right to be reinstated to the same position.

Paternity, Birth & Adoption Leave (PAL)

When you return from Paternity, Birth & Adoption Leave, you have the right to be reinstated to the same position.

Short Term Disability (STD)

When you return from Short Term Disability within 12 weeks, you have the right to be reinstated to the same position you held when the leave began. When you return from Short Term Disability after 12 weeks, you have the right to be reinstated to a comparable position with equal pay, benefits, and other conditions of employment.

Personal/Family Care Leave With Pay (FL)

When you return from Personal/Family Care Leave With Pay, you have the right to be reinstated to the same position.

Personal Leave Without Pay (PL)

When you return from Personal Leave Without Pay within 30 days or less, you have the right to be reinstated to the same position you held when the leave began. When you return from Personal Leave Without Pay of 31 to 90 days, you are generally entitled to a comparable position with equal pay, benefits, and other conditions of employment.

Family and Medical Leave Act (FMLA)

When you return from FMLA Leave, you are generally entitled to the same position you held when the leave began, or to a comparable position with equal pay, benefits, and other conditions of employment.

Benefits Transactions and Deadlines: When making benefits changes, it is your responsibility to complete your transactions within the Company deadlines. Although the Company makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub carefully to be sure it matches your benefits Puerto Rico. It is your responsibility to promptly notify Tele-Servicios if you notice any discrepancies with your benefits or in your deductions.

To access Your Benefits Resources™ (YBR), log on to <http://resources.hewitt.com/jnjbsc>. When you log on, you will need to provide your Social Security number and PIN. For benefit-related questions, contact Tele-Servicios at 1-800-981-0055, Monday through Friday, 8:00 a.m. to 5:00 p.m., Atlantic Time.

Benefits When You Return to Work

BENEFIT PLAN	BENEFIT OPTIONS
Medical / Dental / Vision	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your benefits other than changes you may have elected while out on STD (i.e., added child to coverage).</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your benefits as long as you paid the employee share of coverage costs. If you dropped your coverage during the leave, you can have your coverage reinstated on the date you return to work as long as you enroll within 30 days upon your return to work.</p>
Basic Life Additional Life Dependent Life	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your benefits other than changes you may have elected while out on STD (i.e., added child to coverage).</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your benefits as long as you paid the employee share of coverage costs. If you dropped your coverage during the leave, you may have to provide Proof of Good Health to re-enroll for life insurance coverage.</p>
Business Travel Accident 24-Hour Accident Insurance Dependent Accident Insurance	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, your Business Travel Accident (BTA) coverage will be reinstated. There are no changes to your 24-Hour Accident Insurance coverage other than changes you may have elected while out on STD (i.e., added child to coverage).</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your 24-Hour Accident Insurance as long as you paid the employee share of coverage costs. Your BTA coverage will also be reinstated upon your return to work. If you dropped your coverage during the leave, you can have your coverage reinstated on the date you return to work.</p>
Short Term Disability Long Term Disability	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your benefits.</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your benefits as long as you paid the employee share of coverage costs. If you dropped your LTD coverage during the leave, you will have to provide Proof of Good Health to re-enroll for LTD insurance coverage. You may only re-enroll for LTD insurance coverage during Annual Enrollment.</p>
Group Legal	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your benefit.</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your benefits as long as you paid the employee share of coverage costs. If you dropped your coverage during the leave, you can have your coverage reinstated on the date you return to work.</p>
Savings Plan	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your elections.</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), your Savings Plan contributions will be taken from your paycheck.</p>
Pension Plan	<p>Upon return from Short Term Disability (STD) or an approved Maternity/Paternity Leave, there are no changes to your benefit.</p> <p>Upon return from an approved unpaid leave of absence (including FMLA), there are no changes to your benefit.</p>

Additional Programs and Services

- **LifeWorks® Work/Life Resource and Referral Services.** LifeWorks offers free 24-hour, 7-day-a-week parenting, education, and self-help resources. Visit LifeWorks at www.lifeworks.com (user ID: jnjpr; password: lifeworks).
- **babycenter.com.** This leading online pregnancy and parenting resource is also a Johnson & Johnson Company.
- **Employee Assistance Program (EAP).** The EAP helps you resolve problems before they affect your health, relationships, or job performance. The EAP provides confidential professional counseling, education, and referral services 24 hours, 7 days a week. To contact the EAP, call **1-888-575-5141**.
- **The eStore.** eStore offers discounted prices on Johnson & Johnson manufactured products for our employees. You can access the Johnson & Johnson eStore at www.jjMyStore.com using your WWID and home zip code.

For More Information

To access Plan Details/SPDs for descriptions of particular benefit plans, log on to Your Benefits Resources™ (YBR) at: <http://resources.hewitt.com/jnjbsc>.





This communication summarizes information about your benefits. Complete descriptions of these benefits are contained in the plan document(s) or policy(ies). If there is any discrepancy in wording between the plan document(s) or policy(ies) and this communication, the wording in the plan document(s) or policy(ies) will govern. The Company reserves the right to amend, modify, revoke, or terminate this (these) plan(s), in whole or in part, at any time, with or without notice.

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