



Helping to protect  
your future



## Coverage that's right for you **right now**

A comfortable and secure future is a goal that everyone has in common. But realizing your goals requires planning, including considering how the need for long-term care may impact your financial security, your quality of life, and your family's well-being. With long-term care (LTC) insurance from John Hancock, you can feel confident knowing you've taken the right steps to help protect your future.

# LTC insurance from John Hancock

## Comprehensive coverage and support

John Hancock's LTC insurance offers a broad set of built-in benefits and optional features that enable you to build a policy to suit your specific needs and budget.

The benefits that differentiate John Hancock are:

- Comprehensive coverage that enables you to receive the type of care you need in the setting you prefer—at home, in your community, or at a facility
- Benefit Builder\*, an innovative feature that may automatically grow your coverage over time, while keeping premiums affordable
- Support throughout the claims process from claims professionals
- Available discounts for couples and those in good health, to help manage the cost of your policy

## Helping you stay at home longer

John Hancock recognizes that many people prefer to receive care in the comfort of familiar surroundings. Our LTC insurance policy covers you for home health care services received from a professional care provider or a home health aide.

### **Additional Stay at Home Benefit**

This benefit provides extra funds to pay for home modifications, home safety checks, durable medical equipment, and more.

\*Patent pending

## Supporting you at claim time

The transition from living independently to needing assistance with basic tasks can be one of the greatest challenges you may ever face.

When the time comes to address your long-term care needs and access your benefits, your policy provides you with valuable support services that include:

- Assistance from a professional care coordinator<sup>1</sup> who will work with you and your family to discuss your care needs
- Access to provider discounts<sup>2</sup> and quality reports through John Hancock's Advantage Provider Program
- A streamlined claims process, featuring experienced professionals available to assist you in understanding your benefits and to support you throughout your claim

1. While John Hancock provides access to a personal care coordinator, policyholders have the option to work with a personal care advocate of their choice. A plan of care must be provided by a Licensed Health Care Practitioner.
2. This is part of our provider discount program. Discounts are not provided by John Hancock. Discounts and/or the program may be discontinued at any time.

## Supporting you when you're the caregiver

John Hancock recognizes that, long before you might need care, you may need to provide care for other family members.<sup>3</sup> To assist you during this stressful time and help ensure that your uninsured loved ones get the care they need, your policy offers **Caregiver Support Services**.<sup>4</sup>

These services include:

- Personalized telephone and online assistance regarding caregiving questions or concerns you may be experiencing
- The same provider discounts, quality reports, and advice available to you through John Hancock's Advantage Provider Program



3. Family members include spouses or partners, grandparents, parents, siblings, children, and all in-law and step equivalents of the policyholder.
4. Caregiver Support Services is available after your policy has been in effect for 30 days, through a partnership between John Hancock and an independent third-party organization. Discounts are not provided by John Hancock. Discounts and/or the program may be discontinued at any time.

## Our commitment to you

As part of our ongoing commitment to protecting your interests, our LTC insurance policies include several Consumer Protection Provisions:

**Independent Third-Party Review** — If a claim is denied based upon a determination that you are not a Chronically Ill individual, you have the right to request an independent third-party review. The decision of the third-party is binding and must be upheld by John Hancock.

**Lifestyle Benefit Changes**<sup>5</sup> — Provides the flexibility to adjust your coverage for any reason without having to buy a new policy. The premium for an increased amount of coverage will be based on your age at the time the increase is made.

**Alternate Services Benefit** — Ensures you have access to emerging services that develop over time that may not be currently identified in your policy.<sup>6</sup>

**Timely Payment of Claims** — If a claim takes longer than 30 days to process, we will pay you an interest penalty of 1%<sup>7</sup> of the claim amount per month.

If the day comes when you need long-term care, you can feel confident that John Hancock will be there when you and your family need us most.

5. If you elect to increase your coverage, additional underwriting will be required. The premium for your underlying coverage will remain unchanged. Each change in coverage will become effective on the next policy anniversary. Requests for changes must be made in writing.
6. Benefit paid must be a lower-cost alternative to covered services.
7. Percentage paid may be higher in states where required.

**PREMIUMS ARE NOT GUARANTEED TO REMAIN UNCHANGED.** As long as you pay the required premium, you have the right to continue the policy for as long as you live or until the policy limit is reached. We cannot cancel the policy unless you do not make the required premium payments on a timely basis. We cannot change the provisions of this policy without your consent. However, we do reserve the right to increase your premium as of any premium due date in the future. Any changes in premium rates must apply to all similar policies issued in your state to policyholders in the same class on this policy form. This means we cannot single you out for an increase because of your advancing age, declining health, claim status, or for any other reason related solely to you. The policy offers a 65-day grace period for the late payment of premiums. The single premium rate applied to the new excess earnings credits under the Benefit Builder feature will also be revised to reflect updated assumptions. As a result, any future excess earnings credits will purchase a lower amount of benefit increases.

A medical exam may be required to determine eligibility.

This policy is intended to be federally tax-qualified.

### LIMITATIONS

- All benefits are paid in the form of reimbursement unless otherwise specified.
- Benefits will not be paid for charges during the Elimination Period, except for Care Advisory Services, Hospice Care, and the Additional Stay at Home Benefit.
- Benefits will not be paid in excess of the Policy Limit, except for Care Advisory Services and the Additional Stay at Home Benefit.
- We will only pay benefits for services specified in the Plan of Care. We will determine services under the Plan of Care for which benefits are payable, and the amount of such benefits, which shall not exceed charges normally made for similar care, services, or other items in the locality where they are received.

### EXCEPTIONS

This policy does not cover care, treatment, or charges:

- for intentionally self-inflicted injury
- required as a result of alcoholism, alcohol abuse, or drug addiction (unless the drug addiction was a result of the administration of drugs as part of treatment by a physician)
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units
- due to participation in a felony, riot, or insurrection
- normally not made in the absence of insurance
- provided by a member of your immediate family, unless:
  - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian; and
  - the family member is a regular employee of a nursing home, assisted living facility, adult day care center, or home health care agency which is providing the services; and
  - the organization receives the payment for the services; and
  - the family member receives no compensation other than the normal compensation for employees in his or her job category
- provided outside the 50 United States and the District of Columbia, except as described in the International Coverage section of the policy

# John Hancock

A name people know and trust

With a proud history of more than 150 years, and financial strength ratings among the highest in the insurance industry,\*\* John Hancock is dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family's well-being.



\*\*To view our most current financial ratings, please go to [www.johnhancockLTC.com](http://www.johnhancockLTC.com). Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates or practices of the insurance company.

The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in-force, and what would cause your policy to be discontinued. Contact your Licensed Agent or John Hancock for more information, costs, and complete details on coverage.

This is an insurance solicitation. An insurance agent may contact you. Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117.

Long-Term Care Policy Forms: ICC10-LTC-11  
ICC12-LTC-12