



# INTRODUCING A NEW UPGRADE PROGRAM

## John Hancock HealthyEdge

EFFECTIVE JANUARY 2, 2018

### Offering risk class upgrades to more customers

John Hancock HealthyEdge — our new proprietary crediting program — will replace our HealthStyles program, which will be retired at the end of 2017.

Our new HealthyEdge program rewards your clients for living healthy, through things like regular preventative and maintenance care, by offering them the opportunity to qualify for a better risk class.

#### BETTER THAN EVER

New HealthyEdge Eligibility Parameters		Previous HealthStyle Parameters
<b>More ages!</b>	20-70	20-65
<b>More face amounts!</b>	All face amounts	Up to \$5 million face amounts
<b>More products!</b>	All term and permanent products	Permanent products only

#### HOW DOES IT WORK?

##### You don't have to do a thing:

- Our underwriters will automatically consider your Standard or better cases, taking into account additional health and lifestyle factors that can improve the offers
- Your decision memo will indicate when a HealthyEdge upgrade has been applied

##### Here's what we look for:

- Our underwriters assess a variety of health and lifestyle factors to see if your clients are eligible for a HealthyEdge upgrade, such as:
- ✓ Annual checkups
  - ✓ Favorable cardiac tests
  - ✓ Regular screenings, e.g., mammograms and colonoscopies
  - ✓ Lifetime non-smoker
  - ✓ Regular exercise

#### FREQUENTLY ASKED QUESTIONS

##### What cases are NOT eligible for a HealthyEdge upgrade?

- Substandard cases are not eligible for HealthyEdge upgrades. (Our underwriters will continue to apply applicable health and lifestyle crediting to provide the most competitive offers.)
- Cases with volatile risk histories (e.g., drugs and/or alcohol habits, etc.)
- Term conversions

## FREQUENTLY ASKED QUESTIONS (CONT.)

### Are applications that include the Long-Term Care rider eligible for HealthyEdge upgrades?

Yes, for all products that offer the Long-Term care rider, HealthyEdge upgrades may be applied to improve the base policy. The LTC rider is assessed independently of the base policy and will be considered for the same upgrade applied to the base policy. In some circumstances, however, the rider may not be eligible for an upgrade.



### For more information, contact your John Hancock underwriter.

#### **For agent use only. This material may not be used with the public.**

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be available in some states. Maximum face amount is \$5 million with the LTC rider. The LTC rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There are additional costs associated with this rider. This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued.

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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