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How Vitality
points work



Easy points
to get started



Points for
physical activity



Points for
well-being and
education



A customized
program for
all ages



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Earning Vitality Points for *healthy living*

Your Vitality Points guide





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How *Vitality Points* work

With John Hancock Vitality life insurance, there are two great ways you can save money and earn rewards for living healthy — **Vitality GO** and **Vitality PLUS**.¹ Start by earning Vitality Points through education, fitness, and prevention.

The more points you earn, the higher your Vitality Status (Bronze, Silver, Gold, or Platinum) and the greater your potential savings and rewards.

Bronze	Silver	Gold	Platinum
0 points	3,500 points	7,000 points	10,000 points



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Easy points to get you started!

Activity	Points	Frequency
Annual Vitality Health Review (VHR) <ul style="list-style-type: none">• Bonus complete VHR in first 90 days• Bonus first time VHR	500 250 500	Once per year Once per year Once per lifetime
Body Mass Index (BMI) check <ul style="list-style-type: none">• BMI of 18.5 – 24.9• BMI of 25 – 28• Bonus if BMI improves (18.5 – 24.9)	125 1,000 500 500	Once per year Once per year Once per year Once per year
Fasting Blood Glucose or HbA1c measurement <ul style="list-style-type: none">• Glucose Reading of <100 mg/dL or HbA1c Result of <7.0%	125 1,000	Once per year Once per year
Cholesterol check <ul style="list-style-type: none">• Reading of < 200 mg/dL	125 1,000	Once per year Once per year
Blood pressure check <ul style="list-style-type: none">• Reading of \leq 120/80 (for ages \leq 70)	125 1,000	Once per year Once per year
Prenatal Care Program	1,000	Once per year
Non-tobacco user	1,000	Once per year
Annual flu shot	400	Once per year





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Easy points to get you started, *continued*

Activity	Points	Frequency
COVID-19 vaccination and boosters	400	Once per year
Singles vaccination ⁴	200	Once per lifetime
Pneumonia vaccination	200	Once per lifetime
Pap smear screening (applicable for ages 70 and below)	200	Once per year
Mammogram screening	200	Once per year
Colorectal screening	200	Once per year
Dental screening	200	Once per year
Safe driving	300	Once per year





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Activity	Points	Frequency
Light Workout (examples) <ul style="list-style-type: none">• Using your wearable device for 5,000–9,999 steps per day• Using your heart rate monitor; exercise within your target heart rate starting at an average of > 60% of your maximum heart rate for 15 – 29 minutes• Using the MapMyFitness app (or other calorie counting app), you burn between 100 and 199 calories during a workout• Using Apple Watch®, a Light Workout is based on the Active Calories you burn in a day.*	10	<p>You can earn points for one verified workout per day (30 point maximum).</p> <p>When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.</p>
Standard Workout (examples) <ul style="list-style-type: none">• Using your wearable device for 10,000–14,999 steps per day• Using your heart rate monitor; exercise within your target heart rate starting at an a verage of > 60% of your maximum heart rate for 30 – 44 minutes• Working out at a health club for > 30 minutes• Using the MapMyFitness app (or other calorie counting app), you burn between 200 and 299 calories during a workout• Using Apple Watch, a Standard Workout is based on the Active Calories you burn in a day.*	20	<p>You can earn points for one verified workout per day (30 point maximum).</p> <p>When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.</p>
Advanced Workout (examples) <ul style="list-style-type: none">• Using your wearable device or > 15,000 steps per day• Using your heart rate monitor; exercise within your target heart rate starting at an average of > 60% of your maximum heart rate for > 45 minutes• Using the MapMyFitness app (or other calorie counting app), you burn 300 or more calories during a workout• Using Apple Watch, an Advanced Workout is based on the Active Calories you burn in a day.*	30	<p>You can earn points for one verified workout per day (30 point maximum).</p> <p>When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.</p>



Use a compatible device or fitness app to to earn points for being active!

Compatible devices include Apple Watch, Fitbit, Garmin, Polar, Samsung, MapMyFitness, WHOOP, Peloton, Strava and more!

Note: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.
*Workout levels are based on the Active Calories that you burn in a day. See the John Hancock Vitality app for more information.



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Points for physical activity, *continued*

Activity	Points	Maximum
Level 1 athletic events (walking, running, cycling, triathlon ²) <ul style="list-style-type: none">• Run or walk 1.9 miles to 5.6 miles• Cycle 6.2 miles to 24.9 miles• Triathlon Super Sprint	250	Subject to physical activity category maximum
Level 2 athletic events (walking, running, cycling, triathlon ²) <ul style="list-style-type: none">• Run or walk 5.7 miles to 12.3 miles• Cycle 25 miles to 61.9 miles• Triathlon Sprint	350	Subject to physical activity category maximum
Level 3 athletic events (walking, running, cycling, triathlon ²) <ul style="list-style-type: none">• Run or walk 12.4 miles or more• Cycle 62 miles or more• Triathlon Olympic, ITU, half or full Ironman	500	Subject to physical activity category maximum
Physical activity review	250	Once per year





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Activity	Points	Maximum
HealthyFood purchases ³ (fresh fruits and vegetables)	2	Per item (up to 50 points per month)
HealthyMind™ benefit Introductory video	10	10 points per year
Meditation Using an integrated app such as Headspace, Breathe, Buddhify, Calm, Peloton or Oura!	10	Per day for 10 minutes of meditation (maximum of 200 points per year)
Healthy Sleep (Compatible devices: Apple Watch, Samsung, Fitbit, Garmin, WHOOP and Oura)	Get 7-9 hours of sleep to earn 5 points per night, up to 180 nights	900 points per year
Sleep Well Challenge	10	Per night for 20 nights in any 30-day period (maximum of 900 points per year)
BONUS Completing the Sleep Challenge	100	Once per year upon completion of the Sleep Challenge (maximum of 100 points per year)
Health assessment calculators	25	100 points per year
Mental well-being reviews	50	200 points per year
Nutrition courses	75	450 points per year
Tufts Nutrition Webinars	50	200 points per year
Goals and Halo Programs	10 points per week	520 points per year
Carry over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A
Update email address	50	Once per year





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We’ve expanded the John Hancock Vitality Program to include people age 71 or older taking into account their unique health and wellness considerations. That means, you’ll get credit for the things you do to stay healthy, but at a pace that makes sense for you.



Note: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.
*Workout levels are based on the Active Calories that you burn in a day. See the John Hancock Vitality app for more information.

Activity	Points
Blood pressure range of $\leq 140/90$	1,000 per year
Light Workout (examples)* <ul style="list-style-type: none">• Using Apple Watch: A Light Workout is based on the Active Calories you burn in a day.• Using your wearable device for:<ul style="list-style-type: none">– 4,000–7,999 steps per day (ages 71–80)– 3,000–5,999 steps per day (ages 81+)• Using your heart rate monitor: Exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for 10-19 minutes• Using the MapMyFitness app or other calorie counting app to burn between 50–99 calories	10 per day
Standard Workout (examples)* <ul style="list-style-type: none">• Using Apple Watch: A Standard Workout is based on the Active Calories you burn in a day.• Using your wearable device for:<ul style="list-style-type: none">– 8,000–11,999 steps per day (ages 71–80)– 6,000–8,999 steps per day (ages 81+)• Using your heart rate monitor: Exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for 20 – 29 minutes• Using the MapMyFitness app or other calorie counting app to burn between 100 – 149 calories	20 per day
Advanced Workout (examples)* <ul style="list-style-type: none">• Using Apple Watch: An Advanced Workout is based on the Active Calories you burn in a day.• Using your wearable device for:<ul style="list-style-type: none">– $\geq 12,000$ steps per day (ages 71–80)– $\geq 9,000$ steps per day (ages 81+)• Using your heart rate monitor: exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for ≥ 30 minutes• Using the MapMyFitness app or other calorie counting app to burn ≥ 150 calories	30 per day



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For more information on the John Hancock Vitality Program, please visit JohnHancock.com or contact your insurance agent.

1. Subject to state approval. Vitality GO is not available with policies issued in New York & Puerto Rico.

2. Proof of event completion is required.

3. The HealthyFood program is currently not available in Guam.

4. Vitality members will receive points once they have received both doses of the shingles vaccine.

This material is for informational purposes only and is not investment advice or a recommendation.

Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo Programs. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued.

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Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancockInsurance.com or via telephone at 888-333-2659.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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