



Frequently asked questions

Permanent life insurance with Vitality

At John Hancock, we believe life insurance should help people live longer, healthier lives. That's why we offer John Hancock Vitality, an innovative life insurance solution that rewards people for living healthy.

Program overview

What is the John Hancock Vitality Program?

There are two great versions of the John Hancock Vitality Program to support your clients along the way, Vitality GO and Vitality PLUS.

Vitality GO

All your clients can experience the John Hancock Vitality Program and live healthier with Vitality GO. That's because it's included on all our flagship products¹ — at no additional cost.

With Vitality GO, your clients can take advantage of rewards and discounts, including:

- Instant savings on eligible healthy foods at the grocery store
- Savings on fitness devices and healthy gear including Fitbit®, Garmin®, Polar® and REI²
- Free personalized tips and content from experts on how to live a longer, healthier life

During the first 25 months, your clients can transfer the Vitality GO points and status level they've earned for living healthy and upgrade to Vitality PLUS. With Vitality PLUS, they have the opportunity to enjoy premium savings or more income potential per year, along with even greater rewards and discounts!

Vitality PLUS

Your clients can add Vitality PLUS to their policy for as little as \$2.00 a month (\$4.00 a month for survivorship policies) and enjoy all the benefits of Vitality GO, plus the opportunity to:

- **Save up to 15% off their premium for making healthy choices³**
- **Choose the latest model of one of these wearable devices:**
 - The latest Apple Watch® for as little as \$25 plus tax, earned with regular exercise⁴
 - Fitbit® or other discounted device
- **Take advantage of other member perks**
 - Savings on eligible healthy food purchases at the grocery store⁵
 - Exclusive travel discounts⁶
 - Retail discounts from Amazon.com, REI, Starbucks, and more⁷
 - A one-year Amazon Prime membership when you reach Platinum status three years in a row
 - Free subscription to Headspace®, a top-rated meditation app

<p>How does the program work?</p>	<p>It's easy for your clients to achieve their healthy goals with the John Hancock Vitality Program. That's because small changes make a big difference when it comes to their overall health. It's as simple as taking the stairs instead of the elevator, choosing a healthy snack, or finding a few minutes to meditate each day.</p> <p>Earn Vitality Points: Your clients can earn Vitality Points for completing everyday healthy activities.</p> <p>Achieve a Vitality Status: Each year, the number of Vitality Points they accumulate will determine their Vitality Status (Bronze, Silver, Gold, or Platinum).</p> <p>Get rewarded: The higher their Vitality Status, the more they can save on premiums (with Vitality PLUS) and the greater their rewards and discounts.</p>
<p>Who is Vitality?</p>	<p>We're collaborating with Vitality because they're the global leader in integrating wellness benefits with life insurance products. Vitality has an established track-record of creating interactive, personalized programs. Millions of members worldwide use their online tools to identify and track health and lifestyle goals.</p>
<p>What if the owner is not the insured on the policy?</p>	<p>In the event the owner is not the insured, the insured will receive all of the Vitality rewards and the policy will receive the rider credits.</p>
<p>Can a client who is rated still benefit from the program?</p>	<p>Yes, even clients with medical impairments can benefit from the program. Remember, they don't have to be an athlete to participate. Members can earn points by doing simple things like walking, taking online courses, or visiting the dentist. In fact, if your client is living with diabetes, the program offers additional resources and point-earning activities to help them live long, healthy lives. Visit JHSalesHub.com/Aspire for more information.</p>
<p>Can my older clients benefit from the program?</p>	<p>Yes, the Vitality Program is available for issue ages 71 through 90. This customized program takes into account an older client's unique health and wellness considerations. That means, they'll get rewarded for the things they do to stay healthy, but at a pace that makes sense for them.</p> <p>Note: The customized program will automatically apply to in force policy owners who have other John Hancock Vitality policies once they reach age 71 or older.</p>

Savings & rewards

How does the Apple Watch program work?

John Hancock is excited to offer Vitality PLUS clients the opportunity to earn Apple Watch. This program is available to both new and inforce John Hancock Vitality clients. Here is a brief overview of how the program works:

- Vitality customers who take part in the Apple Watch program make an initial payment of \$25 plus tax.
- The remaining balance of their watch is divided into monthly payments over the course of two years.
- Monthly payments can be reduced to as little as \$0 with regular exercise.

Note: Upgrade costs may apply based on your client's choice of case finish or band type.

Their monthly payments will depend on the number of Vitality Points they earn through Standard or Advanced Workouts — see the table below for detailed payment information.

Apple Watch 8 and Ultra

SE

\$15.50

\$12.25

\$7.00

\$0

0 points

240 points

360 points

500 points

\$10.50

\$8.25

\$4.75

\$0

0 points

240 points

360 points

500 points

Example: If your clients earn 360 points one month — they'll pay \$7.00. When they earn 500 points in one month, the cost is \$0.

Example: If your clients earn 360 points one month — they'll pay \$4.75. When they earn 500 points in one month, the cost is \$0.

What is considered a Standard or Advanced Workout?

Your clients' monthly Apple Watch payments will be based on the number of Standard or Advanced Workouts they complete each month. The chart below details the many ways they can accomplish this:

	Standard Workout (20 Vitality Points)	Advanced Workout (30 Vitality Points)
Active calories burned using Apple Watch	Personalized between 200–1,250	Personalized between 300–1,875
Steps using any supported device	10,000	15,000
Minimum calories burned using an approved Vitality device	200	300
Minutes of exercise @ 60% of max heart rate	30	45
Verified gym visit	30 minutes	Not Applicable

Note: Light Workouts are not applicable towards the payments of Apple Watch. Clients can earn Vitality Points through their Active Calories found in the John Hancock Vitality app: click the More tab, and then select Health app. They can also use the number of steps tracked or calories burned on any other supported device, exercise with a heart rate monitor, or log a verified gym visit to receive credit for a Standard or Advanced workout. For even more ways your clients can earn Vitality Points, please refer to our Earn Vitality Points for Healthy Living flyer. Apple Watch Series 7 and Apple Watch SE are available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

How do my clients order their wearable device?	First, your clients will register on our member website, JohnHancockVitality.com and complete the Vitality Health Review (VHR). Next, they can order the wearable device that's best for them.
What if my Vitality GO clients want to upgrade to Vitality PLUS?	<p>Your eligible Vitality GO clients have a 25-month window after policy issue to upgrade to Vitality PLUS and enjoy the full benefits of John Hancock Vitality, including premium savings of up to 15%.³ We're making it easier than ever to take that step by offering two upgrade options:</p> <ol style="list-style-type: none"> 1. Your clients can click the upgrade button on the Vitality member website, JohnHancockVitality.com, or the John Hancock Vitality app to get the process started, or 2. Request the upgrade form (PS5191) from Customer Service at 1-800-505-9427, option 1 and submit it using the methods listed on the form. <p>Once approved, your clients' Vitality GO status and points will automatically transfer over to their Vitality PLUS membership where more rewards await.</p>

Additional Information

Can the John Hancock Vitality Program be added to an inforce policy?	Policy owners who have an inforce Vitality-eligible policy that was issued and underwritten in the past 12 months can add the Vitality Program. For all other permanent policies, adding the program requires a new policy and is subject to our internal replacement guidelines.
What happens if the policy owner discontinues the Vitality PLUS rider?	The charges for the program will cease, no new statuses can be earned and any previously earned policy credits will continue to be applied. However, your clients can continue to enjoy all the Vitality GO rewards.
Will the data that is collected in conjunction with the John Hancock Vitality Program affect my client's underwriting risk class after the policy is issued?	No. This data will be used to help determine your client's Vitality Status, which in turn impacts their level of rewards and premium savings. We will never use the Vitality Status, any medical, or other information about the life insured provided to Vitality to change the life insured's risk classification or as the sole basis to deny a future request to reinstate coverage.
How can I illustrate a product with the John Hancock Vitality PLUS Program?	You can choose the John Hancock Vitality Program as an option when illustrating a policy on both JH Illustrator and Winflex. You do not need an illustration for Vitality GO policies — it's automatically included.

Who should I call if my client or I need more information?	For more information, please contact the National Sales Support team at 888-266-7498, option 2. For more information on an inforce policies, please call 888-333-2659.
Can a policy with the Vitality Program be backdated?	Yes, you can backdate under the normal backdating guidelines. Please note that the Vitality member year will be the same as your client's policy year. This would shorten the timeframe to earn a status in the first policy year. In order to backdate to save age 70 (the maximum issue age for the Vitality Program), the policy must be in Underwriting before the insured turns age-nearest 71.
Is it possible for my client to have multiple life insurance policies with the Vitality Program?	Yes, however, they will have only one Vitality account for multiple life insurance policies. Points and rewards will be earned only once; the insurance credit will apply to all eligible John Hancock life insurance policies.
How do the rewards and discounts work on a survivorship policy?	Each insured will have their own Vitality membership and each will earn Vitality Points. This is important because their individual Vitality Status levels determine the specific rewards and discounts they each qualify for. Based on the status levels achieved, they can earn credits that can result in lower premiums.

To learn more, please contact your John Hancock salesperson or National Sales Support at **888-266-7498, Option 2.**

1. Insurance policies and/or associated riders and features may not be available in all states. Vitality GO is not available with policies issued in New York & Puerto Rico.
2. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
3. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS.
4. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie or heart rate thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit JohnHancock.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
5. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.
6. Travel discounts are not available in New York. Travel discounts valid for 3 bookings per program year. For term with Vitality policies with a face amount less than \$2,000,000, travel discounts valid for 1 booking per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum) and will only apply to the first \$1000 of the booking cost.
7. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

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Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Withdrawals in excess of the cost basis (premiums paid) will be subject to tax and certain withdrawals within the first 15 years may be subject to recapture tax. Additionally, policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59 1/2. Cash value available for loans and withdrawals may be more or less than originally invested. Withdrawals are available after the first policy year.

The benefits available under Aspire can vary depending on whether the insured has Type 1 or Type 2 diabetes, the type and coverage amount of the life insurance policy purchased and the level of Onduo engagement with the John Hancock Vitality Program. Eligibility for an Onduo membership is also subject to Onduo's qualification requirements. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

Aspire is not available in New York and Puerto Rico.

The merchants represented are not sponsors of John Hancock Vitality or otherwise affiliated with John Hancock Vitality. Please visit each company's website for additional terms and conditions.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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). To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and complete the Vitality Health Review (VHR).

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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