



# A quick guide to the *LifeCare* application process

**John Hancock's LifeCare** is a hybrid indexed UL with long-term care benefits that gives clients added financial protection for their loved ones and a hedge against the rising costs of care. To help ensure a **seamless process** from solicitation through submission, please follow these **three simple steps**.

## 1. Determine eligibility and risk class

Use our [Pre-Qualifying Questionnaire](#) and [LifeCare Field Underwriting Guide](#) to determine if your client is eligible for LifeCare and what their likely risk class may be.

For an initial underwriting review, you can email [lifecarequickquotes@jhancock.com](mailto:lifecarequickquotes@jhancock.com) with your client's age, sex, smoking and tobacco habits, and a summary of pertinent medical information/history (maximum length 10 lines).

**NOTE:** Do not include attachments, personally identifiable information (PII), or confidential informational, such as social security number.

### Cognitive screening

- Required for clients age **60 and older or with certain medical history**
- **Illumifin**, a third-party vendor, will contact your client via email or text message (if opted in) to schedule the screening
- The screening is completed via telephone and takes approximately **15-20 minutes**

## 2. Run an illustration

LifeCare Illustrations can be run via **JH Illustrator**, **Ensignt**, and **WinFlex** and should be submitted with your application. A signed illustration is required to issue a LifeCare policy.

## 3. Complete and submit application

LifeCare applications must be submitted via **iPipeline's iGO eApp**, accessible via JH SalesHub or your firm's website (when firm is an iPipeline customer).

- Part I and Part II of the application must be submitted together
- You or your client can complete Part II (lifestyle and medical questions)
- Upload the corresponding LifeCare illustration
- Add emails from [donotreply@ipipeline.com](mailto:donotreply@ipipeline.com) and [igosupport@ipipeline.com](mailto:igosupport@ipipeline.com) and mark them "safe"

**See next page for important details about licensing and appointment requirements.**

## Important: Licensing and appointment details

Before submitting a LifeCare application please verify you have the necessary licensing and are appointed with John Hancock.<sup>1</sup> Most states require a **Life license, Accident and Health license**, as well as **LTC Continuing Education** and/or **NAIC Partnership Training** (ClearCert approved).

For more information and specific details for your state, please refer to our [Guide to Licensing](#). To verify your John Hancock appointment, visit the “New Business” section of JHSalesHub.com.

1. Pennsylvania requires you are properly licensed and appointed with John Hancock prior to solicitation of a LifeCare application. In addition, if you are assigning compensation to a corporation, the corporation must hold the appropriate licenses and appointments.  
2. Cycle times may be longer on 1035 exchanges.

## What happens next

- Once the signed application is submitted to John Hancock, you will receive an email within minutes confirming the underwriting path:
  - **Instant underwriting decision**, with the policy generally issued in 5-7 business days for in-good-order submissions<sup>2</sup>, or
  - **Referral to underwriter** if additional review is required (e.g., clarification of medical history, outstanding evidence check or medical records, etc.)
- The submission will be trackable via usual case status tools within 24 hours of set up in New Business system
- Approved applications will be issued within two business days of receiving final requirements
- Policy will be placed in force and compensation will be released once we have received all signed delivery requirements

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Some riders may have additional premiums and expenses associated with them.

Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock will obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

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

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## Tips for your client

Help your clients experience a seamless LifeCare process by making sure they:

- Have access to a computer, tablet, or mobile phone
- Add **igosupport@ipeline.com** to their email address book and mark their emails as “safe”
- **Agree to the terms and conditions** for using an electronic application, including providing an electronic signature as required
- Understand **Illumifin** will contact them if a cognitive screening is required