

Helping you find the *right* long-term care provider

At John Hancock, we know how important it is to be in the comfort of your home for as long as possible, and that may mean some level of long-term care support. Should that need arise, we are here to help.

When you purchase a John Hancock life insurance policy that include certain living benefits,¹ you'll have access to **The Helper Bees Provider Network Program** – a voluntary service that helps you find home health care agencies for your specific needs at a reduced rate. The Provider Network program benefits include:

- ✔ **A complimentary one-on-one consultation** from an experienced provider matching specialist
- ✔ Access to **local home health care agencies** who are credentialed for quality care and service
- ✔ **A reduced rate**, which may help your policy's living benefits last longer²
- ✔ Flexibility to choose from up to **three providers** that have been selected based on your care needs³

Care that's right for you

Every person's care situation is unique. Your one-on-one consultation with The Helper Bees is an opportunity to discuss your care needs and what you are seeking in an ideal caregiver. The discussion topics may include:

- **Your current condition** (i.e. health condition, home concerns, etc.)
- **Your interests and hobbies**
- **Caregiver preferences** (i.e., gender, vaccination, pet friendly)
- **Tasks you need support with** (i.e., transferring, bathing, laundry, etc.)

If you determine you require more care than what can be sufficiently provided via a home health care agency, The Helper Bees can also help you locate facility providers, such as assisted living facilities or skilled nursing homes.²



How it works:

1

When you're ready, call John Hancock at **1-888-588-7720** for a referral to The Helper Bees

2

Within 2 business days The Helper Bees will contact you for your one-on-one consultation

3

Receive your personalized provider matches by email⁴

More support at your fingertips

Through The Helper Bees Provider Network Program, you will also gain access to a self-service portal, Aging-in-Place Marketplace, which includes resources to help you remain at home:⁵

- Shop, manage and schedule home-based services such as transportation, food delivery and home maintenance with local, vetted providers⁶
- A resource library providing helpful education on topics such as nutrition, in-home safety, housekeeping and caregiver support

For more information, please contact your financial professional.

1. Living Benefits refers to benefits under a long-term care and/or chronic illness rider as applicable.
2. Reduced rates are not guaranteed for home health care agencies. The Helper Bees does not provide reduced rates for facilities such as skilled nursing homes or assisted living facilities.
3. Inclusion on the list of care providers does not imply any endorsement of quality or guarantee of coverage by John Hancock. Consumers are still responsible for their own review of the quality and suitability of the provider's services. We recommend that consumers and their families spend time carefully assessing providers to make the best choice for them.
4. The Helper Bees Terms & Conditions must be accepted prior to receiving your personalized provider matches.
5. You may have costs and expenses if you elect to purchase items or services from the Aging-in-Place Marketplace.
6. Applicable charges for all services, tools and resources are your responsibility.

The Helper Bees Provider Network services do not have any impact on your long-term care and/or chronic illness rider or benefits and do not guarantee claim approval. The Helper Bees is a service provider providing and administering The Helper Bees Provider Network Program which is a service program being made available to long term care insurance policyholders and certain life insurance policyholders with a long-term care or chronic illness rider of John Hancock. This Program is not owned or operated by John Hancock or its affiliates. John Hancock and The Helper Bees are independent companies. John Hancock does not provide medical services or advice and is not involved in the design or provision of the services provided by or through The Helper Bees. The Helper Bees Provider Network Program is neither an insurance benefit, nor a provision or service paid for under your policy. The Program and its availability may be discontinued at any time. If you elect to participate in this Program all resources, tools, and services available will be provided by The Helper Bees. Applicable charges for all services, tools and resources are your responsibility. This Program may not be suitable for everyone, and participation is voluntary. Service availability may vary by state. Please note that John Hancock will have access to your detailed information collected under The Helper Bees Provider Network Program. 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.