

# The Helper Bees Provider Network

## Frequently asked *questions*

### **What is The Helper Bees Provider Network program?**

John Hancock is collaborating with The Helper Bees to empower customers to age-in-place through the Provider Network program.

The Provider Network program is a voluntary service that helps your clients find local, cost-effective home health care agencies. An experienced matching specialist from The Helper Bees will work to identify up to three accredited agencies that are best suited to meet the client's specific care needs, giving them the flexibility to make the appropriate decision for their care. Often, The Helper Bees can also negotiate a reduced rate for these providers.

If your client needs more intensive care support, The Helper Bees also has the capability to identify and recommend facility providers, such as assisted living facilities or skilled nursing homes.

In either scenario (i.e., home health care agency or long-term care facility), clients will also have access to The Helper Bees Aging-in-Place Marketplace if they request the Provider Network service. The Aging-in-Place Marketplace connects clients to discounted, local, home-based providers such as transportation, food delivery, and home maintenance services, and gives them access to a library of educational content ranging from nutrition, in-home safety, housekeeping, to caregiver support.

### **Who is eligible to access the Provider Network?**

The Helper Bees Provider Network is available to new and existing John Hancock life insurance customers that have an LTC or Chronic Illness rider as well as John Hancock long-term care insurance policyholders.

### **When can my clients access the Provider Network program?**

When a policyholder needs a home health care agency, whether that is before or while initiating a claim, they can simply call Customer Service at 1.888.588.7720 to request access.

### **Can anyone initiate the referral?**

The policyholder themselves, or a POA, family member or loved one can call on behalf of the policyholder for a referral to the Provider Network program. Agents are not permitted to initiate a referral.

### **Can my client use the Provider Network services to support a family member?**

No, The Helper Bees Provider Network service may only be used for the policyholder.

## **Does The Helper Bees vet the care providers they recommend?**

Yes, they use a process called credentialing that includes a detailed review of a service provider's qualifications and adheres to a strict, state-specific regulatory framework.

## **Are the providers referred by The Helper Bees eligible for benefit payment from John Hancock?**

Before engaging in a care provider service, it is recommended that the policyholder verify provider eligibility with John Hancock. The policyholder may call 1.888.588.7720 to determine provider eligibility.

## **Does the Provider Network program offer consultation on care planning beyond provider matching?**

The Helper Bees Network Provider program does not offer consultation on care planning services; however, the customer is able to source additional discounted care services such as durable medical equipment and home maintenance services through The Helper Bees' self-service portal, the Aging-in-Place Marketplace.

## **How does my client access the Aging-in-Place Marketplace?**

Once John Hancock has made the referral to The Helper Bees Provider Network, the customer will receive a link (via email) that will take them to a dedicated John Hancock customer registration site where they can create an account for the Aging-in-Place Marketplace.

Regardless of their decision to select a provider through the Provider Network your client is able to maintain access to the Aging-in-Place Marketplace.

# Home health care agency requests

## **What if my client does not like the initial set of the home health care agencies referred?**

Should your client be unsatisfied with the initial three home health care agency referrals, they may request additional referrals from The Helper Bees until a match is made.

## **How does my client select a provider?**

Once the policyholder has chosen a home health care agency, they can inform The Helper Bees. The Helper Bees will arrange the first appointment on behalf of the policyholder. The policyholder will be responsible for further service arrangements.

## **Who does my client pay for home health care agency services?**

The policyholder will pay the home health care agency through The Helper Bees. After services are received, The Helper Bees will email an invoice to the policyholder. The policyholder will then review the invoice and sign via DocuSign for approved payment. The Helper Bees will charge the preferred payment on file.

## **What is The Helper Bees role in facilitating payment?**

The Helper Bees facilitates a streamlined payment process that verifies reduced rate, and services received.

# Facility requests

## What if my client does not like any of the facilities that are recommend?

Requests for facility providers through The Helper Bees is limited to one round of sourcing, with up to three matches. For more facility options, the policyholder may self-source utilizing search engines or by connecting with community resources like local Councils on Aging (COAs) or Area Agency on Aging (AAAs).

## How does my client select a facility provider?

When the policyholder is ready to select a facility, the policyholder will need to inform and coordinate with the preferred facility directly for services.

## Who does my client pay for facility services?

Based upon the facility and the policyholder's agreed upon payment terms, the policyholder will pay the facility directly.

For more information call your local John Hancock representative or National Sales support at **888-266-7498, option 2.**

### **FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC.**

Living Benefits refers to benefits under a long-term care and/or chronic illness rider as applicable.

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.

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.

The Helper Bees Terms & Conditions must be accepted prior to receiving your personalized provider matches.

You may have costs and expenses if you elect to purchase items or services from the Aging-in-Place Marketplace.

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.