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







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Easy points to get you started, *continued*

Activity	Points	Frequency
Annual flu shot	400	Once per year
COVID-19 vaccination and boosters	400	Once per year
Shingles vaccination <sup>4</sup>	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
Skin cancer screening	200	Once per year







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# Points for *physical activity*

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



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







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# Points for *well-being* and *education*

Activity	Points	Maximum
HealthyFood purchases <sup>3</sup> (fresh fruits and vegetables)	2	Per item (up to 50 points per month)
HealthyMind™ benefit Introductory video	10	10 points per year
<b>Meditation</b> 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)
<b>Healthy Sleep</b> (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
<b>Sleep Well Challenge</b>	10	Per night for 20 nights in any 30-day period (maximum of 900 points per year)
<b>BONUS</b> 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
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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# A customized program *for all ages*

We’ve expanded the John Hancock Vitality Program to include individuals aged 71 or older, taking into account their unique health and wellness considerations. This means you’ll get credit for the activities you do to stay healthy, 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"><li>• <b>Using Apple Watch:</b> A Light Workout is based on the Active Calories you burn in a day.</li><li>• <b>Using your wearable device for:</b><ul style="list-style-type: none"><li>– 4,000–7,999 steps per day (ages 71–80)</li><li>– 3,000–5,999 steps per day (ages 81+)</li></ul></li><li>• <b>Using your heart rate monitor:</b> Exercise within your target heart rate starting at an average of <math>\geq 60\%</math> of your maximum heart rate for 10-19 minutes</li><li>• <b>Using the MapMyFitness app</b> or other calorie counting app to burn between 50–99 calories</li></ul>	10 per day
Standard Workout (examples)* <ul style="list-style-type: none"><li>• <b>Using Apple Watch:</b> A Standard Workout is based on the Active Calories you burn in a day.</li><li>• <b>Using your wearable device for:</b><ul style="list-style-type: none"><li>– 8,000–11,999 steps per day (ages 71–80)</li><li>– 6,000–8,999 steps per day (ages 81+)</li></ul></li><li>• <b>Using your heart rate monitor:</b> Exercise within your target heart rate starting at an average of <math>\geq 60\%</math> of your maximum heart rate for 20 – 29 minutes</li><li>• <b>Using the MapMyFitness app</b> or other calorie counting app to burn between 100 – 149 calories</li></ul>	20 per day
Advanced Workout (examples)* <ul style="list-style-type: none"><li>• <b>Using Apple Watch:</b> An Advanced Workout is based on the Active Calories you burn in a day.</li><li>• <b>Using your wearable device for:</b><ul style="list-style-type: none"><li>– <math>\geq 12,000</math> steps per day (ages 71–80)</li><li>– <math>\geq 9,000</math> steps per day (ages 81+)</li></ul></li><li>• <b>Using your heart rate monitor:</b> exercise within your target heart rate starting at an average of <math>\geq 60\%</math> of your maximum heart rate for <math>\geq 30</math> minutes</li><li>• <b>Using the MapMyFitness app</b> or other calorie counting app to burn <math>\geq 150</math> calories</li></ul>	30 per day





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For more information on the John Hancock Vitality Program, please visit [JohnHancock.com](https://JohnHancock.com) or contact your insurance agent.

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

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](https://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.

MLI080123136-1

