

# Why is John Hancock offering Nutrisense to Vitality PLUS customers?

We are committed to empowering our customers with the tools and knowledge they need to take charge of their health. By providing insights into their metabolic health, we can enable customers to make informed decisions and enhance their well-being. Bringing Nutrisense to John Hancock Vitality members is one of the many ways we support customers on their journey to live longer, healthier, better lives.

## What is Nutrisense?

Nutrisense helps individuals optimize their metabolic health through personalized insights. By offering continuous glucose monitors (CGM), Nutrisense enables users to monitor their glucose levels in real-time and understand how their bodies respond to various foods, exercises, and lifestyle choices. This combined with tailored guidance from dietitians allows individuals to make informed decisions about their nutrition and habits.

## What is a Continuous Glucose Monitor (CGM)?

A CGM, or continuous glucose monitor, is a small, minimally-invasive device that sits on a user's arm and tracks glucose levels continuously, in real-time. It can enhance awareness of blood sugar levels and can help individuals understand how their bodies react to different foods, stress, sleep and exercise.



## What are the John Hancock eligibility requirements?

All registered John Hancock Vitality PLUS members, who are 18 years of age or older and have completed the Vitality Health Review in their current year. Access to special pricing will not be available to John Hancock Vitality members with policies issued in Guam, New York, and Puerto Rico.

Membership eligibility is also subject to the following requirements from Nutrisense:

- 18 or older
- Not currently pregnant
- Not currently taking exogenous insulin
- Not currently taking any diabetes medication other than Metformin or Pioglitazone
- Not currently undergoing cancer treatment
- Not actively experiencing a diagnosed eating disorder

## What is the offer?

Eligible John Hancock Vitality members have access to a 1-month Nutrisense membership at a discounted rate. They will have the choice between the following two options:

### OPTION 1:

John Hancock Vitality member pays for \$195/month

#### What's included?

- 30-day supply of CGMs
- Two 30-minute nutritionist calls each month

#### How it works?

- Member pays monthly, with no health insurance support
- Option to renew each month

### OPTION 2:

Health-insurance supported for \$100/month

#### What's included?

- 30-day supply of CGMs
- Nutritionist calls may be supported by health insurance

#### How it works?

- Enter health insurance information to verify coverage for nutritionist calls
- Option to pay for additional calls out-of-pocket
- Option to renew each month

**For more information on what's included in each plan, members should visit the John Hancock Vitality app or website.**

**Please note:** If a member would like to use their Nutrisense membership beyond 1 month, they will still have access to the special pricing in subsequent months.

## How can a John Hancock Vitality member sign up for a Nutrisense membership?

John Hancock Vitality members can access their Nutrisense offer by logging into the John Hancock Vitality app or website and navigating to the Nutrisense tile on the rewards page. From there they will be directed to a Nutrisense landing page, if they click “Join Nutrisense Now” where they can sign up for a membership.

## Can I access the special pricing if I already have a Nutrisense membership?

If a member is already a Nutrisense member, they should contact [vitalitysupport@nutrisense.io](mailto:vitalitysupport@nutrisense.io) to discuss options for applying the discount.



For more information, visit [JohnHancockVitality.com](https://JohnHancockVitality.com) or call **888-333-2659**

**Please note:** Services under the Nutrisense membership are provided by Nutrisense directly to the John Hancock Vitality member. John Hancock is not an affiliate of Nutrisense, is not responsible or liable for the Nutrisense services and does not receive individual data from Nutrisense with respect to any John Hancock Vitality member in this program. For clarity:

John Hancock does not provide medical advice, is not involved in the services provided by Nutrisense and is not responsible for the accuracy or performance of such services. John Hancock is not responsible for any issues, damages, or losses arising from the use of Nutrisense or other third-party technology, products, or services, including the continuous glucose monitors. The use of Nutrisense or any other third-party technology is at your own risk, and John Hancock makes no warranties or representations, express or implied, regarding the functionality, reliability, or security of such technology. Any concerns or issues related to Nutrisense or third-party technology should be directed to the respective third-party provider.

There is no coordination between John Hancock and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

John Hancock does not receive individual data from Nutrisense, nor does it know which customers have obtained a Nutrisense membership. For purposes of research, validation of assumptions and evaluation of future health and wellness offerings, John Hancock may receive aggregated and deidentified data from Nutrisense from time to time.

**Nutrisense is not a diagnostic or medical service; not a 911 service:** Nutrisense and their professional associates will not provide any information related to the diagnosis, cure, mitigation, prevention, or treatment of any disease or medical condition of the body. Nutrisense's services are not a substitute for medical care, medical advice, and/or a detailed discussion with your primary care physician or other licensed provider. If you desire such information, please consult your healthcare provider. Please see Nutrisense's website for additional information. If you are having a medical emergency, please contact 911 or your health care professional.

**Discounted program eligibility:** The Nutrisense program described above is offered at the specified rates only to registered John Hancock Vitality PLUS members who have completed the Vitality Health Review (VHR) for the current program year. Eligibility is also subject to Nutrisense's own requirements and is subject to change. Nutrisense only offers its membership to individuals in the United States. Access to the Nutrisense discount through the John Hancock Vitality Program is not currently available for policies issued in Guam, New York, and Puerto Rico. At this time, John Hancock does not expect that it will be required to report the value of the Nutrisense membership discount to the IRS as income to the insured. This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult your own tax professional. PLEASE NOTE: The offer of discounted access to the Nutrisense membership is subject to change.

**Potential impact on future insurance coverage:** Advice from a dietitian resulting from the use of continuous glucose monitors to have diagnostic testing or to see a medical professional for treatment may need to be disclosed in an application for insurance coverage, unless prohibited by law, and thus could affect your access to future insurance coverage and the price of such coverage.

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 available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Health Review (VHR).

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