

For the Client

Easy LTC from John Hancock *What to Expect Next*



Control Number:

Completing Forms

In addition to a copy of your premium quote, Outline of Coverage and Shopper's Guide, your insurance representative has provided you with certain forms to complete and sign which are necessary to be returned by you in order for our process to continue. Please review the following and complete and sign as instructed:

1. Complete and sign the required Long Term Care Insurance Suitability Personal Worksheet.
2. Sign and return the required HIPAA Medical Authorization form.
3. If you intend to replace an existing long term care insurance policy, sign and date the required Notice to Applicant Regarding Replacement Form.
4. If you plan to pay your premiums by credit card, complete, sign and return the Credit Card Authorization.
5. If you plan to pay your premiums by monthly bank draft, provide a voided check from the account to be charged.

Your insurance representative will forward these forms to John Hancock for processing. A nurse from our partner, Nation's CareLink, will contact you by telephone to ask medical and additional questions to complete your long term care insurance application. After this information is gathered, your completed application will be forwarded to John Hancock for review. If all the required forms, necessary interview results and medical information are received promptly and your application is approved, a copy will be delivered by your insurance representative with your policy and other documents for your signature in 30 to 60 days. Premium payment will then be required.

If you have a change in your health before delivery of the policy, you must notify John Hancock in writing of this change.

How long will the call take?

The call should take 15 to 20 minutes. If you are eligible for the Telephone Interview underwriting program, your call will be extended approximately 20 – 30 minutes.

How should you prepare for the interview?

Please have a list of your physicians and medications available for this call. If you are under age 64 or intend to purchase the Enhanced Return of Premium benefit, you will need to have the names and addresses of up to 2 beneficiaries. If you wear a hearing aid, you'll want to wear it during the interview.

Individual long term care insurance policies are underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

What kinds of questions will be asked?

The nurse will ask a series of questions about your medical history.

Underwriting Process

Once you have completed the initial interview the nurse will make a determination as to which of the following four underwriting programs you are eligible.

PROGRAM 1: Paramedical Exam

Your Age: 55 and younger

If you have consulted with your primary care physician within the last 18 months, refer to Program 3.

If not, then a paramedical exam will be required. This exam includes a review of your medical history, a blood pressure reading, a pulse check, height and weight readings, and a urine specimen. The exam will take place at your home in the room where you are most comfortable.

If you choose to see your primary care physician for an exam, John Hancock will pay a maximum of \$100 for the exam. In this instance, your insurance representative can provide you with a form that can be completed by your physician. The exam results and billing statement should be forwarded to:

John Hancock
Attention: Long Term Care Underwriting
200 Berkeley Street, B-5 -04
Boston, MA 02117

PROGRAM 2: Medical Exam

Your Age: 56 to 69

If you have consulted with your primary care physician within the last 18 months, refer to Program 3.

If not, then a medical exam is required. The exam includes an examination of the heart, nervous, and respiratory systems, in addition to blood pressure readings, a pulse check, height and weight readings, and a dipstick urinalysis. Blood studies and EKG are not required. The exam is scheduled with a John Hancock-appointed physician at our expense and must be performed in a physician's office.

If you choose to see your primary care physician for an exam, John Hancock will pay a maximum of \$100 for the exam. In this instance, your insurance representative can provide you with a form that can be completed by your physician. The exam results and billing statement should be forwarded to:

John Hancock
Attention: Long Term Care Underwriting
200 Berkeley Street, B-5 -04
Boston, MA 02117

Individual long term care insurance policies are underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

Please Note: Effective October 7th, 2005, for all applicants ages 69 & under that apply for a 10 year or Lifetime Benefit Period, and have not consulted with his/her physician within the past 18 months, a telephone interview will also be completed in addition to the paramedical or medical exam. Refer to Program 3 for background information on the telephone interview.

PROGRAM 3: Telephone Interview Program

Your Age: *69 and younger*

To qualify for the Telephone Interview Program, you must not have a medical history of any of the following: *rheumatoid/psoriatic arthritis; chronic obstructive pulmonary disease; emphysema; blood disorders, excluding compensated anemia; cancer within the past two years; organ transplant; discoid lupus; lymphomas; liver disorders; cardiomyopathy; diabetes; osteoporosis or TIA within the past five years.*

If you have been diagnosed with any of the above conditions or are non-English speaking, you cannot qualify for this program. John Hancock will request copies of your medical records from your primary care physician.

Why is the interview conducted?

The goal of the interview is simply to learn more about you so that we can make an informed decision about your application. In most instances, the interview can eliminate the need to contact your primary care physician for your medical records, enabling a quick and efficient underwriting process.

The Telephone Interview is a phone conversation, between a Nation's CareLink nurse and you, consisting of standardized medical questions. The questions focus on your medical history, medications, any symptoms you may have, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask you the names of your doctors, and we'll ask you to participate in a memory exercise.

How is an interview scheduled?

At John Hancock's request, a nurse from Nation's CareLink will call you to conduct the interview. If you receive this call at a time that's inconvenient for you, the nurse will reschedule the interview. It's important that you choose a quiet time and place for your interview to ensure more favorable results.

How should you prepare for the interview?

The interview usually takes 20-30 minutes, depending on the extent of your medical history. Some of the questions the nurse will ask will seem similar to those your insurance representative has already asked. This is essential because the nurse's experience will allow him or her to ask the appropriate follow-up questions, which will assist John Hancock in evaluating your application. Shortly after you complete the Telephone Interview, you will receive a customer satisfaction survey. We would appreciate it if you would take a few minutes to fill it out to help us evaluate the quality of your experience.

Individual long term care insurance policies are underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

Please Note: Effective May 16, 2005, for all applicants ages 69 & under that apply for a 10 year or Lifetime Benefit Period, copies of your medical records will be requested from your primary care physician. This will be in addition to the phone interview requirement listed above.

PROGRAM 4: Medical Records and Personal Interview

Your Age: 70 and older

John Hancock will request copies of your medical records from your primary care physician at our own expense. To expedite this process, please feel free to advise your physician that we will be contacting him or her.

The Personal Interview is a face-to-face conversation between a Nation's CareLink nurse and you. It consists of a series of standardized medical questions. The questions focus on your medical history, medications, any symptoms you may have, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask you the names of your doctors, and we'll ask you to participate in a brief memory exercise.

Why is the interview conducted?

The goal of the interview is simply to learn more about you so that we can make an informed decision about your application.

How is an interview scheduled?

At John Hancock's request, a nurse will call you to arrange an appointment at a time that's convenient for you.

Where will the interview be held?

The interview will take place at your home in the room where you are most comfortable.

How should you prepare for the interview?

You must have some form of identification, such as a driver's license or social security card. And, of course, if you wear glasses or a hearing aid, you'll want to have those with you during the interview. Every nurse carries identification and will present it to you upon arrival. The interview usually takes less than an hour depending on the extent of your medical history. Some of the questions the nurse will ask will seem similar to those your insurance representative has already asked. This is essential because the nurse's experience will allow him or her to ask the appropriate follow-up questions, which will assist John Hancock in evaluating your application. The nurse will take your blood pressure, as well as height and weight readings. However, no blood work or urinalysis is needed, nor will you have to undress. Family and friends can be present, but they must be in a separate room during the interview. After you complete the interview, you may receive a customer satisfaction survey. We would appreciate it if you would take a few minutes to fill it out to help us evaluate the quality of your experience.

Individual long term care insurance policies are underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

The information you give us is completely confidential. We will use it to review your application and will not pass it on to any outside parties.

We want you to feel comfortable about the underwriting process and interview programs. If we haven't answered all of your questions, please contact your representative.

Control Number: ' .

Individual long term care insurance policies are underwritten by
John Hancock Life Insurance Company, Boston, MA 02117

Easy LTCCI 12/06 - Boston