

Facts-at-a-Glance

Corporate Solutions Program Options

	EMPLOYER PAY	VOLUNTARY PAY
Policy Structure	<ul style="list-style-type: none"> Individual LTC insurance policies 	<ul style="list-style-type: none"> Same as Employer Pay
Products Available	<ul style="list-style-type: none"> Leading Edge 	<ul style="list-style-type: none"> Same as Employer Pay
Employer Requirements	<ul style="list-style-type: none"> Meets a desired demographic profile (refer to page 6 of the Corporate Solutions Producer Guide LTC-CS4050) Eligible group exists for reason other than insurance Employers certify accuracy of an employee census and will support the program offering 	<ul style="list-style-type: none"> Same as Employer Pay
Eligible Employees	<ul style="list-style-type: none"> Full-time, actively-at-work employees working 30 hours or more per week Employees ages 18-79 (18-64 for simplified underwriting) U.S. residents or citizens 	<ul style="list-style-type: none"> Same as Employer Pay
Minimum Participation Requirements	<ul style="list-style-type: none"> 7 eligible, actively-at-work employees of distinct classes requesting simplified underwriting must apply and be approved within a 60-day open enrollment period 	<ul style="list-style-type: none"> 10 eligible, actively-at-work employees requesting simplified underwriting must apply and be approved within a 60-day open enrollment period
Simplified Underwriting for Employees	<ul style="list-style-type: none"> Eligible, actively-at-work employees ages 18-64 complete only underwriting questions in Section 3A of the Leading Edge Corporate Solutions multi-life application No additional underwriting is required 	<ul style="list-style-type: none"> Same as Employer Pay
Simplified Underwriting for Spouses/Partners	<ul style="list-style-type: none"> Simplified underwriting is available for employer-paid Spouses/Partners The employer must pay for all employer pay eligible employees' Spouses/Partners Eligible Spouses/Partners ages 18-64 complete only underwriting questions in section 3A of the Leading Edge Corporate Solutions multi-life application No additional underwriting is required Select rates will apply All Spouse/Partner buy-ups (within or outside simplified underwriting program limits will require full underwriting) 	<ul style="list-style-type: none"> N/A

	EMPLOYER PAY	VOLUNTARY PAY
Simplified Underwriting Available Plan Options¹	<ul style="list-style-type: none"> ▪ Benefit Amount: \$50² to \$300 a day in \$10 increments, or \$1,500² to \$9,000 a month in \$100 increments ▪ Benefit Period: 3 or 5 years ▪ Inflation selections: Automatic Inflation Coverage (CPI) or 5% Compound Guaranteed Purchase Option (GPO) (where offered) ▪ Elimination Period: 100 days ▪ Riders: SharedCare, Zero-Day Elimination Period for Home Care, and Nonforfeiture ▪ Payment Options: Life Pay, 10-Pay, and Paid Up at Age 65 (where available) 	<ul style="list-style-type: none"> ▪ Same as Employer Pay
Buy-ups (Employer Pay)	<ul style="list-style-type: none"> ▪ An election to increase coverage from an employer pay benefit level, but within program limits, will not require full underwriting (except for Spouses/Partners) ▪ Buy-ups within program limits do count toward the minimum participation requirement; buy-ups above program limits do not ▪ Any buy-up that is over program limits will require full underwriting and may result in Preferred rates, Select rates, Substandard rates or being declined for the full coverage including the employer pay benefit ▪ Buy-ups over program limits do not count towards minimum participation requirements, but are still eligible for 5% Sponsored Group Discount 	<ul style="list-style-type: none"> ▪ N/A
Opting Out of the Program (Voluntary Pay)	<ul style="list-style-type: none"> ▪ N/A 	<ul style="list-style-type: none"> ▪ An employee can elect to apply for coverage on a fully underwritten basis outside of the Simplified Underwriting Plan Options to apply for excess coverage or otherwise to potentially access Preferred rates ▪ The rate class for those who opt-out will be based on their underwriting result, the applicant does waive their right to get any coverage or rate class that was previously offered within the Group Plan Benefits Offering. Applicants who opt-out do not count toward the minimum participation requirements, but are still eligible for a Sponsored Group Discount
Other Eligibles (Non-Simplified Underwriting)	<ul style="list-style-type: none"> ▪ Our 5% Sponsored Group Discount will extend to employees and Spouses/Partners not eligible for simplified underwriting, retirees, parents, grandparents, children, siblings, and all in-law and step equivalents. These individuals would complete the full Leading Edge Corporate Solutions multi-life application and complete full underwriting ▪ Other eligibles do not count toward minimum participation requirements 	<ul style="list-style-type: none"> ▪ Same as Employer Pay

1. Plan options and availability may vary by state.

2. In states where minimum daily or monthly benefit is higher, that amount will be offered.

	EMPLOYER PAY	VOLUNTARY PAY
Ratings and Discounts	<ul style="list-style-type: none"> ▪ Depending on the demographics of the group, actively-at-work employees ages 18-64 may qualify for simplified underwriting and our 15% Preferred rate discount. Please refer to page 7 of the Corporate Solutions Producer Guide (LTC-CS4050) for more details. If your group does not qualify for the Preferred Discount, Select rates will apply. (Please note: The majority of groups will qualify for Select rates and should be illustrated as such.) Any applicant that is required to pass full underwriting will get a rate classification of Preferred, Select, Class 1, Class 2 or could be declined ▪ Partner/Spouse Discounts:³ 15% discount off Select rates if the applicant has a partner ▪ 30% discount off Select rates if both partners apply and are approved ▪ Maximum combination of 40% if the group or individual qualifies for the Preferred rate discount and both partner discounts ▪ 5% Sponsored Group Discount is taken after the preferred and partner discounts are subtracted (The discount is multiplicative.) ▪ Please note: Family Discount and Valued Client Discount are not available in conjunction with the 5% Sponsored Group Discount ▪ Loyalty Credit is available 	<ul style="list-style-type: none"> ▪ Same as Employer Pay
Compensation	<ul style="list-style-type: none"> ▪ There is no commission reduction. Traditional retail commission schedules apply 	<ul style="list-style-type: none"> ▪ Same as Employer Pay
New Hires/ Employees Returning from a Leave of Absence	<ul style="list-style-type: none"> ▪ Employer must certify that the new hire or employee returning from a leave of absence meets John Hancock's "Eligible Employee" definition. ▪ Employee must apply within 60 days of meeting eligibility requirements ▪ Product offering and terms are subject to the rules of the program at the time of offer and are subject to change at any time 	<ul style="list-style-type: none"> ▪ Same as Employer Pay

3. In NY discounts equal 10% and 20%.

John Hancock reserves the right to discontinue the Corporate Solutions Program at any time without cause.

Terms and conditions are subject to change and are not guaranteed.

For financial professional use only. Not for use with the public

Long-term care is underwritten by John Hancock Life Insurance Company, Boston, MA 02117