



A plan for tomorrow  
that takes care of you today



# John Hancock

## A name people know and trust

Backed by one of the most recognized and respected names in the financial services industry, a John Hancock long-term care (LTC) insurance policy represents a promise — to provide the best and most comprehensive coverage, support and service, when and where you need care.

### **AT JOHN HANCOCK, YOU'LL FIND A COMPANY WITH:**

- More than 145 years of experience providing insurance products to meet people's needs
- A record of being one of the most experienced and innovative LTC insurance providers in the industry\*
- An unwavering commitment to our more than 1 million LTC insurance policyholders\*\*
- More than \$2 billion in claims paid on our LTC insurance policies\*\*
- Financial strength ratings among the highest in the insurance industry.\*\*\*

\* Life Insurance Management Research Association (LIMRA) Year-End 2008.

\*\* Based on John Hancock internal data as of September 30, 2009. Total includes individual and group LTC insurance, and 50% of the Federal Long Term Care Insurance Program.

\*\*\* To view our most current financial ratings, please go to [www.johnhancockLTC.com](http://www.johnhancockLTC.com). Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates, or practices of the insurance company.

# Secure your future with proactive LTC planning

A comfortable and secure future is a goal that everyone has in common. But realizing your goals requires proactive planning, including taking into account how the need for long-term care can impact your financial security, your quality of life, and your family's well-being. With LTC insurance from John Hancock, you can look to the future with confidence, knowing you've taken the right steps to protect your future.

# John Hancock Leading Edge

## A Comprehensive LTC Experience

Managing the long-term care needs of a loved one can be a confusing and stressful time for families, impacting them financially, physically, and emotionally. To make the experience as easy as possible for you and your family, John Hancock Leading Edge goes beyond the ordinary, providing comprehensive LTC insurance coverage and support when you need it most.

When the time comes to assess and address your long-term care needs, and access your benefits, your policy provides you with, at no additional cost, a variety of valuable support services that include:

- **Simple claims process**  
Just contact us by phone to get started. We will then assign a personal care coordinator to help you with the initial paperwork.
- **Professional care coordinator<sup>1</sup>**  
We'll provide you with an experienced care professional — independent of John Hancock — who will work with you and your family to discuss your care needs and preferences.
- **Customized plan of care**  
Your personal care coordinator will prepare a comprehensive plan of care for you, based on your — and your family's — preferences and needs.
- **Access to discounts, advice, and information**  
Through our exclusive Advantage Provider Program, you will receive the Customized Information Guide, listing providers in your area appropriate for the kind of care you need. You'll also be assigned your own care advocate to contact anytime about providers and discounts available through this program.

## EXTENDED SERVICES FOR YOUR FAMILY

### Caregiver Support Services<sup>2</sup>

Chances are, before you need care of your own, you may be called on to provide caregiving or planning for a parent or other close family member. To assist you during this stressful time and help ensure that your loved ones get the care they need, your policy offers innovative Caregiver Support Services. These include:

- Personalized telephone and website assistance regarding caregiving questions or concerns you may be experiencing.
- Access to quality reports and ratings on a range of home health care providers and nursing home and assisted living facilities nationwide.
- Exclusive provider discounts and care advisory services for your family members, which may enable them to save anywhere from 7% to 35% on the cost of long-term care provider services.



1. Referred to as the Voluntary Care Coordination Benefit in your LTC insurance policy.  
2. Caregiver Support Services is available after your policy has been in affect for 30 days, through a partnership between John Hancock and a vendor, and may be discontinued in the future.

# The care you need, in the location of your choice

*We know that each person's long-term care needs and preferences are unique — and often evolve over time. Leading Edge puts you in control over important personal decisions, enabling you to receive the specific type and amount of care you need, in the setting in which you are most comfortable.*

## Care That Meets Your Needs

Whether you need care early on due to an unforeseen accident or illness, or later in life, your Leading Edge policy provides comprehensive coverage for all levels of care, including skilled, intermediate, and custodial care.

- **Skilled care** includes nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals.
- **Intermediate care** represents skilled care services (above) that are not received on a daily basis.
- **Custodial care** includes help with day-to-day activities such as eating and dressing.

## Care in the Setting You Choose

The ability to receive care in the setting you prefer is a valuable benefit of LTC insurance. Your policy covers you for care received in many settings, including your home, your local community, or in a facility.

**Home care** — You can receive skilled services in your home or residence from a professional care provider such as a nurse or a physical, occupational, or speech therapist. You can also receive care from:

- A home health aide to help with health care tasks such as managing medications
- An independent home health care provider or informal caregiver

**Adult day care** — If you prefer to receive care in your local community, you will be covered for social and health-related services in an adult day care center.

**Assisted living facilities** — You can receive care in a secure, home-like environment, where individuals live independently.

**Nursing homes** — You will be covered for skilled and custodial care in nursing homes. This is primarily for people who need around-the-clock care.

**Hospice care** — You will be covered for end-of-life care, including support for your family, in your home, or in a facility if you prefer.

## ACCESSING YOUR BENEFITS

You become eligible to receive benefits under your Leading Edge policy when a licensed health care practitioner indicates that you will need either of the following:

- Substantial assistance with at least two out of six activities of daily living (ADLs) for at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring, OR
- Substantial supervision due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

# Designing a policy that's right for you

Designing your Leading Edge LTC insurance policy is easy. Simply choose from each of the following categories to build a policy that meets your specific needs.

## Select Your Benefit Amount

Your benefit amount represents the amount of money that your policy will provide to cover your long-term care needs on a daily or monthly basis, whether you receive care at home, in an assisted living facility, adult day care center, or a nursing home. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your choices are:

### Daily Benefit Options:

\$50<sup>3</sup>–\$500 per day (in \$10 increments)

### Monthly Benefit Options:

\$1,500<sup>3</sup>–\$15,000 per month (in \$100 increments)

## Select Your Benefit Period

Your Benefit Period represents the minimum period of time (years) you can expect your coverage to last.

Your choices are:

3 Years

5 Years

5 Years Plus \$1 Million

The 5 Years Plus \$1 Million Benefit Period enables you to access up to \$1 million of additional coverage to pay for care in the event you exhaust your initial 5-year benefit.

## Calculate Your Total Benefit

Your Total Benefit represents the “Total Pool of Money” from which your benefits will be paid.<sup>4</sup> To determine your Total Pool of Money, multiply your Daily or Monthly Benefit Amount by the Benefit Period you select.<sup>5</sup>

EXAMPLES	BENEFIT AMOUNT	BENEFIT PERIOD	TOTAL POOL OF MONEY
Daily Benefit	\$150	5 years (1,825 days)	\$273,750
Monthly Benefit	\$4,500	5 years (60 months)	\$270,000

## YOUR ELIMINATION PERIOD

The Elimination Period on your LTC insurance policy is like a deductible. You pay for the cost of your care for 100 days<sup>6</sup> before the policy coverage begins. This helps to significantly reduce the annual cost (premium) of your policy.

Your Elimination Period need only be satisfied once during the life of your policy. Every day you receive care will count toward satisfying your Elimination Period.

3. In NY, the minimum Daily Benefit is \$70 in non-metropolitan areas and \$100 in metropolitan areas. The minimum Monthly Benefit is \$2,200 in non-metropolitan areas and \$3,100 in metropolitan areas. In WI, the minimum Daily Benefit is \$60 and minimum Monthly Benefit is \$1,800.  
 4. The maximum amount paid per day is the Daily Benefit amount. The maximum amount paid per month is the Monthly Benefit amount.  
 5. If the 5-Year Plus \$1 Million Benefit Period is selected, the \$1 Million Benefit is added after the 5-Year Benefit Pool is exhausted.  
 6. In GA, a 100-day Nursing Home/60-day Home Health Care Elimination Period is applied.

## Select an Inflation Option

Due to the rising costs of long-term care services, it's important that the coverage you select today also meets your future needs, which could be 10, 20, or 30 years from now. Your Leading Edge policy offers a smart, cost-effective way to provide yourself with the inflation protection you need.

### Automatic Inflation Coverage<sup>7</sup>

Each year, your Daily/Monthly Benefit and Total Pool of Money automatically will be adjusted on a compounded basis, according to increases in the Consumer Price Index (CPI).<sup>8</sup> The potential amount of your annual CPI increase is unlimited, even during periods of the highest inflation. In the event that the CPI decreases, your benefit amount will not be reduced.<sup>9</sup>

In addition to any annual CPI increases you receive, you will also have a **Guaranteed Increase Option (GIO)**, which gives you the opportunity every three years to increase your existing benefits by 10% — for any reason, and with no health questions or exams. You will always maintain this option, regardless of how many times you decline the GIO offer. Benefit increases made through the GIO will require additional premium.<sup>10</sup>

### 5% Compound Guaranteed Purchase Option (GPO)<sup>11</sup>

Those who do not choose Automatic Inflation Coverage may select the 5% Compound Guaranteed Purchase Inflation option. With this option, you will receive an offer every three years<sup>12</sup> to increase your Daily/Monthly Benefit amount and Total Pool of Money by 5% on an annual compound basis — with no health questions or exams.<sup>13</sup> Policyholders who select GPO inflation coverage do not receive the Guaranteed Increase Option mentioned above.

### ABOUT THE CONSUMER PRICE INDEX (CPI)

This index tracks the price of a basket of goods and services and includes such items as medical care and housing. As the most widely used measure of inflation, the CPI is often used to provide cost-of-living wage adjustments to millions of American workers. As a result, the CPI has a strong association with housing and labor costs, two of the key drivers of long-term care costs today and in the future. The average annual increase in the CPI for the 30-year period ending December 2008 was 4.1%.

Source: U.S. Department of Labor, Bureau of Labor Statistics

7. If the client selects the 5 Years Plus \$1 Million Benefit Period, the \$1 Million Pool of Money will increase annually based on CPI starting after the 5-Year Benefit Pool is exhausted. In IN, referred to as Automatic CPI Inflation Coverage.
8. The rate used to determine the increase in your benefits will be calculated based on the percentage change in the CPI three months prior to your policy anniversary date compared to the monthly CPI for the same time period one year prior.
9. Future CPI increases to the benefit amount will be offset by prior decreases in the CPI.
10. GIO offers will not be available after age 90, or if benefits were payable in the two years prior to the option date, or if the Limited Payment Option is selected. Premium increases under GIO are based on your age and the rates in effect on the option date, and your original risk category.
11. Not available with Limited Payment Options. In IN, benefit referred to as 5% Compound Guaranteed Purchase Option Inflation Coverage. Benefit increases taken through the 5% Compound Guaranteed Purchase Inflation Option will increase your annual premium. 5% Compound GPO is not available in AK, DC, GA, NY, SC, WI, WY.
12. After two declines, no future offers will be made. Cost in benefit increase will be determined at attained age. If exercised, the remaining Total Pool of Money (as well as the other benefit amounts listed on the Policy Schedule) will increase by the same percentage as the Benefit Amount, rounded to the nearest dollar.
13. Your benefits will continue to increase, even if you are on claim.

# A wide range of built-in benefits

*Every individual has a different set of needs. Leading Edge offers a variety of built-in benefits — at no extra cost — to help address your specific situation.*

## **Additional Stay at Home Services<sup>14</sup>**

For most people who require long-term care services, the ability to stay at home goes a long way in helping to maintain their independence and quality of life. Your policy goes beyond core LTC insurance coverage for home-based services, by providing extra funds to pay for:

- Home modifications
- Durable medical equipment
- Caregiver training
- Home safety checks
- Provider care checks
- Medical alert systems



## **Total Homemaker Services**

Total Homemaker Services is a benefit that expands your home health care coverage to include non-medical support services, so you can remain in your home for as long as possible.

Total Homemaker Services include:

- Household duties, such as laundry, meal preparation, and paying bills
- Someone to watch over you as you take your medications

## **International Coverage<sup>15</sup>**

This benefit provides you with coverage anywhere in the world, for up to one year. Benefits will be based on 100% of your Daily or Monthly Benefit.

## **Waiver of Premium<sup>16</sup>**

Once you satisfy your 100-day Elimination Period and begin receiving benefits, your LTC insurance premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

## **Hospice Care**

If you are receiving end-of-life care either in a hospice facility or at home, we will waive the Elimination Period.

14. The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis and is not subject to the Elimination Period.

15. All services covered except the Additional Stay at Home Services Benefit.

16. Does not apply if you are receiving the Additional Stay at Home Services Benefit.

**Respite Care Benefits<sup>17</sup>**

This benefit provides short-term, temporary relief to enable your primary uncompensated caregiver, who may be a family member or friend, to take a break. Respite Care will be covered for up to 21 days per calendar year.

**Bed Hold Benefit**

If you are in a nursing home or assisted living facility, your room will be reserved for you for up to 60 days per calendar year if you need to leave temporarily for any reason.



17. This benefit is payable during your Elimination Period, but does not count toward your Elimination Period. Once you have satisfied your Elimination Period, if you need Respite Care, it will be covered under your LTC insurance benefit.

# Optional features to enhance your policy<sup>18</sup>

*In addition to the comprehensive set of benefits that are built into your core policy, Leading Edge provides you with a variety of optional benefits to choose from to further customize your policy. There is an additional cost related to each of the following options.*

## Enhancements for Couples

### SharedCare Benefit<sup>19</sup>

This popular feature, designed especially for couples, enables you to maximize the value of your coverage by linking your two individual policies. This provides you with the ability to access your partner's pool of money when yours is exhausted. In addition, if one of you dies, the survivor's pool of money will increase by the deceased partner's remaining pool of money, while the survivor's premium is reduced by the cost of the SharedCare Benefit.

Also, in the event that your partner or spouse taps into your benefits until they are gone, you will have the option to purchase a new policy with a 3-year Benefit Period — with no underwriting.<sup>20</sup>

## Value-added Enhancements

### Zero-Day Elimination Period for Home Health Care<sup>22</sup>

For those who want to stay at home for as long as possible, this benefit has great appeal. We will waive your Elimination Period if you are receiving home health care or adult day care.

### Nonforfeiture

This benefit provides you with some coverage, even if you stop paying premiums. Specifically if you stop paying your premium after the third year,<sup>23</sup> your past premiums will still be available to pay for services.

### COUPLES (PARTNERS<sup>21</sup> OR SPOUSES) INCLUDE POLICYHOLDERS WHO:

- Are married
- Have lived with a family member of the same generation (sibling or cousin) for at least three years
- Have lived with a partner of the same sex or opposite sex for at least three years

18. Premiums will vary with choice of benefits selected.

19. In AZ and NH, available only with the 5-year Benefit Period or 5 Years Plus \$1 Million option.

20. You must not have been eligible for benefits in the prior three years, and you must be age 90 or younger. Not available in CT and PA.

21. In LA, the partner benefits only apply to married spouses. In SD, the partner benefits only apply to married couples and immediate family members of the same generation living together for 3 or more years. In MD, the partner benefits do not apply to same generation family members. In MT, referred to as couples and partners only.

22. This benefit will not be paid under the International Coverage Benefit. In OR, referred to as the Zero-Day Elimination Period for Non-Facility Care.

23. First year if Limited Payment Option is elected. In MD, if you stop paying premiums after the fifth year, your past premiums will be available to pay for services.

# Maximizing the value of your policy

*John Hancock is dedicated to making comprehensive LTC insurance coverage as affordable as possible for individuals, couples, and families. Below you will find a variety of ways to help manage the cost of your policy.*

## Available Discounts<sup>24</sup>

### Preferred Health Discount

If you are in excellent health when you apply for John Hancock LTC insurance coverage, you may be eligible to receive a 15% premium discount.

### Couples Discount<sup>25</sup>

Your policy premium will be reduced by 15% if you have a partner and by 30% if both you and your partner have applied and are approved for individual LTC insurance coverage from John Hancock.

### Family Discount<sup>26</sup>

When you and two other family members own separate John Hancock individual LTC insurance policies, you will each receive a 5% discount.

### Valued Client Discount<sup>27</sup>

If you own a John Hancock/Manulife annuity contract or life insurance policy, you will receive a 5% discount on your LTC insurance policy.

## Flexible Payment Options

### Frequency and Method

You have the option to pay your premiums in a number of ways:

- Monthly
- Quarterly
- Semi-annually
- Annually

You can even pay your premium by credit card on all modes.

### Limited Payment Options

If you wish to accelerate payment of your premiums in order to fully fund your policy up-front, you have two options:<sup>28</sup>

- **10-Pay** enables you to pay the full cost of your policy over 10 individual payments.
- **Paid-Up at Age 65** is an attractive option if you are age 55 or younger and don't want to worry about paying premiums during your retirement years.

24. The combination of the Preferred Health and Couples Discounts is limited to 40% per individual based on Select rates.

25. Discounts are 10% and 20% in NY. NY does not allow Couples Discount for same generation family members. In LA, this discount is limited to married spouses. In SD, the partner benefits only apply to married couples and immediate family members of the same generation living together for 3 or more years. In MT the "couples discount" is referred to as the "household discount" and reference to "partner" is substituted with "household member."

26. Not available in LA, NJ, NY, and SD. The Family Discount cannot be combined with the Valued Client Discount.

27. Not available in TX. The Valued Client Discount cannot be combined with the Family Discount.

28. Not available with 5% Compound GPO. In TN, you must select the Nonforfeiture Benefit along with a Limited Payment Option.

The Limited Payment Option Contingent Nonforfeiture Benefit is available when a Limited Payment Option is selected. This is in addition to any Nonforfeiture or Contingent Nonforfeiture benefit available to you.

# Consumer protection features

*As part of an ongoing commitment to protecting the interests of our LTC insurance policyholders, your Leading Edge policy includes a variety of consumer protection features.*

## **Alternate Services Benefit**

This benefit helps ensure you have access to emerging services that may develop over time, but are not currently identified in your policy.<sup>29</sup> For example, in certain circumstances, benefits for services not specifically covered under your policy may be authorized at the time of your claim.

## **Lifestyle Benefit Changes<sup>30</sup>**

If your needs change, or you wish to adjust your coverage for any reason, you have the flexibility to do so, without having to purchase a new policy. Once a year, you have the option to increase or decrease your Daily or Monthly Benefit. The premium for an increased amount of coverage will be based on your age at the time your increase is made. For decreases in coverage, your premium will be based on the reduced amount of coverage.

## **Independent Third-Party Review<sup>31</sup>**

This provision provides you with an important assurance of our commitment to fair and objective claims paying practices. In the unusual event that your claim is denied, you have the right to request an independent third-party review. The decision of that third party will be binding and must be upheld by John Hancock.

## **Timely Payment of Claims**

John Hancock understands that efficient processing of claims is an extremely important aspect of our

service to you. The vast majority of our claims are paid within 15 days, but in the unlikely event that a claims payment takes longer than 30 days to process, we will pay the policyholder an interest penalty of 1%<sup>32</sup> of the claim amount per month.

## **Protection Against Lapse of Policy (Contingent Nonforfeiture)**

In the event of a substantial premium increase, you will have three options to choose from. You can pay the increased premium with no change to your benefits. You can choose to maintain your current premium with reduced benefits. Or you can convert your policy to a paid-up status with reduced benefits.<sup>33</sup>

## **Third-Party Billing Notification**

This feature provides added protection against an accidental policy lapse. At the time you apply for coverage, you will have the opportunity to designate a person(s) to receive a notice of cancellation in case of nonpayment. If your policy terminates because you did not pay your premiums due to a physical or cognitive impairment, your policy may be reinstated within five months of termination.

## **FREE-LOOK PERIOD<sup>34</sup>**

You have 30 days to review your policy. If you decide it's not for you, simply return it to John Hancock and we will refund 100% of your premium.

29. Benefit paid must be a lower-cost alternative to covered services.

30. If you elect to increase your coverage, additional underwriting will be required. The premium for your underlying coverage will remain unchanged. Each change in coverage will become effective on the next policy anniversary. Requests for changes must be made in writing. Increases are not available with Limited Payment Options.

31. The third party must be mutually agreed to by the insured and us or be state approved.

32. Percentage paid may be higher in states where required.

33. Calculation of reduced benefits varies based on the option taken and the premium payment plan in effect.

34. Policy is guaranteed renewable. Your rates can go up only if they are increased for everyone in your rate class. The policy offers a 65-day grace period for the late payment of premiums. In WA, the Free-Look Period is 60 days.

# Notes

# Notes

## LIMITATIONS

- We will not pay benefits in excess of the Policy Limit.
- We will not pay benefits for charges during the Elimination Period, except for Hospice Care, Respite Care, and the Additional Stay at Home Benefit.
- Coordination with other John Hancock Individual Long-Term Care Insurance policies: We may reduce benefits payable under this policy for long-term care services if we also pay benefits for such services under any other individual long-term care policy issued by us. This includes policies providing nursing home, assisted living facility, and/or home health care coverage, whether payable on an expense reimbursement, indemnity, or any other basis.\*

## EXCEPTIONS

This policy does not cover care, treatment, or charges:

- for intentionally self-inflicted injury
- required as a result of alcoholism or drug addiction (unless drug addiction was a result of the administration of drugs as part of treatment by a physician)\*\*
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units\*\*\*
- due to participation in a felony, riot, or insurrection
- normally not made in the absence of insurance
- provided by a member of your immediate family, unless:
  - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian; and
  - the family member is a regular employee of a Nursing Home, Assisted Living Facility, Adult Day Care Center, or organization which is providing the services; and
  - the organization receives the payment for the services; and
  - the family member receives no compensation other than the normal compensation for employees in his or her job category.
- provided outside the 50 United States and the District of Columbia, except as described in the International Coverage Benefit section of this policy

\* In Connecticut, Georgia, Idaho, Massachusetts, New Jersey, New York, North Carolina, North Dakota, Oklahoma, South Dakota, Tennessee and Texas: The coordination of benefits is not applicable.

\*\* In Louisiana: This policy does not cover care, treatment, or charges for alcoholism or drug addiction (unless the drug addiction was a result of the administration of drugs as part of treatment by a physician). Exclusion not applicable in Maryland, Oregon, and Vermont.

\*\* In South Dakota: Policy does not cover care or treatment for alcoholism or drug abuse.

\*\*\* In OK: Applicable only while serving in any of the armed forces or auxiliary units. In NJ: due to declared war or any act of war, while you are serving in the military, naval, or air forces of any country, combination of countries, or international organization. As a result of the special hazards incident to service in the military, naval, or air forces of any country, combination of countries, or international organization while You are serving in such forces outside Your home area. In VT: Auxiliary units are not applicable.

In Maryland: The policy does not cover care or treatment determined to be furnished as a result of a referral prohibited by Section I-302 of the Maryland Health Occupations Article.

This is a general description of coverage and is not an insurance contract. Refer to the Outline of Coverage provided by your agent for an explanation of features and options. Only the individual long-term care insurance policy contains governing contractual provisions. You may request a sample policy to review such provisions.

The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact the licensed agent or John Hancock for more information, costs, and complete details on coverage.

This is an insurance solicitation. An insurance agent may contact you.

# Choose a leader in LTC insurance

As an experienced leader in LTC insurance — with financial strength ratings among the highest in the insurance industry\* — John Hancock is dedicated to providing dependable solutions that help you protect your financial security, your independence, and your family's well-being.



\*To view our most current financial ratings, please go to [www.johnhancockLTC.com](http://www.johnhancockLTC.com). Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates, or practices of the insurance company.

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

Visit us at [www.johnhancockLTC.com](http://www.johnhancockLTC.com)

Policy Series: LTC-06  
In ID: LTC-06 ID, LTC-CPP2 1/08  
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