Frequently Asked Questions

Help clients save money and earn valuable rewards by simply living a healthy life. John Hancock is pleased to introduce Protection UL with Vitality, an innovative new solution that will change the way people think about life insurance.

Program Overview

1. What is Protection UL with Vitality?

Protection UL with Vitality is a unique life insurance solution that rewards your clients for living a healthy life. In fact, the healthier their lifestyle, the more they can save and the greater their rewards.

Protection UL with Vitality offers:

- A flexible universal life insurance policy
- The opportunity to significantly lower life insurance premiums[1]
- A program that provides personalized health goals and simple tips, along with a free Fitbit® to track progress
- Entertainment, shopping, and travel rewards and discounts

2. Why has John Hancock chosen to partner with Vitality?

We've partnered with Vitality because they're the global leader in integrating wellness benefits with life insurance products. Vitality has an established track-record of creating interactive, personalized programs. Millions of members worldwide use their online tools to identify and track their health and lifestyle goals. Through their Vitality Institute, they also offer information, insight, and thought leadership in health promotion and disease prevention — all of which provide a unique benefit to John Hancock customers.

3. How does the program work?

Get Started: Once a client's policy is issued, they begin by logging onto the member website and they must complete an online Vitality Health Review. Soon after, they'll receive a free Fitbit, along with customized information on their lifestyle relative to their age, individual health goals, and tips on how to achieve them.

Earn Points: Each year, members will earn Vitality Points for the everyday things they do to stay healthy, like exercising, getting annual health screenings, and staying tobacco-free. All they have to do is record their activities using our easy online tools and mobile app.

Enjoy Rewards: Beginning in the second policy year, your clients will be rewarded for their efforts with policy credits that reflect the Vitality Status (Bronze, Silver, Gold or Platinum) they've achieved. These credits can lead to premium savings that can continue year after year when they lead a healthy lifestyle.

BRONZE	SILVER	GOLD	PLATINUM
0 POINTS	3,500 POINTS	7,000 POINTS	10,000 POINTS

4. What is the cost of the Vitality Program?

The rider costs $2.00 per month and will be reflected in the Policy Summary section of the illustration.

5. How much can my clients expect to save on premiums each year?

A client in his or her mid-50s with a typical policy design could realize savings of approximately 3% by achieving Silver status each year; 10% by achieving Gold; and 13% by achieving Platinum. To see how much your clients could save, run an illustration today.

6. What if the owner is not the insured on the policy?

In the event the owner is not the insured, the insured will receive all of the Vitality rewards and the policy will receive the rider credits.

7. Can a client who is rated still benefit from the Vitality Program?

Yes, even if your client has diabetes or some other medical impairment they can still benefit from the program. Remember, you don't have to be an athlete to participate. Members can earn points by doing simple things like walking, taking online courses, or visiting the dentist.

8. Can my older clients benefit from this program?

Yes. The program is available for issue ages up to age 70 as many older clients are active and interested in living a healthier life. They can receive points for a range of activities including walking, getting an annual flu shot, or going to the dentist. Their policy will earn credits up to age 80 and these credits will have a positive affect on their policy to age 100.

Savings & Rewards

9. How do Vitality Rewards work?

As your clients accumulate Vitality Points and increase their Vitality Status, they can also earn other rewards beyond premium savings, including:

FREE FITBIT DEVICE	FREE HEALTH CHECK	WEARABLE DEVICE DISCOUNTS	HEALTHY GEAR DISCOUNTS	HALF-PRICE HOTEL STAYS	CRUISE REWARDS	SHOPPING & ENTERTAINMENT

10. What hotel discounts can my clients receive?

Clients who accumulate Vitality Points can purchase up to eight hotel nights from any Hyatt hotel worldwide at a 50% discount based on the hotel's lowest published rate. The higher a client's status, the more nights they can purchase, up to 30 in a lifetime. Status discounts are as follows: Bronze, 0 nights; Silver, 2 nights; Gold, 4 nights; and Platinum, 8 nights.

11. How do the cruise rewards work?

Your clients can save 20-50% based on their status on Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises. There is an annual cap of 8 nights and a lifetime cap of 50 nights. Status discounts are as follows: Bronze, 20%; Silver, 30%; Gold, 40%; and Platinum, 50%.

12. Are my clients eligible for discounts on healthy gear apparel?

Yes, your clients can earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear from REI. There is an annual cap of $1,000 in gift cards.

Additional Information

13. Can a client add the Vitality Program to an existing product?

As of now, the Vitality Program is only available on newly issued Protection UL 15 and John Hancock Term with Vitality policies. We will work to add it to more policies in the future.

14. What happens if the insured discontinues the rider?

If the insured discontinues the rider:

a) Rider charges cease

b) No new statuses can be earned

c) Any previously earned policy credits will continue to be applied

15. Will the data that is collected in conjunction with the John Hancock Vitality Program affect my client's underwriting risk class after the policy is issued?

No. This data will be used to help determine your client's Vitality Status which impacts their level of rewards and premium savings. In no event will the Company use the Vitality Status or any medical or other information about the life insured provided to Vitality to change the life insured's risk classification or as the sole basis to deny a future request to reinstate coverage.

16. Will I be able to illustrate Protection UL with Vitality using JH Illustrator and Winflex?

Yes, you can choose Vitality as an option when illustrating a Protection UL policy on both JH Illustrator and Winflex.

17. Who should I call if my client or I need more information?

For more information, please contact the John Hancock Vitality Customer Service Center at 1-888-333-2659, option 1 for policy owners or option 2 for financial representatives.

1. Premium Savings will apply based on the Status attained by the life insured. Paying a premium that differs from an originally illustrated planned premium could reduce the duration of the policy's Death Benefit Protection feature or impact other features of the policy.

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Insurance policies and/or associated riders and features may not be available in all states.

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 ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

Your client elected the Healthy Engagement Rider to participate in the John Hancock Vitality Program. There are additional costs associated with the Healthy Engagement Rider. The owner may make a written request to terminate this rider at any time. In addition, this rider will terminate when the policy is exchanged or terminated. If the rider is in effect once the insured turns age 80 the Rider Administrative Charge will cease, all previously earned Rider Credits will continue to apply to the policy, but no new Rider Credits will be earned on the policy.

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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