



John Hancock
WORLDWIDE SPONSOR



Employer Market Guide



John Hancock can help you open the door to the employer market.

As long term care insurance (LTCI) moves into the benefits mainstream, sales opportunities are better than ever.

John Hancock offers a variety of LTCI plans to suit the needs of every employer and has introduced LTCI at some of the best known corporations and most prestigious universities in the country. So before you start talking to your clients, start talking to John Hancock.

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

CLTC-GL 7/2005

Long Term Care Insurance

	CareChoice	CorporateChoice	Corporate Solutions	Sponsored Group*
Policy Structure	> Group product; the employer is the policyholder; insureds receive certificates of coverage	> Group product; the employer is the policyholder; insureds receive certificates of coverage	> Individual product; insureds receive individual policies	> Individual product; insureds receive individual policies
Target Market	> Employers with over 500 lives; over 250, if employer-paid	> Employers with 50 - 500 lives; over 10, if employer-paid	> Employers with under 500 lives	> Employers, associations, or affinity groups
Prospect Guidelines	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000, with a target of 1.5 times the state average > Highly educated employee population > Good participation in voluntary benefits > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000, with a target of 1.5 times the state average > Highly educated employee population > Good participation in voluntary benefits > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000 > Employer groups must be in business for at least 2 years > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 50 > Average employee salary > \$40,000 > Employer groups must have at least 5 lives and be in business for at least 2 years > Associations must have at least 10 members > All groups must meet home office approval
Participation Requirements	> No minimum participation requirements	> No minimum participation requirements	> Greater of 3% of eligible employees or 15 employee lives must apply and be approved	> All groups must submit at least 5 applications
Product Highlights	<ul style="list-style-type: none"> > Flexible plan design covering a wide range of services, including informal care benefit, six-year international benefit, alternate plan of care, stay at home benefit, shared care benefit, return of premium provision, respite care benefit, hospice care benefit, and restoration of benefits provision > Executive carve-outs and core-plus buy-ups available > John Hancock responsible for marketing campaign, enrollment coordination, customer service, and ongoing administration > Web site enrollment for employees > Group rate reflects a discount available to all insureds 	<ul style="list-style-type: none"> > Flexible plan design covering a wide range of services, including informal care benefit, stay at home benefit, shared care benefit, return of premium provision, respite care benefit, and hospice care benefit > Executive carve-outs and core-plus buy-ups available > John Hancock responsible for marketing campaign, customer service, and ongoing administration > Producer responsible for enrollment coordination > Web site enrollment for employees > Group rate is either discounted for all or a single and spousal/domestic partner discount of up to 25% is available; both partners are not required to apply 	<ul style="list-style-type: none"> > Individually-customized plan designs > Executive carve-outs and core-plus buy-ups available > John Hancock responsible for providing marketing tools > Producer responsible for marketing and enrollment coordination > Partner discounts of up to 30%, if both apply and are approved > Discounts are generally available 	<ul style="list-style-type: none"> > Full range of benefit options available > Producer responsible for marketing campaign, enrollment coordination, and ongoing administration > Discounts are generally available
Issue Ages	> No limits for actively-at-work employees; all others age 18 minimum	> No limits for actively-at-work employees; all others ages 18 - 84	> Ages 18 - 64	> Ages 18 - 84; restricted benefits for ages 80 - 84
Underwriting	<ul style="list-style-type: none"> > Guaranteed issue for employees; simplified underwriting available for spouses; full underwriting for the remaining eligible population > No pre-existing condition clause 	<ul style="list-style-type: none"> > Guaranteed issue for eligible employees (18 - 69) when employers contribute to premium or for groups with exceptional demographics; simplified underwriting for eligible employees available when certain criteria are met; full underwriting for the remaining eligible population > Employees who qualify for guaranteed issue are subject to a pre-existing condition clause 	<ul style="list-style-type: none"> > Simplified underwriting available with MGSi for eligible employees; simplified enrollment through full underwriting available with MGTI for eligible employees and spouses 	<ul style="list-style-type: none"> > Full underwriting for all members of the eligible group
Best Opportunities	<ul style="list-style-type: none"> > Large employers who prefer that a centralized team, led by a dedicated account executive, coordinates enrollment activities and is responsible for ongoing administration > Ideal for combined executive carve-out/voluntary coverage offerings > Employers with geographically-dispersed populations 	<ul style="list-style-type: none"> > Small to mid-sized employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space 	<ul style="list-style-type: none"> > Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Employers who prefer the flexibility of individual coverage > Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space 	<ul style="list-style-type: none"> > Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Employers who prefer the flexibility of individual coverage > Employers who prefer an ongoing marketing program, rather than a more defined enrollment period > Associations who want to enhance the value of benefits offered to their members > Ideal for smaller executive groups
Contact	<ul style="list-style-type: none"> > 1-800-330-4598 > www.gltc.jhancock.com 	<ul style="list-style-type: none"> > 1-888-321-4LTC > www.jhcorporatechoice.com 	<ul style="list-style-type: none"> > 1-888-321-4LTC > Refer to your producer Web site 	<ul style="list-style-type: none"> > Please contact your John Hancock LTC Service Line > Refer to your producer Web site

*Referred to as a Marketing Distribution Discount Program in NY and TX.

Benefits may vary by state. This comparison provides a high-level overview of John Hancock's Long Term Care Insurance for the employer market. For a detailed description of plan features, please refer to the applicable Policy.