

John Hancock Life Insurance Company



Helping you live your life — when you need care.



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Long Term Care Insurance

As the owner of a John Hancock long term care insurance policy, you have the comfort of knowing that you are protecting your retirement from the high costs of long term care and preserving quality of life for you and your family.

Your policy will also help you and your loved ones by providing personal care coordinators, caregiving guidance and resources, and financial support that will enable you to stay in your home or community as long as possible.

## From the beginning, advice and assistance for you and your family.

From the moment you become a John Hancock long term care insurance policy owner, you and your family can talk to one of our highly trained claims service specialists, at any time. Whether you are looking for information about care in general or have specific questions about your insurance coverage, we will provide the resources and guidance you need. This includes access to the *Advantage Provider Program*,<sup>1</sup> which helps you by providing quality information, reports, and discounts at thousands of facilities and home health care providers nationwide.

## How to know when you need care.

You can call us anytime, but be sure to contact us when you:

- 
- > need assistance with two or more activities of daily living (ADLs) — eating, bathing, dressing, using the toilet, continence, or moving around
- 
- > experience episodes of confusion, dementia, unsteadiness, or falling — or when family members or friends tell you they have noticed changes in your behavior
- 
- > need substantial supervision due to a cognitive impairment
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1. Referred to as *Advantage List Program* in your long term care insurance policy.

## Personalized care services — so you don't have to go it alone.

To help you through what can be a confusing, even overwhelming time, John Hancock provides optional care coordination services as part of your policy at no additional cost.

When you contact us to initiate your claim, you will have the option to be paired with a personal care coordinator — a licensed health care provider, who is independent of John Hancock and local to your community.

Your personal care coordinator will act as your advocate and will work with you and your family directly to:

- > perform a home visit to review your medical history and current care needs
- > develop a comprehensive, needs-based plan of care, customized for you
- > provide advice about resources in your area
- > assist with filing your claim
- > help implement your plan of care
- > be there as your needs change over time

We can help you most when you contact us before services are in place — whether that means helping you find the right care in the location you prefer, or enabling you to extend your benefit dollars by leveraging provider discounts.

## **Help with the claims process.**

Once your personal care coordinator has submitted your paperwork and your recommended plan of care to John Hancock, your claim will be assigned to one of our benefit specialists.

This person will then advise you of your benefit determination and be available to provide information and guidance throughout the claims process.

## **John Hancock. Here for you and your family.**

At John Hancock, we are committed to providing our clients with excellent service and helpful advice, especially at claim time. As of December 31, 2005, we have paid more than \$1 billion<sup>2</sup> in long term care insurance claims.

So when you need care, you can be sure that John Hancock will provide you with the personal assistance you need, as well as access to discount providers.

Should you have questions about your policy, or if you would like to initiate a claim, simply call our long term care insurance claims service specialists at 800-377-7311.

2. Based on John Hancock internal claims data.



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

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

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

Policy Series: LTC-03, BSC-03, LTC-02, BSC-02  
In Idaho: LTC-03 ID, BSC-03 ID  
In North Carolina: LTC-03 NC, BSC-03 NC  
In Oklahoma: LTC-03 OK 10/03, BSC-03 OK 10/03  
In California: LTC-02 CA, LTC-02 CAP