

# 5.7 million small businesses. A LTCI solution for every one.

## Our portfolio of small group and multi-life products can help you open doors of all sizes

	Sponsored Group	Corporate Solutions	CorporateChoice
Policy Structure	<ul style="list-style-type: none"> <li>Individual Product; insureds receive individual Leading Edge or Custom Care II policies</li> </ul>	<ul style="list-style-type: none"> <li>Individual Product; insureds receive individual Leading Edge policies</li> </ul>	<ul style="list-style-type: none"> <li>Group Product; the employer is the policyholder; insureds receive fully portable certificates of coverage</li> </ul>
Target Market	<ul style="list-style-type: none"> <li>Employers, associations, or affinity groups</li> </ul>	<ul style="list-style-type: none"> <li>Employers with under 10 – 3,000 lives</li> </ul>	<ul style="list-style-type: none"> <li>Employers with 50 – 1,000 lives; over 25, if employer paid</li> </ul>
Prospect Guidelines	<ul style="list-style-type: none"> <li>Average employee age: 50+</li> <li>Average employee salary: \$40,000+</li> <li>Employer groups must have at least 5 lives and be in business for at least 2 years</li> <li>Associations must have at least 10 members</li> <li>All groups must meet home office approval</li> </ul>	<ul style="list-style-type: none"> <li>Average employee age: 40+</li> <li>Average employee salary: \$40,000+</li> <li>All groups must meet home office approval</li> </ul>	<ul style="list-style-type: none"> <li>Average employee age: 40+</li> <li>Average employee salary: \$40,000+, with a target of 1.5 times the state average</li> <li>Highly educated employee population</li> <li>Good participation in voluntary benefits</li> <li>All groups must meet home office approval</li> </ul>
Participation Requirements	<ul style="list-style-type: none"> <li>All groups must submit at least 5 applications</li> </ul>	<ul style="list-style-type: none"> <li>10 eligible employees</li> </ul>	<ul style="list-style-type: none"> <li>No minimum participation requirements, if group qualifies</li> </ul>
Product/Program Highlights	<ul style="list-style-type: none"> <li>Full range of benefit options available</li> <li>Producer responsible for marketing campaign, enrollment coordination, and ongoing administration</li> <li>5% Sponsored Group Discount applies</li> </ul>	<ul style="list-style-type: none"> <li>Individually-customized plan designs</li> <li>Producer responsible for the marketing campaign and enrollment coordination</li> <li>Partner discounts of up to 30%, if both apply and are approved</li> <li>5% Sponsored Group Discount applies</li> <li>Preferred Discounts available for Employer Groups that qualify</li> </ul>	<ul style="list-style-type: none"> <li>Flexible plan design covering a wide range of services, including informal care benefits, stay at home benefit, shared care benefit, return of premium provision, respite care benefit, and hospice care benefit</li> <li>Executive carve-outs and core-plus buy-ups available</li> <li>John Hancock provides the marketing campaign, web site enrollment for employees, customer service, and ongoing administration</li> <li>Producer conducts the worksite enrollment effort</li> </ul>
Issue Ages	<ul style="list-style-type: none"> <li>Ages 18 – 84; restricted benefits for ages 80 – 84, for Leading Edge 18 – 79</li> </ul>	<ul style="list-style-type: none"> <li>Eligible employees ages 18 – 64 simplified underwriting; 64 – 79, full underwriting with 5% discount</li> </ul>	<ul style="list-style-type: none"> <li>No limits for actively-at-work employees; all others, ages 18 – 84</li> </ul>
Underwriting	<ul style="list-style-type: none"> <li>Full underwriting for all members of the eligible group</li> </ul>	<ul style="list-style-type: none"> <li>Simplified underwriting available to eligible actively at work employees working 30 hours per week or more between the ages of 18-64</li> <li>Simplified underwriting for eligible employer paid spouse/partners when certain criteria is met</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed issue for eligible employees (18 – 69) when employers contribute to the 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</li> <li>Employees who qualify for guaranteed issue are subject to a pre-existing condition clause</li> </ul>
Best Opportunities	<ul style="list-style-type: none"> <li>Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact</li> <li>Employers who prefer the flexibility of individual coverage</li> <li>Employers who prefer an ongoing marketing program, rather than a more defined enrollment period</li> <li>Associations who want to enhance the value of benefits offered to their members</li> <li>Ideal for smaller executive groups</li> </ul>	<ul style="list-style-type: none"> <li>Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact</li> <li>Employers who prefer the flexibility of individual coverage</li> <li>Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space</li> </ul>	<ul style="list-style-type: none"> <li>Small to mid-sized employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact</li> <li>Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space</li> </ul>
Contact	<ul style="list-style-type: none"> <li>Please contact your John Hancock LTC Service Line or 1-888-321-4LTC (4582)</li> <li>Refer to your producer website</li> </ul>	<ul style="list-style-type: none"> <li>1-888-321-4LTC (4582)</li> <li>Refer to your producer website</li> </ul>	<ul style="list-style-type: none"> <li>1-888-321-4LTC (4582)</li> <li>www.jhcorporatechoice.com</li> </ul>

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

LTC-4901 9/07

