

Earn Vitality Points for Healthy Living

You don't have to be an athlete to earn greater premium savings and rewards. It's the simple everyday steps you take to stay healthy that matter when you're a John Hancock Vitality Program member.

Living healthy is the key to greater savings and rewards. Start by earning Vitality Points through education, fitness, and prevention. Simply complete one of the many activities listed below. The more points you earn, the higher your Vitality Status (Bronze, Silver, Gold, or Platinum) and the greater your potential savings and rewards. **You can even carry over 10% of your points each year!**



Vitality Health Review

Activity	Points	Maximum
Annual Vitality Health Review (VHR)	500	Once per year
Bonus – Complete VHR in first 90 days	250	Once per year
Bonus – First time VHR	500	Once per lifetime

Physical Activity

Activity	Points	Maximum
Physical activity review	250	Once per year
Workouts		
Light workout (5,000-9,999 steps per day)	10	You can earn points for one verified workout per day (30 point maximum). When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.
Standard workout (10,000-14,999 steps per day)	20	
Advanced workout (≥15,000 steps per day)	30	
Athletic Events (Walking, Running, Cycling, Triathlon)		
Level 1	250	Subject to category maximum
Level 2	350	Subject to category maximum
Level 3	500	Subject to category maximum
Physical Activity Category Maximum	7,000	Annually

Vitality Check (Annual Health Screening)

Activity	Points	Maximum
Body Mass Index (BMI) check	125	Once per year
BMI of 18.5-24.9	1,000	Once per year
BMI of 25-28	500	If BMI improves (18.5-24.9) add 500 points
Glucose check	125	Once per year
Reading of <100 mg/dL	1,000	Once per year
Cholesterol check	125	Once per year
Reading of <200 mg/dL	1,000	Once per year
Blood pressure check	125	Once per year
Reading of \leq 120/80	1,000	Once per year
Non-tobacco user	1,000	Once per year

Prevention

Activity	Points	Maximum
Annual flu shot	400	Once per year
Pap Smear screening	200	Once per year
Mammogram screening	200	Once per year
Colonoscopy screening	200	Once per year
Dental screening	200	Once per year

Online Education

Activity	Points	Maximum
Health assessment calculators	25 each	Four per year
Mental well-being reviews	50 each	Four per year
Nutrition courses	75 each	Six per year

Additional Points

Activity	Points	Maximum
Carry over of 10% of previous year's points	Varies	N/A
Update email address	50	Once per year

Contact your financial advisor for more information on the John Hancock Vitality Program.

Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium Savings will apply based on the Status attained by the life insured. 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 type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued. For the purposes of this presentation it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

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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