

A Step-by-Step Resource

PROGRAM GUIDE

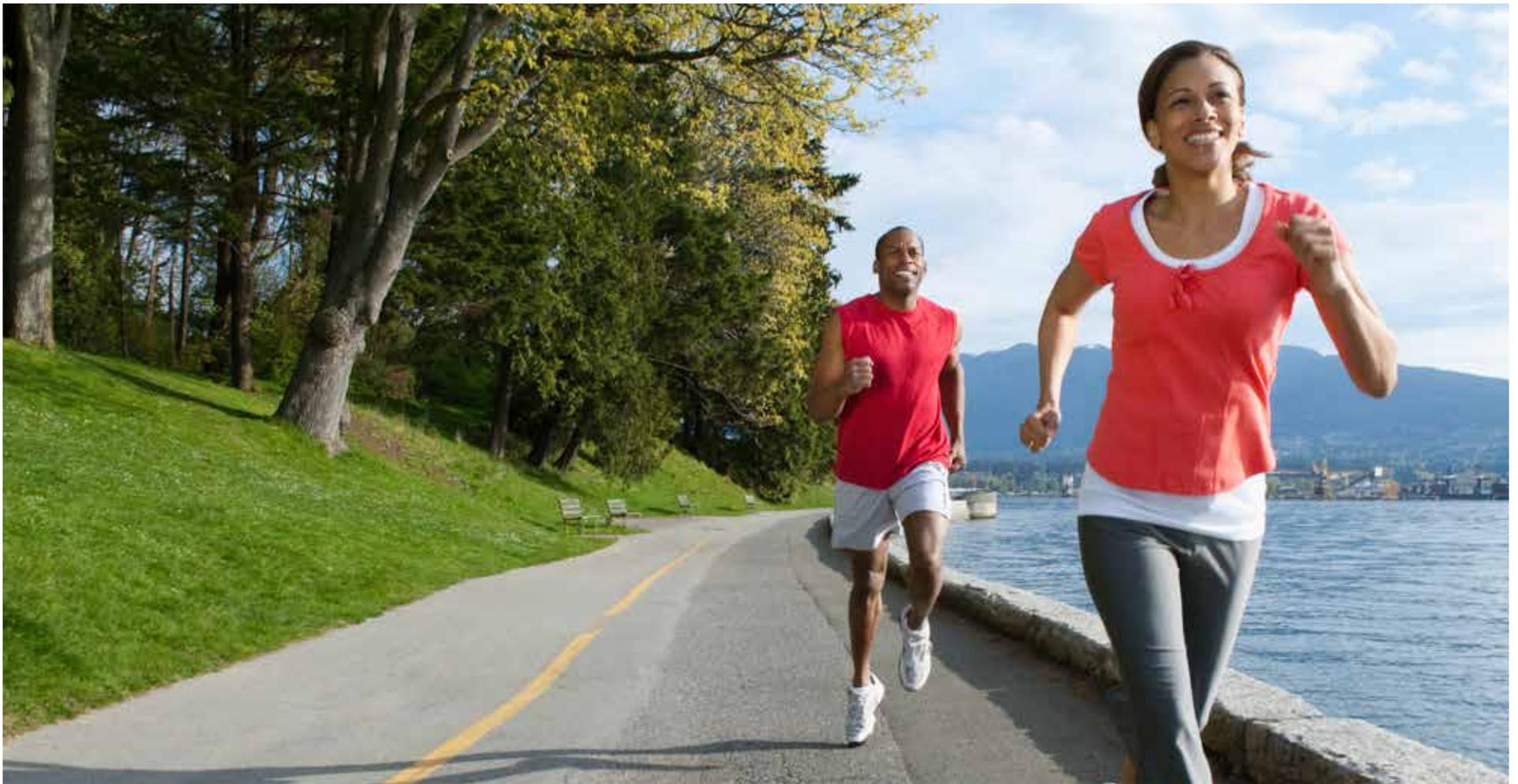


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Section One: Life Insurance with the John Hancock Vitality Program

Introduction

We've introduced a whole new approach to life insurance with products that provide life insurance protection while supporting your clients in their pursuit of living longer, healthier lives. In addition to protecting loved ones, John Hancock Life Insurance with the Vitality Program offers your clients:

- The opportunity to lower their life insurance premiums
- Immediate rewards and discounts for engaging in the program
- Extra motivation and support for living a healthier life
- A free Fitbit® to help track their activities

How the John Hancock Vitality Program Works



ONCE THE POLICY IS ISSUED:

Once a client's policy is issued, they begin by logging onto the member website (www.JohnHancockVitality.com) and completing an online Vitality Health Review. Members can then choose their free Fitbit (Charge or One) and will also receive customized information on their lifestyle relative to their age, individual health goals, and tips on how to achieve them. After completing the Vitality Health Review and signing up for a Fitbit account, members can sync their Fitbit account to their Vitality account and are then ready to start tracking their points and earning rewards.

ACCUMULATE POINTS:

Members are awarded Vitality Points for completing simple healthy everyday activities, like exercising, getting annual health screenings, and staying tobacco-free. Members record their activities using our easy online tools and mobile app.

[Click here to see a full list of activities and their corresponding point values.](#) There are several categories where members can earn points:

- Vitality Reviews
- Online Education
- Physical Activity
- Vitality Check
- Prevention
- Additional Ways to Earn Points

EARN A STATUS:

Based on the number of points accumulated, members will earn a Vitality Status — Bronze, Silver, Gold, or Platinum. On their policy anniversary, they'll earn premium reductions that reflect the status level they've achieved.

ENJOY SAVINGS AND REWARDS:

The higher the Vitality Status, the greater the rewards and discounts. And those benefits can continue year after year when leading a healthy lifestyle.

Section Two: How to Earn Points

Vitality Reviews:

Members will earn points as they complete healthy activities. The more they do, the more points they will earn. The following section covers the various ways that members can earn points.

VITALITY HEALTH REVIEW (VHR) — 500 POINTS, ONCE PER YEAR

Members complete the Vitality Health Review (VHR) and receive their Vitality Age. Their Vitality Age is an indicator of their overall health and may be higher or lower than their actual age. Knowing it can help set reasonable goals and keep members on the road to wellness. The Vitality Age is dynamic and adjusts throughout the year as new goals are met and information is gathered by the program.

- **VHR Bonus: First Time — 500 Points**

Members receive 500 bonus points the first time they complete the VHR.

- **VHR Bonus: First 90 Days — 250 Points**

Members will earn 250 bonus points when the VHR is completed within 90 days of the policy effective date (not website registration) or policy renewal date.

PHYSICAL ACTIVITY REVIEW — 250 POINTS

The Physical Activity Review helps members explore their preference for being active and keeps track of their activity so they can earn Vitality Points. It also leads them to educational content that may increase their activity levels.

HEALTH REVIEWS	POINTS	FREQUENCY
Vitality Health Review (VHR)	500	Once per year
VHR Bonus: First Time	500	Once in a lifetime
VHR Bonus: First 90 Days	250	Once per year
Physical Activity Review	250	Once per year

First Year Information Automatically Updated into Vitality Health Review

After the underwriting process is complete and the policy is issued, the member's first year information is automatically uploaded into their Vitality Health Review.

The data includes height, weight (body mass index or BMI), blood pressure, total cholesterol (LDL, HDL, and triglycerides), fasting glucose levels and cotinine. Only the information provided above will be automatically uploaded to the VHR — no other information from the underwriting process will be transferred.

MENTAL WELL-BEING REVIEWS — 50 POINTS EACH

Members will earn points for completing Mental Well-Being Reviews on the member website. Upon completion of a review, they will receive a summary of their psychological well-being as well as recommendations for improving or maintaining ways of coping with stress.

MENTAL WELL-BEING REVIEWS	POINTS	FREQUENCY
What is my Psychological Well-being	50	Once per year
Identified my Stressors	50	Once per year
Identified my Social Support Network	50	Once per year
How Resilient am I	50	Once per year

Online Education

Members will have access to a variety of educational tools that will help them better understand their current health status.

ACTIVITY	POINTS PER CLIENT PER ACTIVITY	FREQUENCY
Calculators	25/calculator	Four per year
Nutrition Online Courses	75/course	Six per year

CALCULATORS

There are 15 interactive calculators and members can complete all of them; however, they will earn points for a maximum of four calculators per year.

ONLINE NUTRITION COURSES

The nutrition courses are designed to teach members the basics of healthy eating. We currently have six courses on our website. Members must answer all the questions and achieve a score of at least 75% in order to pass the course. If members do not achieve a 75%, they must retake the assessment. Members may take each course more than once per year, but will only earn points once per year.

The screenshot displays the John Hancock Vitality program interface. At the top, it shows the user's name 'Hi, Patrick' and a progress bar indicating 'You are at PLATINUM. This is the highest level you can achieve.' Below this is a navigation menu with options: HOME, MY PROFILE, GET HEALTHY, GET EDUCATED, and GET REWARDED. The main content area is titled 'NUTRITION ONLINE COURSES' and features a large image of a bowl of berries. Below the title, there is a brief description of the courses. The page is divided into three sections: 'AVAILABLE COURSES', 'MY ACTIVE COURSES', and 'MY COMPLETED COURSES'. The 'AVAILABLE COURSES' section lists four courses, each worth 75 points, with a 'LEARN MORE' link for each. The 'MY ACTIVE COURSES' section shows two active courses, also worth 75 points each, with 'CONTINUE COURSE' and 'VIEW COMPLETED UNITS' links. The 'MY COMPLETED COURSES' section currently shows 'No courses completed yet'. At the bottom, there is a footer with links for 'TERMS & CONDITIONS', 'PRIVACY STATEMENT', 'VITALITY INFORMATION PORTAL', 'FAQ', 'CONTACT US', and 'HOME', along with a copyright notice for 2023 The Citigroup Group, All Rights Reserved.

Vitality Check (Annual Health Screening)

A Vitality Check is an annual biometric assessment to determine fasting blood glucose levels, blood pressure, total cholesterol and body mass index (BMI). Clients will earn 125 points for each biometric screening in a Vitality Check. An additional 1,000 points will be given for those results that are in-range.

VITALITY CHECK	POINTS PER SCREENING	POINTS FOR HEALTHY RESULT	FREQUENCY
Body Mass Index (BMI) Measured	125	1,000	Once per year
Fasting Blood Glucose / HBA1C Screening	125	1,000	Once per year
Blood Pressure Screening	125	1,000	Once per year
Cholesterol Screening	125	1,000	Once per year
Non-Tobacco User	N/A	1,000	Once per year

WHERE TO GET AN ANNUAL HEALTH SCREENING

There are two options for members to receive an annual health screen. Members can go to their physician or to our affiliated partners¹ such as Quest Diagnostics and Walgreens, who offer members a free annual biometric screening.

Scheduling a Vitality Check with Quest Diagnostics

Quest Diagnostics is the nation's leading provider of wellness screenings used to improve population health and control health care spending. Quest Diagnostics' national access is unrivaled in the industry with access to more than 2,200 Patient Service Centers across the country and more than 36,000 Certified Nurses and examiners. Here are instructions for scheduling a biometric screening from the member website:



1. Select "Get Healthy" and "Vitality Check" and next select "Quest Diagnostics" for their biometric screening.
2. Verify client information.
3. Select a screening location and make an appointment.
4. Results are sent directly to Vitality within 2-3 weeks and the results booklet is sent to the client's home.
5. Biometric results will be displayed in their account and goals will be recommended based on screening results.

Scheduling a Vitality Check with the Healthcare Clinic at Walgreens²



Located at select Walgreens nationwide, Healthcare Clinic makes it simple for patients to get personalized, expert healthcare. Whether they drop-in or schedule an online appointment, Healthcare Clinic offers patients options that work with their busy schedules, operating 7 days a week and weeknights.

1. Go to <https://walgreens.com/schedule>.
2. Click on "Schedule Now" under Pharmacy or Healthcare Clinic.
3. Select reason for visit, location, date and time. The scheduler will display the availability at the location selected.
 - a. Reason for visit under Pharmacy should be "Wellness Pack"
 - b. Reason for visit under Healthcare Clinic should be "Health Screening"
4. Once members have selected the date and time, they will be prompted to enter payment information.
5. Go to the John Hancock Vitality website, and download the Walgreens voucher and the Release of Information form to receive a free screening. Results are automatically sent to Vitality and will be available within 4-6 weeks.

1. Subject to state availability. If you reside in HI, ME, ND, SD, VT and WY, annual health screenings are not available at Quest Diagnostics.
2. Subject to state availability. If you reside in CT, HI, ME, MA, NV, NJ, ND, NY, OR, PA, PR, RI, or WY, annual health screenings are not available at Walgreens.

Submitting Vitality Check Results

Members must submit the following supporting documentation to Vitality in order to earn points:

- A completed Vitality Check form including the name and signature of the physician conducting the screenings as well as the facility information.
- An official copy of the Vitality Check results on the facility letterhead.

We encourage members to submit their Vitality Check results through the member website. Alternatively, they can fax the relevant documentation to 877-224-7110.

Smoking Status

Part of the biometric screening for the initial underwriting includes a cotinine test to determine a client's smoking status. Non-smokers will need to confirm their non-smoking status each year in order to earn their 1,000 Vitality Points by signing a declaration.

Requirements for the John Hancock Quit Smoking Incentive (QSI) are managed separately from the John Hancock Vitality Program. Currently, in order to continue non-smoker rates under the QSI program, the insured would need to submit the request to John Hancock along with the appropriate underwriting information and a cotinine-free biometric as evidence.

Each time you submit a biometric screening result, your Health Results and VHR will be updated.

PLEASE NOTE: We will only process those biometric measurements that you enter below. Any measurements listed on your supporting documentation that were not entered will not be processed.

Submission for:

Date of Measurement:

Body Mass Index (BMI)

Weight in lbs: lbs

Height: feet inches

Blood Pressure

Systolic: mmHg

Diastolic: mmHg

Fasting Glucose

Fasting Blood Glucose: mg/dL

Cholesterol

Total Cholesterol: mg/dL

LDL Cholesterol: mg/dL

HDL Cholesterol: mg/dL

Triglycerides: mg/dL

COTININE

Cotinine test method (check one): Blood Saliva Urine

Qualitative Test Result (check one): Positive Negative

Sensitivity threshold of Qualitative test: ng/ml

Quantitative Value: ng/ml

HbA1c

HbA1c level: %

Proof of Activity: No file chosen

Please Note: To protect the integrity of the program, Vitality verifies the accuracy of information submitted. Incorrect or incomplete information will result in the denial or cancellation of points.

You can also submit your forms via fax or email. See forms for details.

- [VITALITY CHECK FORM](#)
- [COTININE SCREENING FORM](#)
- [HbA1c SCREENING FORM](#)

Physical Activity

We recognize that each member is unique when it comes to their physical activity choices. That's why we offer many ways to earn Vitality Points for engaging in physical activity, whether it's a daily walk or a 10K race (category maximum is 7,000 points per member, per program year). [Click here to see the points associated with physical activity.](#)

VERIFIED WORKOUTS

The table below outlines the requirements for each of the workout levels.

WORKOUT DATA SUBMITTED FROM:	WHAT VITALITY EVALUATES	LIGHT WORKOUT	STANDARD WORKOUT	ADVANCED WORKOUT
Health Club	Attendance	—	Yes	—
Health Club Using the John Hancock Vitality App	Total time	—	30 minutes	—
Pedometer	Total steps	5,000	10,000	15,000
MapMyFitness or GPS devices	Total calories	100	200	300

Note: Members will earn points for a maximum of one workout per day. We will always award the highest level of effort based on data submitted.

ACTIVITY	POINTS	FREQUENCY
Workouts		
Light Workout	10	Max 30 Points, Once per day
Standard Workout	20	Max 30 Points, Once per day
Advanced Workout	30	Max 30 Points, Once per day

Devices

Once members are ready to track their progress and start earning points, it's time to choose the best device for their fitness preferences. As a Vitality member, they can use their chosen device to track activities and upload their workouts. This flyer helps members choose what device is best for their activities.



FREE FITBIT DEVICE

As mentioned on page 3, once members have completed their Vitality Health Review, they will be eligible to redeem a free Fitbit. Members do not have to redeem their free device immediately after completing the VHR, but they must do so within the first program year.

They also have the option to choose between a Fitbit Charge (wristband) or a Fitbit One (clip-on device) along with the color of the device.

The Fitbit One tracks steps, distance, calories burned, and stairs climbed. At night, it measures sleep quality and has an alarm that wakes you in the morning.

The Fitbit Charge tracks steps, distance, calories burned, floors climbed and active minutes. In addition, it has caller ID that allows you to see call notifications on display with compatible mobile devices.

Syncing and Set-up of Fitbit with the John Hancock Vitality Member Website

Once members have their Fitbit device, there are a couple of steps that need to be followed to ensure they receive points for their workouts.

1. Visit <http://www.fitbit.com/setup>.
2. The member should choose the appropriate download based on how they track their activity. If they own an Apple IOS phone, they can go to the app store to download the Fitbit app. If they own an Android phone, they can go to Google Play to download the Fitbit app. If they own a PC or Windows phone, they can go to the Windows Store mobile device to download the Fitbit app.
3. Download the appropriate app or software and select "Join Fitbit."
4. Select the appropriate device; either the Fitbit Charge or the Fitbit One.
5. They will be asked to provide some information (height, weight, birth date).
6. Set up an account by providing an email and creating a password. If it does not automatically link, go to [www.JohnHancockVitality.com/Get Healthy/FitnessandExercise/FitnessDevices/FitbitActivityTracker](http://www.JohnHancockVitality.com/GetHealthy/FitnessandExercise/FitnessDevices/FitbitActivityTracker).

Now they can get moving and earn Vitality Points!

- It's important that they upload any activity at least every 14 days to avoid losing any of the workouts.
- The Fitbit includes a dongle to plug into the USB port allowing the device to automatically sync workouts every time they are within range of the dongle (about 20 feet).

Automatic Sync

The Fitbit will come with a dongle that members can plug into the USB port of their computer. When the device is within 20 feet of the dongle, the Fitbit will automatically sync to the Fitbit account. The same holds true when syncing through a smartphone (Fitbit app).

Key Things to Remember

Members should Link their Vitality and Apple Health accounts in order to transfer data. [Click here for instructions on linking these two accounts](#). Members are not able to delink several accounts (Garmin, Apple Watch, Apple Health) from Vitality. This must be done through a Vitality Specialist at 1-888-333-2659.



SMARTPHONE APPLICATIONS

Other devices can be connected through MapMyFitness, e.g. Nike+, Withings, TomTom, Misfit, and Jawbone; and also connected with the John Hancock Vitality App.

MapMyFitness (MMF) is a suite of websites and associated applications (MapMyFitness, MapMyRun, MapMyWalk, MapMyRide, MapMyHike, MapMyMountain and MapMyTri) that allow users to track their routes and calories burned during workouts using the GPS function built into iPhone, Android, or BlackBerry mobile devices.

In addition to managing the workout data transferred from the MapMyFitness applications or other integrated devices, the website offers a database of routes, online training tools, fitness and nutrition calculators, events listings, and social network support.



Key Things to Remember

- Because the GPS is necessary to automatically capture the calories burned, members must use this app outside. Otherwise, the GPS will not work and the necessary data will not be transmitted to Vitality.
- Workouts with the John Hancock Vitality App will automatically be uploaded onto the MapMyFitness website and then sent to Vitality.
- Workouts on a separate device will have to be uploaded from the device to the MapMyFitness website. Members will log into their MapMyFitness account and select the appropriate device under "Import Workouts."
- Members must NOT manually enter or edit their workout data in any way. This includes giving their workouts titles. If members manually enter or edit their workouts, the data will not be transferred to Vitality and they will not earn points.
- Members are not able to delink their MapMyFitness account from Vitality. This must be done through our Vitality Specialist.

For a complete list of supported devices, visit www.MapMyFitness.com.

Set-up of MapMyFitness with the John Hancock Vitality Member Website

The MapMyFitness app can be downloaded from the Apple, Android or BlackBerry platforms for free. Once members have downloaded the app on their device, they will need to create an account on MapMyFitness.com (or one of its affiliates: MapMyRun.com, MapMyWalk.com, etc.). To ensure that the workout data is transferred, the account will then have to be synced to the Vitality member website with the following steps:

1. Login to www.JohnHancockVitality.com.
2. Go to Get Healthy > Fitness and Exercise > Fitness Devices > Mobile App
 - a. Members who do not yet have a MapMyFitness account can simultaneously create their account and sync it to Vitality on this page. Under Step 1, they should enter a user name, email address, and password on the right side of the screen.
 - b. Members who already have a MapMyFitness account should enter their existing MapMyFitness user name and password on the left side of the screen.
3. Once members hit "Enter," the MapMyFitness account will be created and/or synced to Vitality. The next time members return to this page, there will be a notification that they have already synced the accounts.
4. Members who will be using the app itself to track their workouts (vs. using www.MapMyFitness.com to upload workouts from an integrated device) must enter their gender, age, height and weight under "My Profile" on the app. They will also have to enter this information under "Settings" on www.MapMyFitness.com. This will ensure an accurate calorie count while members are working out.

An advertisement for MapMyFitness. On the left, three smartphones are shown displaying the app's interface. To the right, the text "MapMyFitness" is displayed above a bulleted list: "It's free!", "Use GPS to track your activity", and "Link many other brands of devices". At the bottom right, there is a "LEARN MORE" button with a right-pointing arrow.

MapMyFitness

- It's free!
- Use GPS to track your activity
- Link many other brands of devices

LEARN MORE

HEART RATE MONITORS/GPS DEVICES

A heart rate monitor uses two parts — a chest strap and a watch to monitor the heart rate. The chest strap detects a heart rate and transfers that data to the watch which displays and stores the information.

GPS devices typically use distance, pace and personal information to calculate the calories burned. Polar and Garmin are two of the Vitality-approved devices used to track activities and earn points. See below for how members can earn points for workouts based on the below criteria.

WORKOUT DATA SUBMITTED FROM:	WHAT VITALITY EVALUATES	LIGHT WORKOUT	STANDARD WORKOUT	ADVANCED WORKOUT
Heart Rate Monitors	Time and % of max heart rate	15 minutes at 60%	30 minutes at 60%	45 minutes at 60%
	OR			
	Total calories	100	200	300

There are specific target zones that help guide a person to the right intensity. A target zone is the heart rate zone based on a percentage of an individual's maximum heart rate. To calculate the maximum heart rate, subtract age from 220. Example: A 40-year-old individual's maximum heart rate would be 180. Training in a specific target heart rate zone such as 60%, calculate by taking: $220 - 40 = 180$ (MHR) $\times 0.6 = 108$ (60% of MHR).

Registering as a Polar User on the John Hancock Vitality Member Website

The Polar heart rate monitor consists of a wireless chest transmitter belt and a receiving unit, which can be worn on the wrist like a watch or mounted on a bike. The transmitter belt detects the electric signal and transmits the signal wirelessly to the receiver unit that displays your heart rate in beats per minute.



The harder you train, the faster you use energy, the higher your heart rate. Your heart rate will also tell you whether your body has recovered from your last workout, or your last interval.

1. Visit www.PolarPersonalTrainer.com or www.Flow.Polar.com (whichever site the device uses to sync) and register as a Polar user.
2. Members will visit the John Hancock Vitality member website and enter the email address that was used to register the Polar account. They will receive an email including directions to accept the partner request.
3. Members can log in to the Polar site they use to sync their data and accept the partner request. On Polar Personal Trainer, members can accept the pending partner request on the landing page. On Polar Flow, members can accept the partner request under "Your Profile," within "Settings" which can be accessed by clicking on their name on the upper right hand corner of the page.
4. Once they confirm the partnership, they can download their exercise data on the Polar website and earn points.
5. Existing Polar clients can also register Vitality as their "data share" partner via the process above.

Registering as a Garmin User on the John Hancock Vitality Member Website

Garmin offers a suite of devices designed to track different forms of workout data, including heart rate and calories burned. Garmin has devices that track steps, calories and heart rate.

Members will be able to simultaneously create an account on www.GarminConnect.com and link it to Vitality, directly through the John Hancock Vitality member website. To do this, they must follow these steps:

1. Log into the Garmin website.
2. Go to Get Healthy > Fitness and Exercise > Fitness Devices > Garmin Connect.
3. Under Step 2, click on Link Your Garmin to www.JohnHancockVitality.com.
4. Members will be redirected to the Garmin Connect page to authorize the link to Vitality. Once this link has been authorized, members will be redirected back to the John Hancock Vitality member website. The next time members come to this page, there will be a note under Step 1 saying, "The accounts are successfully linked."

Key Things to Remember

Members are not able to delink their Garmin account, Apple Watch or Apple Health app from Vitality. This must be done through a Vitality Specialist at 888-333-2659.



Athletic Events

Points for organized athletic events vary depending on distance covered and effort exerted. Below are examples of athletic events approved for points.

ACTIVITY	LEVEL	VITALITY POINTS
Running/Walking		
(1.9 miles / 3K) – (5.6 miles / 9K)	1	250
> (5.6 miles / 9K) – (12.4 miles / 20K)	2	350
> (12.4 miles / 20K)	3	500
Cycling		
(6.2 miles / 10K) – (24.9 miles / 40K)	1	250
> (24.9 miles / 40K) – (62 miles / 99K)	2	350
> (62 miles / 99K)	3	500
Triathlon		
Super Sprint	1	250
Sprint	2	350
Olympic, ITU, Half or Full	3	500

If the athletic event is not listed on the website, members should navigate to Home > Submit Activity > Select Activity > Athletic Events and select the “Other” option from the dropdown menu. We will request for members to share some detailed information and supporting documentation from their event so that we can verify its validity.

Process for Submitting an Athletic Event

Members can submit the event online using the mobile app, or they can print the form and fax the documentation to 877-224-7110 together with one of the following:

- An official copy of race results with their name highlighted or underlined
- An official certificate of completion

Key Things to Remember

- Members must register and complete the event.
- Athletic events are limited to one per day. Vitality will award points for the highest level submitted.

The screenshot shows the 'Submit Activity' page on the John Hancock Vitality website. The user is logged in as 'Hi, Patrick' with a progress bar showing '100%' and '100/1000' points. The navigation menu includes 'HOME', 'MY PROFILE', 'GET HEALTHY', 'GET EDUCATED', and 'GET REWARDED'. The main heading is 'CLAIM YOUR REWARDS FOR HEALTHY LIVING'. Below this, there is a list of three categories: 'Athletic Events like a 5k race or charity walk', 'Vitality Check (biometric screening) or results from your annual physical', and 'Prevention Activity like a flu shot'. The 'Athletic Event' category is selected in a dropdown menu. Below the dropdown, there is a list of requirements for submitting athletic events, including proof of completion within 90 days and specific documentation like race results with names highlighted or underlined, and a copy of the race bib.

Health Clubs

Partner Health Clubs

Our gym network spans over 5,000+ partner health clubs nationwide. The network provides easy access to fitness resources, as 96% of Vitality members live within 10 miles of a network gym. Members can locate a partner gym by using the health club finder on the John Hancock Vitality member website.

Vitality's partner health clubs gyms will automatically send over members' workouts to Vitality on a monthly file (once members have linked their accounts to Vitality on the website).

Once members have located a partner health club, there are three easy steps they will need to follow to link their club.

1. Join health club.
2. Select "Get Healthy" and browse to "Fitness and Exercise" on the member website.
3. Select "Partner Health Club" and click "Find and Link Partner Health Club."
4. Enter member information and click "Submit."

Points are automatically awarded each month and **members should allow 4-6 weeks for points to be allocated.**

PARTNER HEALTH CLUBS

Belonging to a health club is a great way to maintain or improve your current state of health. Working out helps you look and feel better, and will earn you points. Search for a health club near you.

HERE ARE A FEW OF OUR PARTNER HEALTH CLUBS

FITNESS Curves **LIFETIME FITNESS** **LA|FITNESS**

WHY A PARTNER HEALTH CLUB?
Partner health clubs automatically track your workouts and send them to Vitality on your behalf. It's easy to stay motivated when you can see your progress.

WHAT ABOUT HEALTH CLUBS NOT IN OUR NETWORK?
If your gym is not in our network, you can still earn points if you use an approved fitness device or use the Vitality Mobile App and "Log a Health Club Workout" using the gym check-in feature.

[FIND AND LINK A PARTNER HEALTH CLUB](#) [GYM CHECK-IN VIA MOBILE APP](#)

Non-Partner Health Clubs

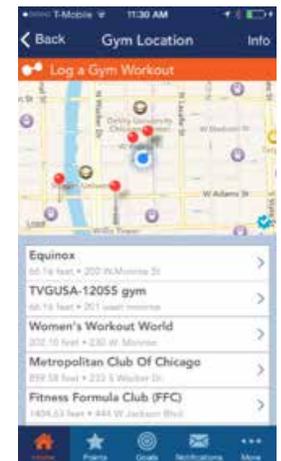
Members can earn points for workouts completed at any facility that is not in the partner health club network and can verify their non-partner health club workouts with one of the following methods:

Using a fitness device

Members can use a pedometer, heart rate monitor, or calorie tracker while they are at the gym. As long as they have properly synced their device(s) and meet one of the workout level thresholds, they will earn points for their workouts.

Checking in using the John Hancock Vitality App

The "Log a Gym Workout" option allows members to log 30+ minute workouts at non-partner health clubs. Using the GPS on their smartphones, members will check-in at their fitness facility. If a member checks in at their fitness facility location through the John Hancock Vitality App, Vitality will ensure that the location of the member's device matches the GPS coordinates of a verified fitness facility and remains in that location for at least 30 minutes. This way, they can earn points for workouts without a GPS device or downloading an application.



Key Things to Remember

- If a member's health club does not appear on the mobile app, they will need to contact Vitality Customer Service to request the club be added to our network.
- Only health clubs that are publicly available may be added. Gyms at a member's home, apartment building or hotel cannot be verified.

Prevention

Regular screenings and vaccinations are an important part of maintaining good health. Members will earn points for participating in certain preventive exams and screenings.

ACTIVITY	POINTS PER CLIENT PER ACTIVITY	FREQUENCY
Health Screenings	200	Once per year
Dental check-up	200	Once per year
Flu Shot	400	Once per year

HEALTH SCREENINGS

Pap Smear

A Pap smear, recommended for women over 18, identifies minor cellular abnormalities before they've had a chance to become malignant. Women will earn points for completing a pap smear once per policy year.

Mammogram

A mammogram can detect and diagnose breast disease, and can reveal small cancerous lesions in the breast up to two years before they can be detected by self-examination. Women will earn points for completing a mammogram once per policy year. We will also award points for members that submit a breast MRI as an alternative to a mammogram.

Colorectal Screenings

Screening for colorectal cancer can find precancerous polyps that can be removed before they turn into cancer. We award points to men and women who complete a colorectal screening, colorectal exam, colonoscopy, or fecal occult blood test.

DENTAL CHECK-UP

Members will earn points for completing a dental screening once per policy year.

FLU SHOTS

The seasonal flu vaccine protects against three influenza viruses that research indicates will be the most common during the flu season. Members will receive points for receiving a flu shot.

Submitting Preventive Screenings

Members can submit events on www.JohnHancockVitality.com, using the John Hancock Vitality App, or they can print the form and fax the documentation to 877-224-7110.

Members must include proof of their prevention activity within 90 days of it taking place. This can include:

- An Explanation of Benefits that includes name of procedure or appropriate CPT code.
- A medical record indicating the type and date of service provided.
- A copy of the screening results from the doctor's office.



Key Things to Remember

Preventative screenings completed prior to the John Hancock Vitality effective date will not be eligible for points. If the policy is backdated, we will accept screening completed during that time frame.

Other

UPDATE EMAIL ADDRESS

Members can earn 50 points per year for updating their email address. They can do so by navigating to My Profile > My Account.

Section Three: My Goals

Vitality provides members with a set of personalized goals based on their Vitality Health Review (VHR). Members are awarded Vitality Points after the attainment of each goal. When Vitality recommends a new goal, it will appear on the “My Goals” page under “My Recommended Goals.” When members click on “Learn More,” they will be presented with a pop-up notification.

The pop up includes:

- Name of the goal
- Number of points to be earned for completion
- A short statement about the goal
- How to achieve the goal and due date

If clients choose not to accept the goal immediately, it will remain on their “My Goals” page until it is activated at a later date.

If members want to set the goal, they click on “Set Goal Now.” Once the goal is set, it will move to “My Active Goals” and members will be given a specific time frame in which to achieve the goal.

Key Things to Remember

Members are not able to permanently delete a recommended goal.

Here are examples of goals for members to achieve:

WEIGHT LOSS GOAL

Members will earn points for having their body mass index (BMI) in range and 500 points for having their BMI between 25-28. If members are not within a specified range (>25), they will be assigned a goal.

TOBACCO USE

Members who indicate in the VHR that they smoke cigarettes will receive a goal with tips and support from SmokefreeTXT. This goal will be worth 250 points.

NUTRITION MANAGEMENT

Members will be assigned recommended goals to complete nutrition management courses.

PHYSICAL ACTIVITY

Physical activity goals run on a 12-week cycle and will increase incrementally to 30, 60, 90, 120 and 150 minutes. Each goal will specify an average number of workouts members must complete per week for the goal period in order to earn points. Vitality automatically tracks and counts workouts at partner health clubs, and data from approved Vitality fitness devices. There are numerous types of physical activity goals that could be recommended to a client based on the answers they provided in the VHR and their willingness to change.

Section Four: Rewards and Discounts

As mentioned, members earn Vitality Points for their healthy activities. The more points earned, the higher their Vitality Status and the greater their potential rewards and discounts. Here are the categories of rewards and discounts:

Lower Insurance Premiums

One of the main objectives of the John Hancock Vitality Program is to incentivize members to maintain healthy behaviors and to improve their health. John Hancock rewards members by reducing the amount they need to pay for their life insurance policies based on their Vitality Status.

Staying On Track With LifeTrack

LifeTrack is an optional billing service that automatically adjusts premiums each year based on your client's life insurance coverage objectives — making it easier to achieve their overall goals. LifeTrack takes into account your client's Vitality Status, the current interest crediting rate, current cost of insurance rates, and actual policy value. If your client enrolls in LifeTrack, they'll also receive a LifeTrack Annual Report which updates them on how their policy is tracking relative to their insurance goals, as well as an e-mail update each year that shows how their Vitality Status affects the premium they pay.

For members who elect LifeTrack, John Hancock will check members' Vitality Status once per year before their bill for the following year is generated. Members will receive an email notification 60 days prior to their policy anniversary, and they will receive a bill 28 days prior to their anniversary. They will have the ability to increase their status right up until their policy anniversary but not beyond that. Any points-earning activities that are received after the start of their new program year that could impact their reward status will not be considered in their premium calculations.

Key Things to Remember

Members who do not elect LifeTrack will be billed the original "planned premium" until the owner instructs otherwise.

Free Fitbit Device

As stated previously, after completing their Vitality Health Review, members are eligible to redeem their free Fitbit. For more details, refer to page 9.

Wearable Device Discounts

If members prefer a different wearable device other than Fitbit One or Charge, they can purchase other Fitbit, Polar or Garmin devices through the John Hancock Vitality member website at a 25-40% discount.

HOW TO PURCHASE A DISCOUNTED WEARABLE DEVICE

1. Log into www.JohnHancockVitality.com and navigate to Get Rewarded > Fitness Devices.
2. Select the tab of the device and click on the "Explore" button at the bottom of the page.
3. Select the device model, choose the quantity and add to cart.
4. Follow the prompts to checkout: "Checkout" > "Enter Phone and Email" > "Continue" > "Purchase."

Key Things to Remember

- Devices need to be linked up to Vitality in order for members to start earning points for workouts.
- There is no limit to how many devices a client can purchase.
- All purchases are final and cannot be returned.

Cruise Rewards

Members will be able to save 20%-50% based on their Vitality Status on all Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn and Azamara Club Cruises.

The number of cruise nights available at the discounted rate is determined by the member's status **at the time of booking**.

Members will have access to a maximum of eight cruise nights per year with a cap of 50 cruise nights over the life of the policy. If eight cruise nights are not used in a given policy year, the member's lifetime maximum will last longer and nights can be used in future years. Regardless of how many nights were used the previous year, there will always only be a maximum of eight nights available per program year.

EXAMPLE

	Year 1	Year 2	Year 3	Year 4	Year 5
Status	Platinum	Platinum	Platinum	Gold	Gold
Redeems	2 nights	8 nights	0 nights	4 nights	4 nights
Lifetime Nights Remaining at End of Year	48 nights	40 nights	40 nights	36 nights	32 nights

Key Things to Remember

1. Members will have up to eight cabin nights available to book using the benefit each program year, with a total of 50 cabin nights available over the policy term. The member's Vitality Status at the time of booking will determine their reward tier.
2. If member's cancel their cruise, they will be responsible for all penalties from Cruises2Go and eligible nights redeemed using their benefit will not be credited back by Vitality.
3. Members may book a cruise that extends beyond the number of nights available using the benefit; however the Vitality benefit will not apply to the additional nights.

CRUISE DISCOUNT RATES BY STATUS

BRONZE	SILVER	GOLD	PLATINUM
20%	30%	40%	50%

EXAMPLES OF PARTICIPATING CRUISE LINES



Key Things to Remember

- The member may not use their benefit to book a cruise for someone else. The insured client must be one of the parties traveling on the cruise.
- Each cruise night can be applied to two people sharing a single cabin. The additional person must be added to the travel plans.
- The member may not use their benefit to book a second cabin for family or friends traveling with them.
- All servicing will be handled by Cruises2Go. This includes providing information on cruise details, existing reservations and cancellations.
- Cancellation penalties vary depending on factors such as cruise line, length of sailing, days before scheduled departure, holiday sailing, among others. Members should check with Cruises2Go for penalties.
- Discounts apply to cabin nights only. Discounts do not apply to incidentals incurred.

Half-Price Hotel Stays

Members will have access to half-price hotel stays at any Hyatt hotels worldwide. The number of nights available at the discounted rate of 50% will depend on the member's Vitality Status.

The program offers a maximum of eight nights per year at the discounted rate, and a lifetime maximum of 30 nights over the term of the program. The maximum number of nights available each year is determined by the client's status at the time of booking. If a client does not use all of their available nights in a given year, then they roll over and can be used in future years. However, members will still be limited each program year by the maximum nights available.

EXAMPLE

	Year 1	Year 2	Year 3	Year 4	Year 5
Status	Platinum	Platinum	Platinum	Gold	Gold
Redeems	2 nights	8 nights	0 nights	4 nights	4 nights
Lifetime Nights Remaining at End of Year	28 nights	20 nights	20 nights	16 nights	12 nights

HOW TO BOOK A DISCOUNTED HOTEL

1. Before members book a hotel, please make sure they have a Hyatt Gold Passport number linked to Vitality. If they do not have it linked, they will not be able to take advantage of the 50% discount.
2. Members should check out www.Hyatt.com to search for destinations and availability before making arrangements. Room rates displayed will be reflected as the full, published rate. The 50% off Vitality discount will be applied at the time of payment.
3. Call 888-492-8877 to book a room at a 50% discount. Please reference offer code "VITA" and have a Hyatt Gold Passport number available to finalize the reservation. All discounts will be applied at the time of payment.

Key Things to Remember

- Bookings must be made five days in advance to take advantage of the benefit.
- All servicing will be handled by Hyatt. This includes providing information on properties, existing reservations and cancellations.
- If members cancel their reservation, they will be credited back the eligible discounted nights if they have cancelled their reservation within the cancellation period.
- Discounts apply to the room rate, resort fees and taxes only. Discounts do not apply to incidentals incurred.

HOTEL DISCOUNT RATES BY STATUS

BRONZE	SILVER	GOLD	PLATINUM
0 Hotel Nights	2 Hotel Nights	4 Hotel Nights	8 Hotel Nights

EXAMPLES OF PARTICIPATING HOTELS



Healthy Gear Discounts

REI is a national outdoor retail co-op dedicated to inspiring, educating and outfitting its clients and the community for a lifetime of outdoor adventure and stewardship.

Members will enjoy 25% discount on electronic gift cards from Vitality to purchase gear from REI (annual cap of \$1,000 per policy year). For example, a member can purchase a \$100 gift card but will only pay \$75.

HOW TO PURCHASE GIFT CARDS

1. Click on the Purchase Gift Cards button to begin the process.
2. Select the number of gift cards to purchase along with the denominations.
3. Enter the credit card details and a valid email address.
4. The e-gift card will be sent electronically via email. This email will contain a redemption code and a pin. Both of these numbers are needed when making purchases.
5. If purchasing items online from www.REI.com, check out using the redemption code and pin. If purchasing items at the store, the cashier will need the redemption code and pin.

Key Things to Remember

- Members will need both the redemption code and pin when making their purchases.
- Members who misplace the notification with the gift card number and PIN, can get a copy from their order history.
- Members will be required to pay by credit card for any purchases exceeding the amount available on the gift card.



Shopping & Entertainment

Members will be rewarded for their healthy successes with retail gift cards, movie tickets and other prizes. The more they accomplish, the more opportunities they'll have to earn rewards from these leading retailers.

If they reach Gold or Platinum status within the first six months, they will receive a gift card from Whole Foods (\$50 for Gold status, and \$100 for Platinum). Members will download their gift cards on the John Hancock Vitality Mobile App. They will not receive a physical card; instead it will be a barcode which they can scan at the store.

REQUIREMENTS TO REDEEM REWARDS:

- Members must complete the Vitality Health Review before they are able to redeem any of the rewards on the program.
- Rewards will be based on the Rewards Status — the higher of the Points, Status or the Carry Over Status.

Vitality Squares

Play Vitality Squares — a fun game that gives members the opportunity to earn gift cards and Vitality Points as prizes. The higher the status, the more chances to win.

Vitality Wheel

Earn a new status and spin the wheel to win prizes.

Section Five: Additional Information

Terminations

If members cancel their life insurance policy, all points and rewards will be lost as of the termination date. Members will no longer have access to the member website, but permanent policies will still continue to earn credits.

Multiple Life Insurance Policies with Vitality

It is also possible that a person may have more than one life insurance policy with Vitality. In this case, they will only have one Vitality account for both life insurance policies (could be linked to multiple life insurance policies). Points and rewards will only be earned once; however, the insurance credit will apply to all eligible John Hancock policies.

Multiple Vitality Accounts

A client may have a Vitality Program through their employer, and they may also have a John Hancock life insurance policy with Vitality. In this case, these individuals will have two Vitality accounts under the two different products.

FOR EXAMPLE:

Tina is an employee at XYZ Company that offers Vitality to all of its employees and spouses. On this program, Tina has access to all Elevate features (Elevate is the name of the corporate Vitality programs).

If the Owner and Insured are Different

- There are some policies where the owner is not the same as the insured. In these instances, it will be the owner of the policy that will designate if rewards should be switched on or off for the insured on the policy. If the owner chooses rewards, both the insured and owner may be eligible for benefits but in different ways:
 - The policy owner will be able to benefit from the decreased premiums (cost of insurance).
 - The insured will be the client on Vitality and benefit from the rewards available for his/her participation in the John Hancock Vitality program.
- There may also be a scenario where even if the owner and insured are the same, the owner refuses rewards.

In the scenario where the policy owner is different from the insured (i.e., Trust), there are possible legal implications that the insured cannot receive any benefits from the program.

Age 70 and Beyond

Age 70 is the last age that Vitality can be added to new business. Vitality Statuses can be achieved through the insured's age 80. At the insured's attained age 80 the Rider Charge will cease and no new Vitality Credits will be earned, but Credits from previously achieved Statuses will continue to apply. Access to rewards will also cease at age 80.

IMPORTANT RESOURCES

Online Information about the Vitality Program

Member Website: www.JohnHancockVitality.com

Producer Microsite: www.JHRedefiningLife.com

Client Website: www.JHRewardsLife.com

Phone /Fax Numbers:

Consumer Inquiries, contact Vitality Customer Service: 1-888-333-2659

Producer Inquiries, contact National Sales Support: 1-888-266-7498, option 2

Fax to Submit Documentation: 1-877-224-7110



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Paying a premium that is other than the planned premium on the initial 'as sold' illustration could reduce the duration of a policy's Death Benefit Protection feature or No Lapse Guarantee.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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

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. 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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