



Aspire with Vitality

## Frequently Asked Questions

John Hancock Aspire™ is the first and only life insurance designed for people living with diabetes. Working with Onduo and Vitality, Aspire combines John Hancock's 150+ years of life insurance experience with the benefits of a state-of-the-art diabetes management program.

<b>How does Aspire build on John Hancock Vitality?</b>	<p>All Aspire members have access to the John Hancock Vitality Program — Vitality GO or Vitality PLUS. The program has been enhanced to offer additional benefits to people living with type 1 or type 2 diabetes.</p> <p>Qualified members living with type 2 diabetes can also access Onduo — a virtual diabetes clinic that offers monitoring devices, an app to help manage their glucose levels, health coaching, supplies and more.</p>
<b>What is Onduo?</b>	<p>John Hancock is working with Onduo — a virtual diabetes clinic that offers personalized care using diabetes tools, coaching, and clinical support to help people improve the way they manage their type 2 diabetes. Using the Onduo app and Onduo-provided glucose monitoring devices, members who qualify for Onduo will have access to a team of coaches, certified diabetes educators and doctors, if needed. Aspire members will be matched with a care lead who can connect them with the appropriate resources along their journey. Onduo partners with industry leaders and experts to ensure its program follows leading standards.</p>
<b>My clients living with diabetes are not going to get approved for a policy, so why should they apply?</b>	<p>We are working to dispel the myth among producers and consumers that diabetes automatically disqualifies people from life insurance. At John Hancock, the vast majority of people living with type 2 diabetes who apply for coverage are approved. In 2018:</p> <ul style="list-style-type: none"><li>• 88% of applicants with type 2 diabetes were approved</li><li>• 75% of applicants with type 2 diabetes and other associated conditions were approved</li></ul> <p>More information about John Hancock's underwriting as it pertains to diabetes is available on <a href="http://JHSalesHub.com">JHSalesHub.com</a>.</p>
<b>Why should I offer John Hancock Aspire to my clients living with diabetes if another company's solution doesn't require them to "engage" in order to get a competitive price?</b>	<p>Aspire is more than just life insurance — it's a solution that supports your clients' financial health along with their physical and mental well-being. As no other company can offer that, it's a way for you to stand out in a market that offers great potential. What's more, with Aspire, you're bringing tremendous value to your clients, including the ability to save up to 25% on premiums if they elect Vitality PLUS.* In addition to savings, this solution offers clients valuable rewards and discounts for the choices they make every day to improve their health — like exercising regularly, eating well and visiting the doctor — things many people with diabetes are already encouraged to do.</p>
<b>How do Aspire benefits differ for clients with type 1 and type 2 diabetes?</b>	<p>John Hancock Aspire clients with type 1 or type 2 diabetes can earn significantly more Vitality Points (up to 3,000 points a year) for managing their HbA1c levels. Qualified members with type 2 diabetes also have access to Onduo, a virtual diabetes clinic.</p>

\*Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings over the life of the policy will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS.

<p><b>Do my clients with diabetes have to join Aspire in order to get a policy?</b></p>	<p>Aspire is completely optional. Clients living with diabetes can get a life insurance policy from John Hancock without electing Aspire.</p>	
<p><b>Will Aspire be available for the life of the policy?</b></p>	<p>There will be a diabetes support program offered for the life of the policy. Aspects of the Aspire program may change over time in order to adapt to future developments in technology, consumer behavior, medical research, and science, as well as evolving insurance and mortality experience.</p>	
<p><b>Can my John Hancock inforce customers who have diabetes join Aspire?</b></p>	<p><b>Vitality PLUS</b></p> <p>Existing Vitality PLUS members are eligible for Aspire. They must update their Vitality Health Review to indicate they are living with diabetes to qualify.</p> <ul style="list-style-type: none"> <li>• They are eligible for an additional 3,000 Vitality Points each Program Year for a healthy HbA1c reading and 1,500 points for an improved HbA1c reading</li> <li>• If they are living with type 2 diabetes, they may qualify for an Onduo membership (see Onduo membership terms on page 3)</li> </ul>	<p><b>Vitality GO</b></p> <p>Vitality GO members are also eligible for Aspire. They must update their Vitality Health Review to indicate they are living with diabetes to qualify.</p> <ul style="list-style-type: none"> <li>• If the GO policy was issued prior to October 1, 2018, the client is eligible for: <ul style="list-style-type: none"> <li>– 3,000 points for a healthy HbA1c reading or 1,500 points for an improved HbA1c reading (per Program Year)</li> </ul> </li> <li>• If the GO policy was issued after October 1, 2018, they are eligible for: <ul style="list-style-type: none"> <li>– 3,000 points for a healthy HbA1c or 1,500 points for improved HbA1c (per Program Year)</li> <li>– If they are living with type 2 diabetes, they may qualify for an Onduo membership (see Onduo membership terms on page 3)</li> </ul> </li> </ul>
<p><b>If my client enrolls in Aspire and then does not engage, will their coverage be negatively impacted?</b></p>	<p>No, your client’s risk class is contractual and will not change if they do not engage in Aspire. They will, however, miss out on the potential rewards, savings and health benefits they could earn through John Hancock Vitality or Onduo.</p>	
<p><b>How does a client earn Vitality Points with Aspire?</b></p>	<p>Aspire members have access to all the standard Vitality Points, along with the opportunity to earn points that are specific to the diabetes journey, including:</p> <ul style="list-style-type: none"> <li>• Submitting a healthy HbA1c result</li> <li>• Submitting an HbA1c result that is an improvement from a previous submission that was not in the healthy range</li> <li>• Daily engagement with Onduo’s virtual diabetes program (for those who qualify — see page 3)</li> </ul>	
<p><b>How do I elect Aspire for a client living with diabetes?</b></p>	<p>On the full John Hancock application, simply select Aspire in the rider section. Even if you don’t — or if your client develops diabetes later in their life — the Aspire solution will automatically activate when the client indicates on a Vitality Health Review (VHR) that they are living with diabetes. This will happen whether it’s their first time using the program, or in a subsequent policy year.</p> <p><b>Note:</b> The Aspire option is not yet available on drop ticket submissions. If you are using a paper ticket, write in “Aspire” in the “Other” box located within the product detail sections. If you are using an eTicket or multicarrier ticket, write “Aspire” in the “Special Requests” field.</p>	

# About Onduo™

## What are the health and policy restrictions for participating in Onduo?

Clients with type 2 diabetes may participate in Onduo providing they meet the following eligibility criteria:

### Health

Onduo's list of disqualifying conditions includes: pregnancy, liver failure, end-stage renal disease (stage 4 or 5), congestive heart failure (grade C or D), organ transplant or bone marrow transplant, cystic fibrosis, malignant neoplasm (diagnosis or treatment), and any other condition or situation that, in the opinion of the Onduo team, makes the participant inappropriate for participation in the program.

### Policy

Members with term life insurance policies with less than \$500,000 in coverage are not eligible for the Onduo membership. For people with type 2 diabetes who are eligible for Onduo membership, John Hancock will pay for the membership for the first year.

In year 2 and after:

- For permanent life insurance policies of \$250,000 or more in coverage and term policies of \$2 million or more in coverage:
  - John Hancock will pay for your client's Onduo membership if they earn at least 900 points engaging with Onduo per year.
  - If your client does not earn at least 900 engagement points per year, they will have the option to pay for the membership themselves. Onduo will determine the type and cost of membership. Costs typically range from \$250-\$750 and are subject to change.
- For permanent life insurance policies of less than \$250,000 in coverage and term policies of less than \$2 million in coverage:
  - John Hancock will not pay for the cost of your client's Onduo membership after year 1. Your client will have the option to pay for the membership themselves. Onduo will determine the type and cost of membership. Costs typically range from \$250-\$750 and are subject to change.

## How will my clients' data be used by Onduo?

Onduo collects data from members' wearable and other connected devices. The data is used to understand each member's health and health risk factors, track progress, measure outcomes and deliver meaningful insights. Onduo treats all member data as Protected Health Information, which is protected by HIPAA. Onduo does not sell or share member data with any advertisers or marketers. Onduo will share with the John Hancock Vitality Program member data related to the extent and nature of engagement with Onduo that is necessary to award points or otherwise administer the Program.

# Troubleshooting

## Where can I direct my clients for questions and troubleshooting?

For your clients using Onduo, their designated care lead will help them navigate the program, answer questions about their membership and troubleshoot any technical or device issues. Vitality will continue to support your clients engaged in that program. If a client reaches out to you for help, you can direct them to:

- For Onduo-related issues: 833-446-6386 or support@onduo.com
- For Vitality-related issues: 888-333-2659 and ask to be connected to Vitality
- For questions about John Hancock Aspire or their policy: 888-333-2659

### **For Agent Use Only. This material may not be used with the public.**

The benefits available under Aspire can vary depending on whether the insured has type 1 or type 2 diabetes, the type and coverage amount of the life insurance policy purchased and the level of Onduo engagement with the John Hancock Vitality Program. Eligibility for an Onduo membership is also subject to Onduo's qualification requirements. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

The tax treatment of certain aspects of the John Hancock Aspire and Vitality programs is uncertain. The value of some of the benefits clients may receive in connection with these programs, such as gift cards and other cash equivalents, could be includible in their taxable income. John Hancock expects to report to the IRS only those benefits associated with these programs that it believes are taxable income, such as gift cards and other cash equivalents. Taxable benefits will be reported to the IRS by the Company only if the value of such benefits received in a year is \$600 or more.

This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. Clients should consult their own tax advisor.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Aspire is not available in New York, Washington, Idaho and Puerto Rico. Vitality GO is not available with policies issued in New York, Washington and Puerto Rico.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.