

John Hancock

Protect your financial security  
and your family's well-being



# Custom Care II Enhanced

## A Comprehensive LTC Experience

Managing the long-term care needs of a loved one can be a confusing and stressful time for families, impacting them financially, physically, and emotionally. To make the experience as easy as possible for you and your family, John Hancock's Custom Care II Enhanced goes beyond the ordinary, providing comprehensive LTC insurance coverage and support when you need it most.

When the time comes to assess and address your long-term care needs, and access your benefits, your policy provides you with, at no additional cost, a variety of valuable support services that include:

### ▣ Simple claims process

Just contact us by phone to get started. We will then assign a personal care coordinator to help you with the initial paperwork.

### ▣ Professional care coordinator

We'll provide you with an experienced care professional — independent of John Hancock — who will work with you and your family to discuss your care needs and preferences.

### ▣ Customized plan of care

Your personal care coordinator will prepare a comprehensive plan of care for you, based on your — and your family's — preferences and needs.

### ▣ Access to discounts, advice, and information<sup>1</sup>

Through our exclusive Advantage Provider Program,<sup>1</sup> you will receive the Customized Information Guide, listing providers in your area appropriate for the kind of care you need. You'll also be assigned your own care advocate to contact anytime about providers and discounts available through this program.

## EXTENDED SERVICES FOR YOUR FAMILY

### Caregiver Support Services<sup>2</sup>

Chances are, before you need care of your own, you may be called on to provide caregiving or planning for a parent or other close family member. To assist you during this stressful time and help ensure that your loved ones get the care they need, your policy offers innovative Caregiver Support Services. These include:

- ▣ Personalized telephone and website assistance regarding caregiving questions or concerns you may be experiencing.
- ▣ Access to quality reports and ratings on a range of home health care providers and nursing home and assisted living facilities nationwide.
- ▣ Exclusive provider discounts and care advisory services for your family members, which may enable them to save anywhere from 7% to 35% on the cost of long-term care provider services.



1. Referred to as the Advantage List Program in your LTC insurance policy. Discounts may be discontinued at any time by the provider.  
2. Caregiver Support Services is available after your policy has been in effect for 30 days, through a partnership between John Hancock and an independent third-party organization. Discounts may be discontinued at any time by the provider. In NC, this benefit is not available.

# The care you need, in the location of your choice

*We know that each person's long-term care needs and preferences are unique — and often evolve over time. Custom Care II Enhanced puts you in control over important personal decisions, enabling you to receive the specific type and amount of care you need, in the setting in which you are most comfortable.*

## Care That Meets Your Needs

Whether you need care early on due to an unforeseen accident or illness, or later in life, Custom Care II Enhanced provides comprehensive coverage for all levels of care, including skilled, intermediate, and custodial care.

- Skilled care includes nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals.
- Intermediate care represents skilled care services (above) that are not received on a daily basis.
- Custodial care includes help with day-to-day activities such as eating and dressing.

## Care in the Setting You Choose

The ability to receive care in the setting you prefer is a valuable benefit of LTC insurance. Your policy covers you for care received in many settings, including your home, your local community, or in a facility.

**Home care** — You can receive skilled services in your home or residence from a professional care provider such as a nurse or a physical, occupational, or speech therapist. You can also receive care from:

- A home health aide to help with health care tasks such as managing medications
- An approved independent home health care provider<sup>3</sup>

**Adult day care** — If you prefer to receive care in your local community, you will be covered for social and health-related services in an adult day care center.

**Assisted living facilities (ALFs)** — You can receive care in a secure, home-like environment, where individuals live independently.

**Nursing homes** — You will be covered for skilled and custodial care in nursing homes. This is primarily for people who need around-the-clock care.

**Hospice care** — You will be covered for end-of-life care, including support for your family, in your home or in a facility if you prefer.

## ACCESSING YOUR BENEFITS

You become eligible to receive benefits under your Custom Care II Enhanced policy when a licensed health care practitioner indicates that you will need either of the following:

- Substantial assistance with at least two out of six activities of daily living (ADLs) for at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring, OR
- Substantial supervision due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

3. Independent caregivers must be licensed or provide proof of training.

## Select an Inflation Option

Due to the rising costs of long-term care services, it's important that the coverage you select today also meets your future needs, which could be 10, 20, or 30 years from now. Your policy offers a variety of inflation options, enabling you to choose the inflation protection that best meets your needs. The following inflation options are available (for an additional cost):

### CPI Compound Inflation<sup>8</sup>

Each year, your Daily/Monthly Benefit and Total Pool of Money will be adjusted on a compounded basis, according to increases in the Consumer Price Index (CPI).

The potential amount of your annual CPI increase is unlimited, even during periods of the highest inflation. In the event that the CPI decreases, your benefit amount will not be reduced.<sup>9</sup>

In addition to any annual CPI increases you receive, you will also have a **Guaranteed Increase Option (GIO)**, which gives you the opportunity every three years to increase your existing benefits by 10% — for any reason, and with no health questions or exams. You will always maintain this option, regardless of how many times you decline the GIO offer. Benefit increases made through the GIO will require additional premium.<sup>10</sup>

### 5% Compound Inflation

Each year, your Daily/Monthly Benefit and Total Pool of Money will increase by 5% on a compounded basis.

### 5% Simple Inflation<sup>11</sup>

Each year, your Daily/Monthly Benefit and Total Pool of Money will increase by 5% on a simple basis.

If you do not select one of the inflation options above, your policy automatically includes a **Guaranteed Purchase Option (GPO)**.<sup>12</sup> This provides you with an offer to increase your Daily/Monthly Benefit and your Total Pool of Money by either 5%, 10%, or 15% of the original amount without evidence of insurability. This option can be exercised every three years. You will also have a one-time option at age 65 to change your inflation protection to 5% Compound or CPI Compound, without evidence of insurability.

### ABOUT THE CONSUMER PRICE INDEX (CPI)

The CPI tracks the price of a basket of goods and services that are heavily influenced by housing and labor costs, two of the key drivers of long-term care costs today and in the future. As the most widely used measure of inflation, the CPI is often used to provide cost-of-living wage adjustments to millions of American workers. The average annual increase in the CPI for the 50-year period ending December 2009 was 4.1%.<sup>8</sup>

8. CPI refers to the non-seasonally adjusted Consumer Price Index for All Urban Consumers. CPI-related data is published by the Bureau of Labor Statistics of the U.S. Department of Labor. Historical changes in the CPI may not be indicative of future results.
9. The rate used to determine the increase in your benefits will be calculated based on the percentage change in the CPI three months prior to your policy anniversary date compared to the monthly CPI for the same time period one year prior. Future CPI increases to the benefit amount will be offset by prior decreases in the CPI.
10. GIO offers will not be available after age 90, or if benefits were payable in the two years prior to the option date, or if the Survivorship and Waiver of Premium Benefit or a Limited Payment Option is selected. Premium increases under GIO are based on your age and the rates in effect on the option date, and your original risk category (Preferred, Select, or Substandard).
11. Not available in DE, ID, and WI. Referred to as simple increase option in OH.
12. GPO offers will not be available after age 90, or if benefits were payable in the two years prior to the option date, or if the Survivorship and Waiver of Premium Benefit or a Limited Payment Option is selected. In CT, DE, IN, and MD, there is no age limit or two-year claim restriction on GPO offers. In CT, DE, and MD, GPO is allowed, but after two refusals, no more offers are made. In IN, only the 15% GPO increase is available. In WI, GPO is a built-in offer to increase benefits by \$600 (Monthly Benefit) or \$20 (Daily Benefit) every three years for additional premium at attained age and rates in effect on the option date.

## Benefits for People Under Age 65

While a long-term care event is difficult to manage at any age, it can be especially challenging if you are still young. In recognition of this, your Custom Care II Enhanced policy offers these built-in benefits:

### Double Coverage for Accidents<sup>15</sup>

If you need care as the result of an accidental injury that occurs before age 65, actual long-term care expenses will be covered up to two times your current Daily or Monthly Benefit for the duration of your claim. Benefits paid in excess of the Daily or Monthly Benefit will not be deducted from your policy limit.

### Return of Premium<sup>16</sup>

If you die prior to age 65, your beneficiary will receive a benefit equal to total premiums paid, less any long-term care benefits paid.



15. Not available to applicants and policyholders age 65 and older.

16. In PA, this benefit is not available.

## Enhanced Home Care Benefits

### Waiver of Home Care Elimination Period<sup>22</sup> (Zero-Day Home Care Elimination Period)

If you receive home health care, hospice care in your home, or adult day care, your Elimination Period will be waived.

### Additional Cash Benefit<sup>23</sup>

This benefit provides a separate pool of funds that assists you in staying at home. The cash benefit is equal to 15% of your Monthly Benefit or 4½ times your Daily Benefit and can be used to pay for a variety of long-term care expenses while you are receiving home health care. Note: Benefits received may create a taxable event. Please consult your tax advisor.



## Additional Enhancements

### Enhanced Return of Premium<sup>24</sup>

This feature enhances your built-in Return of Premium Benefit beyond age 65, enabling your beneficiary to receive a benefit equal to your total premiums paid, less any long-term care benefits paid, regardless of your age.

### Restoration of Benefits<sup>25</sup>

Your full policy limit can be restored once if you have been receiving benefits and then recover, and do not need care or treatment for 180 days.

### Nonforfeiture

If you stop paying your premium after the first three years,<sup>26</sup> your past premiums will still be available to pay for services.

22. This benefit will not be paid under the International Coverage Benefit. Not available with the 180- or 365-day Elimination Periods, or to ages 80–84. In OR, referred to as Waiver of Non-Facility Care Elimination Period.

23. Not available in CT or OR.

24. Not available with SharedCare, or to ages 80–84. Not available in PA.

25. Not available with the 2-year or 10-year Benefit Periods, or to ages 80–84. Benefits can be restored only once over the lifetime of the policy.

26. First year if Limited Payment Option is selected.

# Consumer protection features

*As part of an ongoing commitment to protecting the interests of our LTC insurance policyholders, your Custom Care II Enhanced policy includes a variety of consumer protection features.*

## **Alternate Services Benefit**

This benefit helps ensure you have access to emerging services that may develop over time, but are not currently identified in your policy.<sup>34</sup> For example, in certain circumstances, benefits for services not specifically covered under your policy may be authorized at the time of your claim.

## **Lifestyle Benefit Changes<sup>35</sup>**

If your needs change, or you wish to adjust your coverage for any reason, you have the flexibility to do so, without having to purchase a new policy. Once a year, you have the option to increase or decrease your Daily or Monthly Benefit. The premium for an increased amount of coverage will be based on your age at the time your increase is made. For decreases in coverage, your premium will be based on the reduced amount of coverage.

## **Independent Third-Party Review<sup>36</sup>**

This provision provides you with an important assurance of our commitment to fair and objective claims paying practices. In the unusual event that your claim is denied, you have the right to request an independent third-party review. The decision of that third party will be binding and must be upheld by John Hancock.

## **Timely Payment of Claims**

John Hancock understands that efficient processing of claims is an extremely important aspect of our service to you. The vast majority of our claims are paid within 15 days, but in the unlikely event that a claims payment takes longer than 30 days to process, we will pay the policyholder an interest penalty of 1%<sup>37</sup> of the claim amount per month.

## **Protection Against Lapse of Policy<sup>38</sup> (Contingent Nonforfeiture)**

In the event of a substantial premium increase, you will have three options to choose from. You can pay the increased premium with no change to your benefits. You can choose to maintain your current premium with reduced benefits. Or you can convert your policy to a paid-up status with reduced benefits.<sup>39</sup>

## **Third-Party Billing Notification**

This feature provides added protection against an accidental policy lapse. At the time you apply for coverage, you will have the opportunity to designate a person(s) to receive a notice of cancellation in case of nonpayment. If your policy terminates because you did not pay your premiums due to a physical or cognitive impairment, your policy may be reinstated within five months of termination.

34. Benefit paid must be a lower-cost alternative to covered services.

35. If you elect to increase your coverage, additional underwriting will be required. The premium for your underlying coverage will remain unchanged. Each change in coverage will become effective on the next policy anniversary. Requests for changes must be made in writing. Increases are not available with Limited Payment Options.

36. The third party must be mutually agreed to by the insured and us or be state approved.

37. Percentage paid may be higher in states where required.

38. In NY, this benefit is not available.

39. Calculation of reduced benefits varies based on the option taken and the premium payment plan in effect.

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## Benefits for People Under Age 65

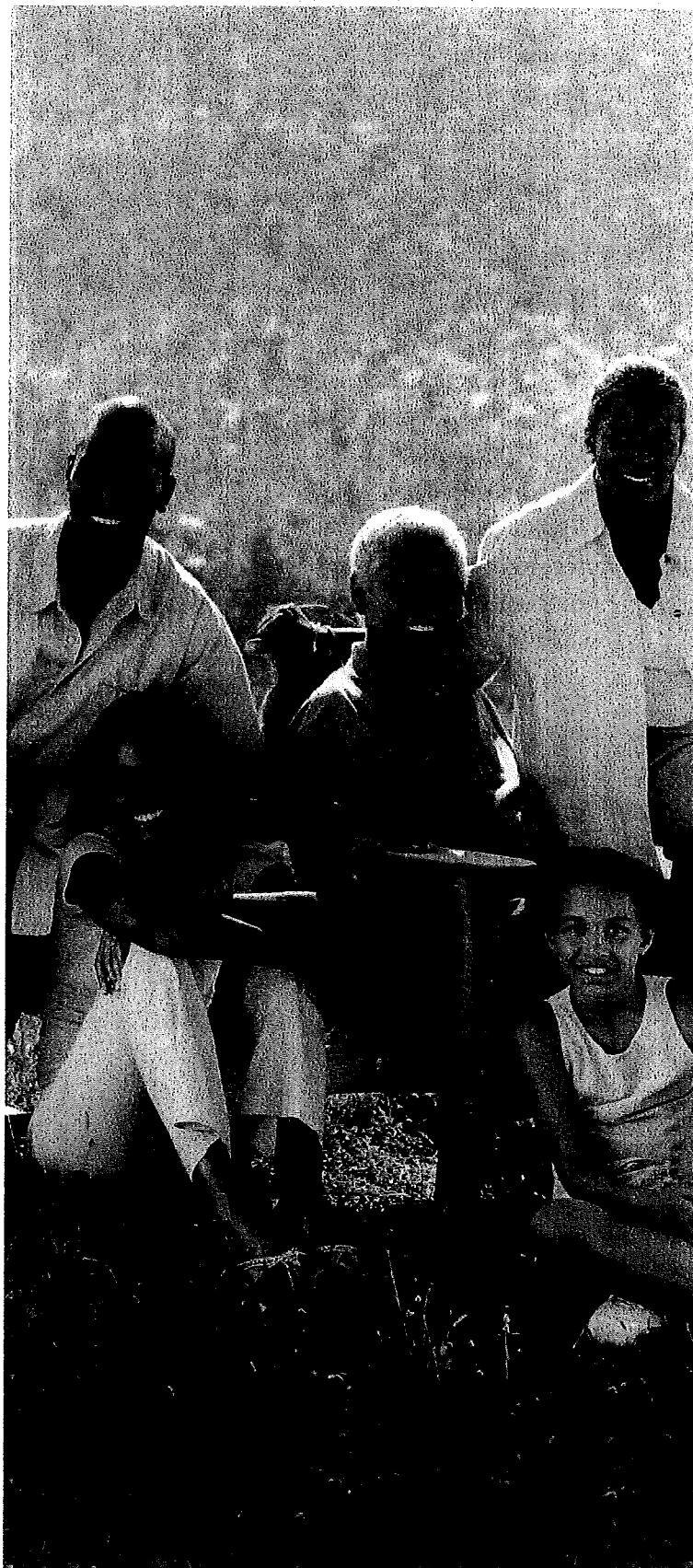
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26. First year if Limited Payment Option is selected.

Long Term Care Insurance



Presented by : Sample Agent

Date : 5/7/2007

Premium Table for: Sample Report

	Plan A	Plan B	Plan C
State : Georgia			
Product	JH Leading Edge	JH Leading Edge	JH Leading Edge
LTC Benefit Amount	\$3,000 Monthly	\$3,000 Monthly	\$4,500 Monthly
Benefit Period	3 Years	3 Years	5 Years
Elimination Period	100 NH/60 HHC Days	100 NH/60 HHC Days	100 NH/60 HHC Days
Inflation Coverage	Automatic Inflation	Automatic Inflation	Automatic Inflation
Payment Type	Life Pay	Life Pay	Life Pay
Premium Mode	Monthly	Monthly	Monthly
Loyalty Credit	No	No	No
Optional Benefits		Zero EP for HHC	
Age	Plan A	Plan B	Plan C
61	\$110.33	\$119.16	\$200.22
62	\$115.74	\$124.99	\$212.95
63	\$122.68	\$132.49	\$225.68
64	\$129.62	\$139.99	\$239.57
65	\$136.57	\$147.49	\$254.62
66	\$146.60	\$158.33	\$276.61
67	\$156.63	\$169.16	\$299.75
68	\$168.20	\$181.66	\$325.21
69	\$179.77	\$194.16	\$352.99
70	\$192.89	\$208.32	\$383.08
71	\$212.18	\$229.16	\$422.43
72	\$233.78	\$252.49	\$465.25
73	\$256.93	\$277.49	\$512.71
74	\$283.16	\$305.82	\$565.94
75	\$311.71	\$336.65	\$623.81
76	\$341.03	\$368.31	\$682.84
77	\$373.44	\$403.31	\$747.65
78	\$409.70	\$442.48	\$819.40
79	\$448.28	\$484.14	\$896.95

Rates include optional benefit premiums, a 5% Sponsored Group discount and a 15% Partner discount.  
 Please note that the more often you pay, the higher your premium amount will be per year.  
 This hypothetical illustration is a general description of coverage and is not a contract.

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This provision provides you with an important assurance of our commitment to fair and objective claims paying practices. In the unusual event that your claim is denied, you have the right to request an independent third-party review. The decision of that third party will be binding and must be upheld by John Hancock.

## **Timely Payment of Claims**

John Hancock understands that efficient processing of claims is an extremely important aspect of our service to you. The vast majority of our claims are paid within 15 days, but in the unlikely event that a claims payment takes longer than 30 days to process, we will pay the policyholder an interest penalty of 1%<sup>37</sup> of the claim amount per month.

## **Protection Against Lapse of Policy<sup>38</sup> (Contingent Nonforfeiture)**

In the event of a substantial premium increase, you will have three options to choose from. You can pay the increased premium with no change to your benefits. You can choose to maintain your current premium with reduced benefits. Or you can convert your policy to a paid-up status with reduced benefits.<sup>39</sup>

## **Third-Party Billing Notification**

This feature provides added protection against an accidental policy lapse. At the time you apply for coverage, you will have the opportunity to designate a person(s) to receive a notice of cancellation in case of nonpayment. If your policy terminates because you did not pay your premiums due to a physical or cognitive impairment, your policy may be reinstated within five months of termination.

34. Benefit paid must be a lower-cost alternative to covered services.

35. If you elect to increase your coverage, additional underwriting will be required. The premium for your underlying coverage will remain unchanged. Each change in coverage will become effective on the next policy anniversary. Requests for changes must be made in writing. Increases are not available with Limited Payment Options.

36. The third party must be mutually agreed to by the insured and us or be state approved.

37. Percentage paid may be higher in states where required.

38. In NY, this benefit is not available.

39. Calculation of reduced benefits varies based on the option taken and the premium payment plan in effect.

## LIMITATIONS

- Benefits will not be paid for charges during the Elimination Period, except for Care Advisory Services, the Stay at Home Benefit, and Respite Care.
- Benefits will not be paid in excess of the Policy Limit, except for Care Advisory Services and the Stay at Home Benefit.
- This policy contains a coordination of benefits provision: We may reduce benefits payable under this policy for long-term care services if we also pay benefits for such services under any other individual long-term care insurance policy issued by us. This includes policies providing nursing home, assisted living facility, and/or home health care coverage, whether payable on an expense reimbursement, indemnity, or any other basis.\*

## EXCEPTIONS

This policy does not cover care, treatment, or charges:

- for intentionally self-inflicted injury
- required as a result of alcoholism or drug addiction (unless the drug addiction was a result of the administration of drugs as part of treatment by a physician)\*\*
- due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units\*\*\*
- due to participation in a felony, riot, or insurrection\*\*\*\*
- normally not made in the absence of insurance\*\*\*\*\*
- provided by a member of your immediate family, unless:
  - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian;
  - the family member is a regular employee of a nursing home, assisted living facility, adult day care center, or home health care agency which is providing the services;
  - the organization receives the payment for the services; and
  - the family member receives no compensation other than the normal compensation for employees in his or her job category
- provided outside the 50 United States and the District of Columbia, except as described in the International Coverage section of the policy

\* In CT, GA, ID, MA, NC, ND, NJ, NY, OK, SD, TN, TX: The coordination of benefits is not applicable.

\*\* In LA: Policy does not cover care, treatment or charges for the treatment of alcoholism or drug addiction (unless drug addiction was the result of the administration of drugs as part of treatment by a physician). In SD: This policy does not cover care, treatment, or charges for alcoholism or drug addiction. In MA: This policy does not cover care, treatment, or charges for alcoholism or drug detoxification. Exclusion not applicable in MD, OR, and VT.

\*\*\* In OK: Applicable only while serving in any of the armed forces or auxiliary units. In NJ: due to declared war or any act of war, while you are serving in the military, naval, or air forces of any country, combination of countries, or international organization. As a result of the special hazards incident to service in the military, naval, or air forces of any country, combination of countries, or international organization while You are serving in such forces outside Your home area. In VT: Auxiliary units are not applicable.

\*\*\*\* Not applicable in CT and MD.

\*\*\*\*\* Not applicable in CT.

In Maryland: The policy does not cover care or treatment determined to be furnished as a result of a referral prohibited by Section I-302 of the Maryland Health Occupations Article.

This is a general description of coverage and is not an insurance contract. Refer to the Outline of Coverage provided by your agent for an explanation of features and options. Only the individual long-term care insurance policy contains governing contractual provisions. You may request a sample policy to review such provisions.

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

This is an insurance solicitation. An insurance agent may contact you.

This policy is Guaranteed Renewable, which means that John Hancock cannot cancel your policy so long as your premiums are paid on time, and cannot change your policy provisions without your consent. John Hancock does have the right to increase premiums if needed in the future *subject to the acceptance of the appropriate state insurance department*, but only on all policies within a class. Premiums cannot be increased due to changes in your health or age, or for any other reason related solely to you.