



A plan for tomorrow
that takes care of you today





IMPORTANT NOTICE

Discontinuation of the Credit Card Payment Option

Effective May 2, 2011, John Hancock LTC will streamline its premium payment methods and discontinue the option to pay LTC insurance premiums by credit card (MasterCard and Visa).

John Hancock

A name people know and trust

A John Hancock long-term care (LTC) insurance policy represents a promise — to provide the best and most comprehensive help, support, and service, when and where you need care.

With John Hancock, you'll find a company with:

- ▶ More than 145 years of experience providing insurance products to meet people's needs.
- ▶ A record of being one of the most experienced and innovative LTC insurance providers in the industry.
- ▶ An unwavering commitment to our more than 1.2 million¹ LTC insurance policyholders.
- ▶ More than \$3 billion¹ in claims paid on our LTC insurance policies over the years.
- ▶ Financial strength ratings among the highest in the insurance industry.²



1. Based on John Hancock internal data as of June 30, 2010. Total includes individual and group LTC insurance, and the Federal Long Term Care Insurance Program. Information is available upon request from John Hancock.
2. To view our most current financial ratings, please go to www.johnhancockLTC.com. Financial strength ratings measure the Company's ability to honor its financial commitments and are subject to change. The ratings are not an assessment or recommendation of specific policy provisions, premium rates, or practices of the insurance company.

John Hancock Leading Edge

Long-term care insurance

Achieving financial security. Maintaining the lifestyle you choose. It's how you see your future. And what you're planning for. That's why John Hancock Leading Edge should be part of that planning. Leading Edge leverages John Hancock's in-depth expertise and understanding of the long-term care market. It provides coverage that helps protect your assets and quality of life, keeps pace with the rising cost of care, and most of all helps to maintain your family's quality of life.

The benefits that make Leading Edge stand out include:

- ▶ Easy access to your benefits through a simplified claims process.

- ▶ A smart and cost-effective way for your insurance coverage to keep pace with inflation and the increasing costs of long-term care.

- ▶ Affordable \$1 million protection — for those who are concerned about outliving their financial resources.

- ▶ Unique benefits and services to help you stay at home for as long as possible.

- ▶ Caregiver Support Services to help you when you provide care for others, before you need care yourself.

With all these features and more, John Hancock Leading Edge offers strong, comprehensive long-term care protection that we hope will meet your needs and exceed your expectations — not just today, but well into the future.

Complete support when you need care

John Hancock Leading Edge helps protect you, your lifestyle, and your assets from the high cost of long-term care. That's because Leading Edge provides comprehensive coverage and support that includes:

Simple Claims Process

Just contact us by phone to get started. Almost no paperwork is required.

Assistance from a Professional Care Coordinator³

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

A comprehensive plan of care will be designed especially for you, based on your — and your family's — preferences and needs.

Access to Discounts, Advice, and Information

Through our exclusive *Advantage Provider Program*, 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 services available through this program. We also help you save money by negotiating provider discounts on your behalf.

Caregiver Support Services

When you care for a parent or other family member, long before you need care for yourself, you will receive personalized telephone and on-line assistance to help you with your caregiving questions and concerns. Your family members will also have access to the same provider discounts — helping you and your family get the best care at the best price.

3. Referred to as the Voluntary Care Coordination Benefit in your long-term care insurance policy.

The coverage you need, in the location of your choice

Care where you need it

Whether you need care early on, due to an unforeseen illness or accident, or later in life, your Leading Edge LTC insurance policy provides affordable coverage in many settings.

For example, you are covered for care in:

Your Home

You can receive skilled services from a professional care provider like 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, as well as from an independent home health care provider or informal caregiver.

Your Community

You can receive social and health-related services in *adult day care centers*. You can also receive end-of-life care, including support for your family, in *hospice facilities*.

Facility Care

You can receive care in *assisted living facilities (ALFs)*, a secure, home-like environment where individuals live independently. You will be covered for skilled and custodial care in *nursing homes*. This is primarily for people who need around-the-clock care.

A broad spectrum of benefits

Your John Hancock LTC insurance policy covers you for skilled, intermediate, and custodial care received in any of the settings described previously.

Skilled and intermediate services include:

Nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals.

Custodial care includes:

Help with day-to-day activities such as bathing and dressing.

Care when you need it

You are eligible to receive benefits when a licensed health care provider indicates that you are chronically ill and will need:

- ▶ Substantial help with at least two out of six activities of daily living (ADLs) for a period expected to last 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.

Designing a policy that's right for you

Designing your Leading Edge policy is easy. Simply choose from each of the following categories to build a policy that meets your specific needs.

Daily or Monthly Benefit Amount

This represents the amount of money that your policy will provide to cover your long-term care expenses on a daily or monthly basis. If you know where you plan to live after you retire, you should factor in the cost of care in that area. Select a daily or monthly dollar amount from the options below.

Daily Benefit Options: \$50–\$300 per day (in \$10 increments)	Monthly Benefit Options: \$1,500–\$9,000 per month (in \$100 increments)
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Benefit Period

Your benefit period represents the minimum period of time (years) that you can expect your coverage to last. You can choose one of the following options:

3 Years	5 Years	\$1 Million
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The \$1 Million option is for people who want maximum protection because they are concerned about needing care for a long period of time, due to unforeseen illness, accident, or family history. With this option, you can access up to \$1 million of coverage to pay for care.

Total Benefit — Your Total Pool of Money Available

Your Daily or Monthly Benefit amount and the Benefit Period combine to determine your Total Benefit, which represents your personal “total pool of money” from which your benefits are paid.⁴ To determine your Total Benefit, multiply your Daily or Monthly Benefit by your selected Benefit Period.

Daily Benefit Example:

Daily Benefit x Benefit Period = Your Personal “Total Pool of Money”

\$150 Per Day x 5 Years (1,825 days) = \$273,750

Monthly Benefit Example:

Monthly Benefit x Benefit Period = Your Personal “Total Pool of Money”

\$4,500 Per Month x 5 Years (60 months) = \$270,000

Elimination Period (Your Deductible)

The Elimination Period is similar to a “deductible.” You pay for the cost of your care for 100 days before the policy coverage begins, which helps to significantly reduce the annual cost (premiums) of your policy.

Your Elimination Period need only be satisfied once during the life of your policy. Every day you receive care will count toward satisfying your Elimination Period.

Inflation Protection

Due to rising costs of long-term care services, it’s critical that the coverage you select today keeps pace with the anticipated future cost of care. John Hancock Leading Edge represents a smart, cost-effective way to provide yourself with the necessary inflation protection.

4. The maximum amount paid per day is the Daily Benefit amount. The maximum amount paid per month is the Monthly Benefit amount.

About Your Automatic Inflation Coverage⁵

Every year, on your policy anniversary, your benefit⁶ and your Total Pool of Money will be automatically adjusted according to the Consumer Price Index (CPI).⁷ This index, 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 most widely used measure of inflation, the CPI is often used to provide cost-of-living wage adjustment to millions of American workers. The potential amount of your 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.⁸

If you prefer, you can select the following inflation option coverage:

5% Compound Guaranteed Purchase Inflation (GPO)

This inflation option provides you with an option⁹ to increase your benefits (Daily or Monthly) and your Total Pool of Money by 5% on a compounded basis without additional health questions or exams. This option can be exercised every three years.¹⁰

5. If Automatic Inflation is selected, the \$1 Million Pool of Money will increase annually based on the CPI.

6. Benefit refers to the policy's Daily or Monthly Benefit amount.

7. 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.

8. 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 long-term care benefit amount will be offset by a prior year's decrease.

9. After two declines, no future offers will be made. Cost in benefit increase will be determined at attained age.

10. Your benefits will continue to increase, even if you are on claim.

John Hancock Leading Edge

A wide range of built-in benefits

Maintaining your independence. Staying at home for as long as possible. That's what most people want. John Hancock Leading Edge includes additional benefits, at no extra cost, to help make that possible.

Total Homemaker Services¹¹

Total Homemaker Services is a benefit that expands your home health care coverage to include non-medical support services, so you can remain in your home for as long as possible.

Total Homemaker Services include:

- ▶ household duties, such as laundry, meal preparation, and paying bills
- ▶ someone to watch over you as you take your medications

Additional Stay at Home Services¹²

Additional Stay at Home Services extend your care coverage by paying for:

- ▶ home modifications
- ▶ durable medical equipment
- ▶ caregiver training
- ▶ home safety checks
- ▶ medical alert systems

This benefit is helpful to many people who can stay at home, but need to make some changes to their home in order to do so.

Caregiver Support Services¹³ — Helping You Care for Your Family Now

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.¹⁴ To assist you during this stressful time and help ensure that your loved ones get the care they need when the time comes, your John Hancock Leading Edge 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 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.

11. This benefit reduces your Total Pool of Money and is subject to the Elimination Period.

12. The amount available for this benefit is equal to the Monthly Benefit selected (or 30 times the Daily Benefit selected) on a lifetime basis and is not subject to the Elimination Period.

13. Caregiver Support Services is made possible through a partnership between John Hancock and a vendor and may be discontinued in the future. Available following the 30-day Free-Look Period.

14. Family members include grandparents, parents, parents-in-law, stepparents, stepparents-in-law, brothers, sisters, and children (including adopted and fostered) of the policyholder.

Additional built-in benefits

International Coverage¹⁵

This benefit provides coverage anywhere in the world, for up to one year. Benefits will be based on 100% of your Daily or Monthly Benefit.

Waiver of Premium¹⁶

Once you have satisfied the elimination period, your LTC insurance premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

Hospice Care¹⁷

If you are receiving end-of-life care either in a hospice facility or at home, we will waive the Elimination Period.

Respite Care Benefits¹⁸

Respite Care provides short-term, temporary relief to enable your primary uncompensated caregiver, who may be a family member or friend, to take a break. Respite Care will be covered for up to 21 days per policy year.

Bed Hold Benefit

If you are in a nursing home or assisted living facility, your room will be reserved for you for up to 60 days per calendar year, if you need to leave it temporarily for any reason.

Contingent Nonforfeiture

If you lapse your policy due to a substantial premium increase, you will have the right to reduce your policy benefits so that your premium payments are not increased, or convert your coverage to paid-up status, under which no further payments are due.

15. All services covered except Hospice Care, Additional Stay at Home Services Benefit, or Respite Care Benefit.

16. Does not apply to Hospice Care, Additional Stay at Home Services Benefit, or Respite Care Benefit. If you elect the Zero Day Elimination Period Benefit, you must satisfy 100 days of care.

17. This benefit reduces your Total Pool of Money.

18. This benefit reduces your Total Pool of Money and is payable during your Elimination Period, but does not count toward your Elimination Period. Once you have satisfied your Elimination Period, if you need Respite Care, it will be covered under your LTC insurance benefit.

Optional features to enhance your Leading Edge policy¹⁹

Enhancement for couples

SharedCare

This popular benefit is designed to meet the needs of couples. It allows you to access your spouse's benefits when yours are exhausted. If your spouse dies, your benefits will increase by your spouse's remaining benefit dollars and your premium will be reduced by the cost of the SharedCare Benefit. Also, upon depletion of your policy benefits you have the option to purchase a policy with a 3-Year Benefit Period.

Couples include policyholders who:

- ▶ are married
- ▶ have lived with a family member of the same generation (sibling or cousin) for at least 3 years

Value-added enhancements

Zero-Day Elimination Period for Home Health Care²⁰

For those who want to stay at home for as long as possible, this benefit has great appeal. We will waive your Elimination Period if you are receiving home health care, adult day care, or hospice care in your home.

Nonforfeiture

This benefit provides you with some coverage, even if you stop paying premiums. Specifically if you stop paying your premium after the third year,²¹ your past premiums will still be available to pay for services.

19. Premiums will vary with choice of benefits.

20. This benefit will not be paid under the International Coverage Benefit.

21. First year if Limited Payment Option is elected.

Maximizing the value of your policy

Discounts Your John Hancock Leading Edge LTC insurance policy also helps make coverage more affordable for individuals, couples, and families.	Flexible payment options Your premiums can be paid monthly, quarterly, semi-annually, or annually — it's up to you. You can even pay by credit card if you choose one of these plans. And if you want to pay up your total premiums in full, you may choose one of our Limited Payment Options: ²² <ul style="list-style-type: none">▶ 10-Pay▶ Paid-Up at Age 65 (available to applicants up to age 55)
Preferred Health Discount If you are in excellent health when you apply for coverage, you may be eligible to receive a 10% premium discount.	Free-Look Period You have 30 days to review your policy. If you decide it's not for you, simply return it to John Hancock and we will refund 100% of your premium.
Couples Discount Your policy premium will be reduced by 15% if you have a spouse, and by 30% if both you and your spouse have applied and are approved for individual long-term care coverage from John Hancock.	
Family Discount When you and two other family members own separate John Hancock individual LTC insurance policies, you will each receive a 5% discount.	



22. If you select a Limited Pay Option and there is a premium increase during your premium payment period, you will have the option to reduce your benefits to reduce premium or convert your benefits to a contingent benefit for a reduced paid-up policy.

Notes

Notes

LIMITATIONS

- ▶ We will not pay benefits in excess of the Policy Limit.
- ▶ We will not pay benefits for charges during the Elimination Period, except for Hospice Care, Respite Care, and the Additional Stay at Home Benefit.
- ▶ Coordination with other John Hancock Individual Long-Term Care Insurance policies: 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 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 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; and
 - the family member is a regular employee of a Nursing Home, Assisted Living Facility, Adult Day Care Center, or organization which is providing the services; and
 - 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 Benefit section of this policy

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 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.



Long-term care insurance is underwritten by John Hancock
Life Insurance Company (U.S.A.), Boston, MA 02117.

Visit us at www.johnhancockLTC.com