

John Hancock



Helping you protect your financial security and your family's well-being.





Choosing a leader in long-term care insurance.

A New York State Partnership long-term care insurance (LTCI) policy from John Hancock is more than just a product. We are committed to providing help and support when you need care. That's why, over the years, so many people have put their trust in John Hancock.

We are one of the pioneers in LTCI and today, we are known for our leadership in both the individual and group LTCI markets. We are also proud to have been selected by the federal government to be one of only two carriers to offer LTCI to federal employees through the Federal Long Term Care Insurance Program, which is available to more than 20 million members of the federal family.

With more years of experience in long-term care than almost any other carrier, and more than 1 million¹ clients, John Hancock is known for its unwavering commitment to our LTCI policyholders. Backed by superior strength and stability, we are a company that has kept its promises, paying more than \$2 billion² in claims on our LTCI policies over the years.

1. Based on John Hancock internal data as of December 31, 2008. Total includes individual, group, and the Federal Long Term Care Insurance Program.

2. Based on John Hancock internal claims data as of December 31, 2008.

John Hancock's New York Partnership Long-Term Care Insurance.

What is the New York State Partnership for Long-Term Care?

The New York State Partnership for Long-Term Care program is designed to assist the residents of New York in planning for the cost of long-term care. The program combines the private aspect of LTCI with Medicaid Extended Coverage. It enables you to protect the assets that you have accumulated over time instead of spending all of them down to cover the cost of care. This plan provides the independence of choice along with the ability to manage your assets in the way you and your family decide is appropriate. The goal of this Partnership is financial independence through shared responsibility. You can do your share by conducting proper planning and purchasing a Partnership LTCI policy, and the state will do its share by protecting you against the costs of extended care situations with its Medicaid Program.

Dollar for Dollar Plans: A comprehensive care experience.

John Hancock, in collaboration with the state of New York, is proud to offer our New York Partnership Dollar for Dollar (DFD) LTCI policies. These policies enable you to protect yourself and your family from the high cost of long-term care and provide comprehensive benefit coverage for nursing home, assisted living, and home health care. Since 2004, New York State allows a 20% tax credit for the payment of premiums on all tax-qualified policies.³

Choosing the right DFD plan depends on the level of assets you want to protect. By definition, the policy is structured to provide dollar for dollar coverage, so it may be helpful to review what assets and income you currently have and will accumulate to determine the overall sum you want to preserve. For example, if you want to protect \$200,000 of your assets, you would purchase a DFD policy where the benefits are equal to \$200,000. Later, should you need care after your policy duration requirements are met, you can apply for New York State's Medicaid Extended Coverage and have that \$200,000 in countable assets⁴ be exempt from state "spend down" limitations. DFD plans are not appropriate for everyone; the state suggests⁵ as a general rule that these plans are best suited for situations where assets to be protected are limited and/or the premium expense is a matter of affordability.⁶

3. John Hancock Life & Health Insurance Company does not offer tax advice. Clients should consult with their own accountant or legal tax advisor regarding tax issues. This policy is intended to be tax qualified under Internal Revenue Code 7702B.

4. These include but are not limited to cash, stocks, bonds, general investments, tax-qualified pensions, and vacation/investment properties.

5. The New York State Partnership for Long-Term Care Program, "Affordable Financing for Long-Term Care," 2006.

6. If you feel that this does not accurately depict your current situation and you are looking to protect a greater amount of assets, please review our New York State Partnership Total Asset Protection information, which you can find in our LTC-3701NYP TAP brochure, or contact your financial advisor.

John Hancock's DFD policies provide a complete care experience that includes:

▶	a plan of care customized to your needs
▶	access to a personal care advocate
▶	informational support for your family
▶	discounts to care providers nationwide
▶	access to a professional care coordinator

Complete support when you need care.

When the time comes to access your benefits, John Hancock's New York Partnership DFD plans make things as easy as possible for you and your family. At no additional cost, we will make the following available to you:

Assistance from a 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.

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.

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

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 discounts available through this program.

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 accident or illness, or later in life, John Hancock's DFD plans provide comprehensive coverage and support in many settings:

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, or from an approved independent home health care provider or nurses aide.

Your Community

Adult day care centers

You will be covered for social and health-related services in an adult day care center.

Hospice facilities

You will be covered for end-of-life care.

Facility Care

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.

A broad spectrum of benefits.

The DFD plans cover 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 eating and dressing.

Care when you need it.

You are eligible to receive benefits when a licensed health care practitioner indicates that you will need:

Substantial help with at least two out of six activities of daily living (ADLs) for a period expected to last at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring.

OR

Substantial supervision to protect yourself from threats to health and safety due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

Designing a policy that's right for you.

Designing your New York Partnership LTCI policy is easy. Simply choose from one of the two comprehensive DFD plans and build a policy that meets your specific needs.

Your choices are:

Dollar for Dollar I⁷ or Dollar for Dollar II.⁷

Dollar for Dollar I (2/2/100)

2 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.⁸

Dollar for Dollar II (1.5/3/50)

1.5 year Benefit Period at 100% of Nursing Home Benefit or 3 year Assisted Living Facility and Home Health Care at 50% of Nursing Home Benefit.⁹

Daily Benefit Amount

The amount of money available to cover your long-term care needs on a daily basis, whether you receive care at home, in an assisted living facility, adult day care center, or a nursing home. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your choices are:

Daily Benefit Options

\$218¹⁰–\$500 per day (in \$10 increments).



7. Only available to applicants age 18-79.

8. Assisted Living Facility and Home Health Care day equals a Nursing Home day, and unspent dollars go back into your pool.

9. Assisted Living Facility and Home Health Care day equals a 1/2 Nursing Home day, and unspent dollars go back into your pool.

10. The minimum Nursing Home Daily Benefit will continue to increase each year. The minimum Daily Benefit is \$218 for 2009, \$229 for 2010, and \$241 for 2011.

Total Benefit — Your Total Pool of Money Available

The Daily Benefit amount and the Benefit Period combine to determine your Total Benefit: your personal “pool of money.” This is where your benefits are paid from.¹¹

To determine your Total Benefit, just multiply your Daily Benefit by your selected Benefit Period:

Daily Benefit Example:

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

\$220 Per Day x 2 Years (730 days) = \$160,600

Elimination Period (Your Deductible)

The Elimination Period is like a “deductible,” meaning you will pay for the cost of your care for a limited period of time before the policy coverage begins. Your “deductible” need only be satisfied once during the life of your policy.

Your choices are:

30 days or 60 days.

Inflation Protection

Each plan includes inflation protection that helps your benefits keep up with rising health care costs.

5% Compound Inflation:

This is automatically included in your policy. Each year, your Daily Benefit and your remaining Policy Limit will increase by 5% on a compounded basis.

11. The maximum amount paid per day is the Daily Benefit amount.

Plan facts at a glance.

	Daily Benefit	Benefit Period	Elimination Period	Inflation Option
Dollar for Dollar I	\$218 ¹² –\$500	2 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.	30 days or 60 days.	5% Compound Inflation: This is automatically included in your policy. Each year, your Daily Benefit and your remaining Policy Limit will increase by 5% on a compounded basis.
Dollar for Dollar II	\$218 ¹² –\$500	1.5 year Benefit Period at 100% of Nursing Home Benefit or 3 year Assisted Living Facility and Home Health Care at 50% of Nursing Home Benefit.	30 days or 60 days.	

How It Works

Should you need long-term care, the Partnership policy that you purchase will cover you for the benefit period that you select. If you exhaust your benefits and still need care, you may be eligible to apply for Medicaid coverage to help pay for the continuing cost. Eligibility for Medicaid coverage is based on several state-regulated income and asset factors, but the duration requirement is based on time. Individuals who purchase a DFD Partnership LTCI policy and use 1.5 years of nursing home benefits, 3 years of home health care benefits, or a combination of the two equaling 1.5 years of nursing home benefits will be eligible for coverage,¹³ so long as all applicable Medicaid eligibility requirements are met. Even if benefits remain in the policy, you can still apply assuming that you have satisfied this duration and any other Medicaid eligibility requirement.¹⁴

Long-term care services in the Medicaid Extended Coverage program are obtained without having to spend down all or part of your countable assets.¹⁵ However, you will be required to use all of your income to help finance the cost of your care. The combination of the Partnership plan and Medicaid coverage will provide payment for services as long as you medically qualify or need care. Please note that your policy is completely portable and benefits can be received anywhere in the United States, but to be eligible for Medicaid Extended Coverage you must reside and receive it in New York State.

12. The minimum Nursing Home Daily Benefit will continue to increase each year. The minimum Daily Benefit is \$218 for 2009, \$229 for 2010, and \$241 for 2011.

13. Assisted Living Facility and Home Health Care day equals a ½ Nursing Home day, and unspent dollars go back into your pool.

14. Duration requirement is extended to 2 years if the 2 year benefit plan is purchased. With this plan, Assisted Living Facility and Home Health Care day equals a Nursing Home day, and unspent dollars go back into your pool.

15. These include but are not limited to income, including income generated by cash, stocks, bonds, general investments, tax-qualified pensions, and vacation/investment properties. Income generated from assets must be used towards paying for the cost of care. Please refer to your local Medicaid Office for complete details.

New York Partnership Dollar for Dollar plans: A wide range of built-in benefits.

Expanded care choices.

Maintaining your independence. Staying at home for as long as possible. That's what most people want. New York Partnership policies through John Hancock include additional benefits, at no extra cost, to help make that possible.

Respite Care Benefits

Provides short-term, temporary relief to enable your uncompensated primary caregiver, who may be a family member or friend, to take a break. Respite Care will be covered for up to 14 days per calendar year at the Nursing Home Daily Benefit amount regardless of care setting. **It is subject to the Elimination Period, and the days will reduce your policy limit.**

Bed Hold Benefit¹⁶

If you are in a nursing home or assisted living facility, your room will be reserved for you for up to 20 days per calendar year, if you need to leave it temporarily due to a hospitalization. This benefit is subject to your Elimination Period and will reduce your policy limit.

In-hospital Waiting List Benefit

Reimburses you for the days spent in a hospital waiting for long-term care placement or care. This benefit is equal to your Nursing Home Daily Benefit. There is no limit as to the number of days during this period. However, you must satisfy your Elimination Period first, and all days reduce your policy limit.

Extension of Benefits

If eligibility for benefits or total disability begins while this policy was in effect (without claim) and continues without interruption after this policy terminates (lapses), benefits for confinement in a nursing home, assisted living facility, or home health care will continue to be paid. However, such extension of benefits after the policy has been terminated will be subject to all provisions of the policy. If Waiver of Premium is not selected, premiums will be deducted from the policy benefit.

16. The Nursing Home Bed Hold Benefit is available with all Dollar for Dollar plans. The Assisted Living Facility Bed Hold Benefit is only available with Dollar for Dollar I.

Optional features to enhance your policy.¹⁷

Waiver of Premium¹⁸

Once you begin receiving benefits, your LTCI premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

Nonforfeiture

If you stop paying your premium after the third year,¹⁹ your past premiums will still be available to pay for services.



17. Premiums will vary with choice of benefits.

18. Waiver of Premium will be included on the policy unless the applicant chooses to reject the option.

19. First year if Limited Payment Option is elected.

Maximizing the value of your policy.

Discounts.

John Hancock's New York Partnership DFD plans also offer discounts that can help make coverage more affordable for individuals, spouses, and partners.

Preferred Health Discount

If you are in excellent health when you apply for John Hancock LTCI coverage, you may be eligible to receive a 15% premium discount.

Spouse/Partner Discount²⁰

Your policy premium will be reduced by 10% if you have a spouse/partner and by 20% if both you and your spouse/partner have applied and are approved for long-term care coverage.

Flexible payment options.

Your premium can be paid monthly, quarterly, semi-annually, or annually — it's up to you. You can even pay your premium by credit card.

And you may choose one of our Limited Payment Options: 10-Pay or a Paid-Up at Age 65 Option.²²

Couples (Partners/Spouses) include policyholders who:

- ▶ *are married*
- ▶ *have lived with a partner of the same sex or opposite sex for at least three years*

Free-Look Period²¹

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.



20. Not available for same generation family members.

21. Policy is guaranteed renewable. Your rates can go up only if they are increased for everyone in your rate class. The policy offers a 65-day grace period for the late payment of premiums.

22. Paid-Up at Age 65 is not available to applicants older than 55.

Notes

Notes

LIMITATIONS

- ▶ Benefits will not be paid for charges during the Elimination Period, except for the Additional Stay at Home Benefit.
- ▶ Benefits will not be paid in excess of the Policy Limit.

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;
 - 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 its possessions and the District of Columbia

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 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.



Long-term care insurance is underwritten by
John Hancock Life & Health Insurance Company, Boston, MA 02117.
Visit us at www.johnhancockLTC.com

The New York State Partnership for Long-Term Care Program (NYSPLTC) symbol indicates the coverage advertised complies with New York State (NYS) requirements for participation in the NYSPLTC. However, NYS and NYSPLTC do not take part in specific insurer marketing plans, and do not endorse specific insurers or their policies/certificates.