



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 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.

Total Asset Protection plans: A comprehensive care experience.

John Hancock, in collaboration with the state of New York, is proud to offer our New York Partnership Total Asset Protection (TAP) 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 has allowed a 20% tax credit for the payment of premiums on all tax-qualified policies.³

Choosing the right TAP plan depends on the length of time you want the insurance policy to cover your cost of care. The options available all provide complete asset protection and there is no limit to the amount of assets that you may keep. The decision you need to make is how long you want to utilize your insurance benefits before you apply for Medicaid Extended Coverage. It may be helpful to review your thoughts with your family and/or financial advisor before making this decision. TAP plans are not appropriate for everyone; the state suggests⁴ that if you foresee the possibility of substantial asset accumulation in your life by inheritance, unexpected growth of investments, or otherwise, that this plan may benefit you. Also, if there is a possibility of needing insurance benefits early in life, then these are the appropriate plans to review.⁵

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

5. If you feel that this does not accurately depict your current situation, and you are looking to protect a smaller amount of assets, and/or premium expense is a matter of affordability, please review our New York State Partnership Dollar for Dollar information, which you can find in our LTC-3701NYP DFD brochure, or contact your financial advisor.

John Hancock's TAP 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 TAP 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 TAP 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 TAP 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 each of the three comprehensive TAP plans and build a policy that meets your specific needs.

Your choices are:

Total Asset Protection I,⁶ Total Asset Protection II,⁶ or Total Asset Protection III.

Total Asset Protection I (6/6/100)

6 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.⁷

Total Asset Protection II (4/4/100)

4 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.⁷

Total Asset Protection III (3/6/50)

3 year Benefit Period at 100% of Nursing Home Benefit or 6 year Assisted Living Facility and Home Health Care at 50% of Nursing Home Benefit.⁸

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

\$218⁹–\$500 per day (in \$10 increments). If your age is 80–84, select \$218–\$250 (in \$10 increments).

Optional Benefit

You can purchase the Monthly Benefit option for Home Health Care or care in an Adult Day Care Center only. This option would give you a monthly pool equal to 31 days times your Home Health Care Daily Benefit selected.

6. Not available to ages 80–84.

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

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

9. The minimum 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.¹⁰

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 4 Years (1,460 days) = \$321,200

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,¹¹ 60 days,¹¹ or 90 days.

Inflation Protection

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

5% Compound Inflation:¹²

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.

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

11. Not available to ages 80–84.

12. For Total Asset Protection III applicants, ages 80–84 have the option to include 5% Compound Inflation or select no inflation option at all.

Plan facts at a glance.

	Daily Benefit	Benefit Period	Elimination Period	Inflation Option
Total Asset Protection I ¹³	\$218 ¹⁴ –\$500	6 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.	30 days, 60 days, or 90 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.
Total Asset Protection II ¹³	\$218 ¹⁴ –\$500	4 year Benefit Period at 100% of Nursing Home, Assisted Living Facility, and Home Health Care Benefit.	30 days, 60 days, or 90 days.	
Total Asset Protection III	\$218 ¹⁴ –\$500 \$218 ¹⁴ –\$250 (ages 80–84)	3 year Benefit Period at 100% of Nursing Home Benefit or 6 year Assisted Living Facility and Home Health Care at 50% of Nursing Home Benefit.	30 days, 60 days, or 90 days. ¹⁵	See above with the following addition: People ages 80–84 have the option to include 5% Compound Inflation or select no inflation option at all.

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 TAP Partnership LTCI policy and use 3 years of nursing home benefits, 6 years of home health care benefits, or a combination of the two equaling 3 years of nursing home benefits will be eligible for coverage,¹⁶ 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.¹⁷

Long-term care services in the Medicaid Extended Coverage program are obtained without having to spend any part of your countable assets.¹⁸ 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.

13. Not available to ages 80–84.

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

15. Not available to applicants aged 80–84.

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

17. Duration requirement is extended to 4 years if either the 4 year or 6 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.

18. 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 Total Asset Protection 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 Benefit¹⁹

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 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.

19. The Nursing Home Bed Hold Benefit is available with all Total Asset Protection plans. The Assisted Living Facility Bed Hold Benefit is only available with Total Asset Protection I and Total Asset Protection II.

Optional features to enhance your policy.²⁰

Additional Stay at Home Benefit²¹

Goes beyond core long-term care coverage (which covers you at home or in a facility), providing extra funds to pay for home modifications, supportive or durable medical equipment, informal caregiver training, and Emergency Response Systems.

The lifetime benefit is equal to 30 times the Nursing Home Daily Benefit you select. The benefits are deducted from the policy limit and are not subject to the Elimination Period.

Waiver of Premium²²

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

Monthly Home Health Care

You can purchase the Monthly Benefit option for Home Health Care or care in an Adult Day Care Center only. This option would give you a monthly pool equal to 31 days times your Home Health Care Daily Benefit selected.

Nonforfeiture

If you stop paying your premium after the third year,²³ your past premiums will still be available to pay for services.



20. Premiums will vary with choice of benefits.

21. Not available with Total Asset Protection III. Homemaker services and transportation services are covered under the Home Care Benefit.

22. Waiver of Premium will be included in the policy unless the applicant chooses to reject the option.

23. First year if Limited Payment Option is elected.

Maximizing the value of your policy.

Discounts.

John Hancock's New York Partnership TAP 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 Discount²⁴

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.²⁶

<i>Couples (Partners/Spouses) include policyholders who:</i>	
▶	<i>are married</i>
▶	<i>have lived with a partner of the same sex or opposite sex for at least three years</i>

Free-Look Period²⁵

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.



24. Not available for same generation family members.

25. 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.

26. 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.