

	CareChoice	CorporateChoice	Corporate Solutions	Sponsored Group*
Policy Structure	> Group product; the employer is the policyholder; insureds receive certificates of coverage	> Group product; the employer is the policyholder; insureds receive certificates of coverage	> Individual product; insureds receive individual policies	> Individual product; insureds receive individual policies
Target Market	> Employers with over 500 lives; over 250, if employer-paid	> Employers with 50 - 500 lives; over 10, if employer-paid	> Employers with under 500 lives	> Employers, associations, or affinity groups
Prospect Guidelines	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000, with a target of 1.5 times the state average > Highly educated employee population > Good participation in voluntary benefits > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000, with a target of 1.5 times the state average > Highly educated employee population > Good participation in voluntary benefits > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 40 > Average employee salary > \$40,000 > Employer groups must be in business for at least 2 years > All groups must meet home office approval 	<ul style="list-style-type: none"> > Average employee age > 50 > Average employee salary > \$40,000 > Employer groups must have at least 5 lives and be in business for at least 2 years > Associations must have at least 10 members > All groups must meet home office approval
Participation Requirements	> No minimum participation requirements	> No minimum participation requirements	> Greater of 3% of eligible employees or 15 employee lives must apply and be approved	> All groups must submit at least 5 applications
Product Highlights	<ul style="list-style-type: none"> > Flexible plan design covering a wide range of services, including informal care benefit, six-year international benefit, alternate plan of care, stay at home benefit, shared care benefit, return of premium provision, respite care benefit, hospice care benefit, and restoration of benefits provision > Executive carve-outs and core-plus buy-ups available > John Hancock responsible for marketing campaign, enrollment coordination, customer service, and ongoing administration > Web site enrollment for employees > Group rate reflects a discount available to all insureds 	<ul style="list-style-type: none"> > Flexible plan design covering a wide range of services, including informal care benefit, stay at home benefit, shared care benefit, and hospice care benefit > Executive carve-outs and core-plus buy-ups available > John Hancock responsible for marketing campaign, customer service, and ongoing administration > Producer is responsible for enrollment coordination > Web site enrollment for employees > Group rate is either discounted for all or a single and spousal/domestic partner discount of up to 25% is available; both partners are not required to apply 	<ul style="list-style-type: none"> > Individually-customized plan designs > Executive carve-outs and core-plus buy-ups available > John Hancock is responsible for providing marketing tools > Producer is responsible for marketing and enrollment coordination > Partner discounts of up to 30%, if both apply and are approved > Discounts are generally available 	<ul style="list-style-type: none"> > Full range of benefit options available > Producer is responsible for marketing campaign, enrollment coordination, and ongoing administration > Discounts are generally available
Issue Ages	> No limits for actively-at-work employees; all others age 18 minimum	> No limits for actively-at-work employees; all others ages 18 - 84	> Ages 18 - 64	> Ages 18 - 84; restricted benefits for ages 80 - 84
Underwriting	<ul style="list-style-type: none"> > Guaranteed issue for employees; simplified underwriting available for spouses; full underwriting for the remaining eligible population > No pre-existing condition clause 	<ul style="list-style-type: none"> > Guaranteed issue for eligible employees (18 - 69) when employers contribute to premium or for groups with exceptional demographics; simplified underwriting for eligible employees available when certain criteria are met; full underwriting for the remaining eligible population > Employees who qualify for guaranteed issue are subject to a pre-existing condition clause 	<ul style="list-style-type: none"> > Simplified underwriting available with MCSI for eligible employees; simplified enrollment through full underwriting available with MGTI for eligible employees and spouses 	<ul style="list-style-type: none"> > Full underwriting for all members of the eligible group
Best Opportunities	<ul style="list-style-type: none"> > Large employers who prefer that a centralized team, led by a dedicated account executive, coordinates enrollment activities and is responsible for ongoing administration > Ideal for combined executive carve-out/voluntary coverage offerings > Employers with geographically-dispersed populations 	<ul style="list-style-type: none"> > Small to mid-sized employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space 	<ul style="list-style-type: none"> > Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Employers who prefer the flexibility of individual coverage > Ideal for executive carve-out or core-plus buy-up opportunities, which are more common in this market space 	<ul style="list-style-type: none"> > Small employers who prefer that their local producer coordinates enrollment activities and is the primary point of contact > Employers who prefer the flexibility of individual coverage > Employers who prefer an ongoing marketing program, rather than a more defined enrollment period > Associations who want to enhance the value of benefits offered to their members > Ideal for smaller executive groups
Contact	<ul style="list-style-type: none"> > 1-800-330-4598 > www.gltc.jhancock.com 	<ul style="list-style-type: none"> > 1-888-321-4LTC > www.jhcorporatechoice.com 	<ul style="list-style-type: none"> > 1-888-321-4LTC > Refer to your producer Web site 	<ul style="list-style-type: none"> > Please contact your John Hancock LTC Service Line > Refer to your producer Web site

*Referred to as a Marketing Distribution Discount Program in NY and TX.

Benefits may vary by state. This comparison provides a high-level overview of John Hancock's Long Term Care Insurance for the employer market. For a detailed description of plan features, please refer to the applicable Policy.