



Provider Pathway

Helping find care for policy owners and their families

Provider Pathway services are available to all our policy owners and the people they care about. This could include a spouse, a parent, a child, or any family member. See how Provider Pathway helped one John Hancock policy owner find help and support for her mother in her time of need.

Hypothetical case study: Beth Nolan

Beth is a 45-year-old business woman who recently purchased a John Hancock permanent policy with the LTC rider. Along with working full time and raising her 3 children, Beth also cares for her 75 year old mother who has Alzheimer's. Recently, her mother's declining health made Beth realize that she may need an additional level of supervision.

Beth contacted a John Hancock claims specialist who referred her to the Provider Pathway — a professional and personalized advice service available to all LTC rider policy owners and their family members — even if the family member doesn't own a policy. Provider Pathway helped Beth find an Adult Day Care Center that offered both the supervision and socialization her mother needed. They even negotiated a discounted rate on her behalf.

Talk to your clients about how a John Hancock permanent life insurance policy with the LTC rider can offer them and their family members access to our complimentary LTC referral and consultation service.

For more information, please contact your John Hancock Salesperson or National Sales Support at 1-888-266-7498, option 2.

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Case study is hypothetical and shown for illustrative purposes only.

Provider Pathway is the current service provider for John Hancock. The program may be changed or discontinued at any time. Provider Pathway is not affiliated with John Hancock Life Insurance (U.S.A.) and its subsidiaries.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsaleshub.com to verify state availability. *This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.*

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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PROVIDER PATHWAY

A resource, referral and consultation service for our Long-Term Care rider customers — and the people they care about. The service can offer discounted rates from providers throughout the nation.

“My mother is 75 years old and has Alzheimer's. Provider Pathway gave me the professional advice I needed to understand what services are available to her. Now my mom is receiving the best possible care and supervision all day long, and is still able to return home at night to enjoy quality time with our family.”