



Temporary underwriting requirements during COVID-19

At John Hancock Insurance we have taken the time to carefully review our underwriting practices to determine how we can evolve them in the current circumstances. While our normal underwriting practices continue, we wanted to remind you of a recent update:

- In cases where exams and labs are not possible, and your submission does not qualify for John Hancock ExpressTrack®, we may consider medical records as a substitute.¹
 - For the following ages and amounts we will routinely consider recent medical records as an alternative to a current paramed or exam:
 - a. Face amounts up to \$5 million for ages 18-65
 - b. Face amounts up to \$3 million for ages 66-70
 - We may be able to apply this practice to face amounts up to \$10 million for ages 18-60 and up to \$5 million for ages 61-70, subject to individual case consideration
- For these cases, medical records should include a comprehensive visit with a physical and labs within the last 12 months, accompanied by a completed Part II medical supplement form. All other submissions will be subject to routine age and amount requirements.

In addition, we wanted to share some important reminders regarding post-issue underwriting delivery requirements. See below.

Post-issue underwriting delivery requirements

In instances where the supplemental questions related to travel and COVID-19 exposure are not addressed on the application, an amendment will be created to be signed at the time of policy delivery.

Health Questionnaire requirements

A modified, signed Health Questionnaire is required at the time of policy delivery. Questions 1 and 14-16 must be answered and details must be provided for any question(s) answered “yes.”

Paramedical exam reminders:

- In instances where the paramedical on file becomes dated during the course of underwriting and requires updating as outlined on page 2 of our published routine underwriting requirements, a **fully completed Health Questionnaire** will be required at the time of policy delivery.
- In instances where a Health Questionnaire is submitted at the time of underwriting to update dated paramedical evidence, the **modified Health Questionnaire** will be required at the time of policy delivery.
- In instances where a Health Questionnaire is submitted at the time of underwriting to supplement another company’s exam on file, the **modified Health Questionnaire** will be required at the time of policy delivery.

Internal or external replacements including 1035 Exchange

For policies where an internal or external replacement including a 1035 Exchange is involved, the Health Questionnaire delivery requirement and the amendment (if required) are to be completed, signed, and submitted **prior to final underwriting approval**.

Collection of premium

- **Premium may be collected** at the time of policy delivery the amendment (if required) has been signed and the required questions on the Health Questionnaire are answered “no.”
- **Premium may not be collected** at the time of policy delivery and must await instruction from Underwriting if the required party refuses to sign the amendment (if required) and/or any of the required questions on the Health Questionnaire are answered “yes.”

Please contact your **John Hancock underwriter** with any questions.

1. Subject to underwriting.

For agent use only. This material may not be used with the public.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY050620059