John Hancock
LONG-TERM CARE INSURANCE

Excellence through innovation —
Outstanding LTCI products to meet your sales needs.

PRODUCT[1]	CUSTOM CARE II ENHANCED	FAMILYCARE II	LEADING EDGE
Overview	A highly customizable LTCI policy with rich, built-in benefits and a variety of optional riders.	An additional rider that provides coverage for up to 4 family members on a single policy.	An innovative LTCI policy built for simplicity, without sacrificing coverage.
Target market	A mass market product with enough built-in features and optional benefits to meet the needs of any client.	Clients who are concerned they'll never use benefits or couples looking to cover their parents and/or family members.	While suitable for all clients, the product is designed to help LTCI producers tap into the boomer market.
Issue ages	▪ 18-84	▪ 18-79	▪ 18-79
Benefit amounts	▪ Choice of Monthly or Daily Benefits	SAME	▪ Choice of Monthly or Daily Benefits
Benefit periods	▪ 2, 3, 4, 5, 6, 10 years or Lifetime	▪ 4, 5, 6, or 10 years	▪ 3, 5, or 5 Years Plus $1 Million
Elimination periods	▪ 30, 60, 90, 180 or 365 days	SAME	▪ 100 service days
Inflation options	▪ Unlimited CPI Compound with Guaranteed Increase Option (GIO) ▪ 5% Compound ▪ 5% Simple ▪ Guaranteed Purchase Option	SAME	▪ Unlimited CPI Compound with Guaranteed Increase Option (GIO) ▪ 5% Compound Guaranteed Purchase Option (GPO)[2]
Built-in benefits	▪ Additional Stay at Home Benefit ▪ Waiver of Premium ▪ International Coverage ▪ Care Advisory Services ▪ Coordination of Benefits ▪ Voluntary Care Coordination ▪ Respite Care Benefits ▪ Bed Hold Benefit ▪ Hospice Care ▪ Advantage Provider Program ▪ Caregiver Support Services **Consumer protection features:** ▪ Alternate Services Benefit ▪ Lifestyle Benefit Changes ▪ Independent Third-Party Review ▪ Timely Payment of Claims ▪ Contingent Nonforfeiture ▪ Third-Party Billing Notification **Benefits for People Under Age 65:** ▪ Double Coverage for Accidents ▪ Return of Premium	▪ Additional Stay at Home Benefit ▪ Waiver of Premium ▪ International Coverage ▪ Care Advisory Services ▪ Coordination of Benefits ▪ Voluntary Care Coordination ▪ Respite Care Benefits ▪ Bed Hold Benefit ▪ Hospice Care ▪ Advantage Provider Program ▪ Caregiver Support Services	▪ Additional Stay at Home Benefit ▪ Waiver of Premium ▪ International Coverage ▪ Care Advisory Services ▪ Coordination of Benefits ▪ Voluntary Care Coordination ▪ Respite Care Benefits ▪ Bed Hold Benefit ▪ Hospice Care ▪ Advantage Provider Program ▪ Caregiver Support Services **Consumer protection features:** ▪ Alternate Services Benefit ▪ Lifestyle Benefit Changes ▪ Independent Third-Party Review ▪ Timely Payment of Claims ▪ Contingent Nonforfeiture ▪ Third-Party Billing Notification
Optional benefits	▪ FamilyCare II Benefit ▪ Waiver of Home Health Care Elimination Period ▪ Additional Cash Benefit ▪ Enhanced Return of Premium ▪ Restoration of Benefits ▪ Nonforfeiture ▪ Survivorship and Waiver of Premium **For couples:** ▪ SharedCare Benefit ▪ FamilyCare Benefit ▪ Survivorship and Waiver of Premium Benefit	This benefit can be combined with: ▪ Waiver of Home Health Care Elimination Period ▪ Additional Cash Benefit ▪ Nonforfeiture	▪ Zero-Day Elimination Period for Home Health Care and Adult Daycare Rider ▪ Nonforfeiture **For couples:** ▪ SharedCare Benefit
Discounts	Preferred Health, Spouse/Partner, Family, Valued Client, Sponsored Group	SAME	SAME
Limited Payment Options	▪ 10-Pay ▪ Paid-Up at Age 65	SAME	▪ 10-Pay ▪ Paid-Up at Age 65

1. Features and benefits vary and are not available in all states.
2. Required in some states.

Long-term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117 and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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For more information about John Hancock LTC insurance products, please contact:

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