	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 *Leading Edge* policies	> Individual product; insureds receive individual policies
Target Market	> Employers with over 1,000 lives; over 500, if employer-paid	> Employers with 200 - 1,000 lives; 25 and over, if employer-paid	> Employers with 10 - 3,000 lives	> Employers, associations, or affinity groups
Prospect Guidelines	> 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	> 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	> Average employee age > 40 > Average employee salary > $40,000 > All groups must meet home office approval	> 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 and operate under a Charter or Bylaws > All groups must meet home office approval
Participation Requirements	> No minimum participation requirements	> No minimum participation requirements	> 10 eligible employee lives must apply within a 60-day open enrollment period and be approved	> All groups must submit at least 5 applications within 60 days of the approval date
Product Highlights	> 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	> Flexible plan design covering a wide range of services, including informal care benefit, stay-at-home benefit, shared care benefit, return of premium provision, respite 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 responsible for enrollment coordination > Web site enrollment for employees > Group rate reflects a discount available to all insureds	> Individually-customized plan designs > Executive carve-outs and core-plus buy-ups available > Producer responsible for marketing and enrollment coordination > Partner discounts of up to 30%, if both apply and are approved > 5% Sponsored Group discount applies > Preferred Discounts available for Employer Groups that qualify	> Full range of benefit options available > Producer responsible for marketing campaign, enrollment coordination, and ongoing administration > 5% Sponsored Group discount applies
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	> Full-time eligible employees ages 18 - 64 simplified underwriting; 64 - 79, full underwriting with 5% discount	> Ages 18 - 84; restricted benefits for ages 80 - 84; *Leading Edge* product, ages 18 - 79
Underwriting	> Guaranteed issue for employees; simplified underwriting available for spouses; full underwriting for the remaining eligible population > No pre-existing condition clause	> Guaranteed issue is available when employers purchase coverage for at least 25 eligible employees (18 - 69), or for voluntary groups with exceptional demographics with at least 200 lives; 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	> Simplified underwriting available to eligible actively-at-work employees working 30 hours per week or more between the ages of 18 - 64 > Simplified underwriting for eligible employer-paid spouses/partners when certain criteria are met	> Full underwriting for all members of the eligible group
Best Opportunities	> 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	> 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	> 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	> 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	> 1-800-330-4598 > www.johnhancockLTC.com	> 1-888-321-4LTC > www.johnhancockLTC.com	> 1-888-321-4LTC > www.johnhancockLTC.com	> Please contact your John Hancock LTC Service Line or 1-888-321-4LTC > www.johnhancockLTC.com

*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.