



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



Contact us

John Hancock®

Aspire with Vitality

Life insurance designed for people *living with diabetes*



JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
LIFE-9635 6/21

Visit us at [JHAspire.com](https://www.JHAspire.com)



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



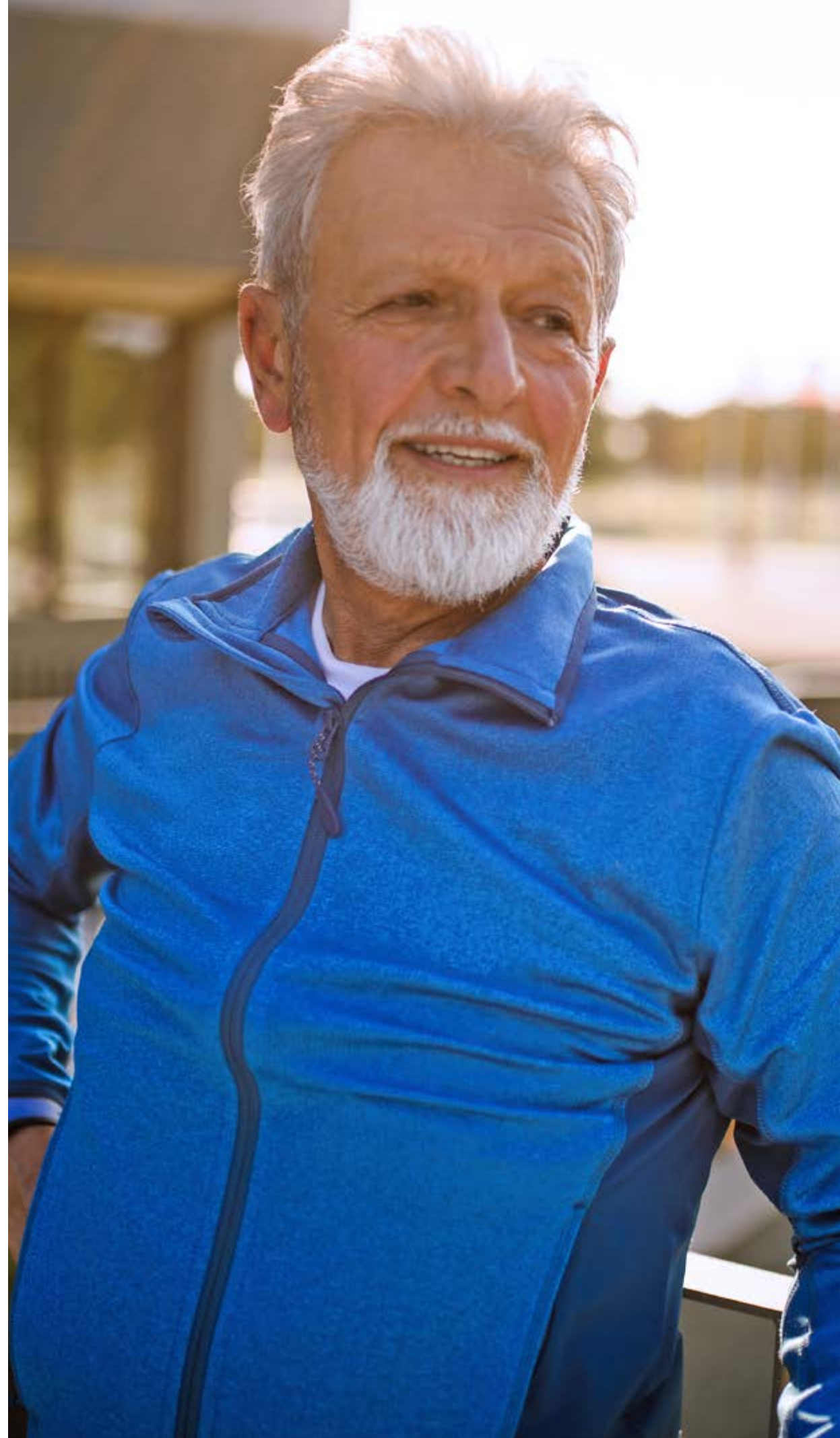
Contact us

Diabetes is just one small detail that makes you, *you*.

And it shouldn't keep you from getting the life insurance you need and deserve.

Designed for people living with type 1 or type 2 diabetes, John Hancock Aspire combines the protection of a life insurance policy with:

- **Savings of up to 25%** on the cost of your insurance¹
- **Access to virtual consults** with diabetes experts from Onduo
- **Tools, education and incentives** to support your day-to-day health
- **Discounts on healthy foods, fitness devices and travel**



Supporting you at every stage of your journey

Working with leading companies, Onduo and Vitality, Aspire provides tools and resources to support your diabetes journey, while rewarding you for the things you do every day to take care of your health, including:

- Managing your HbA1c levels
- Buying healthy food
- Exercising
- Getting a good night's rest

At John Hancock, the majority of people with diabetes are approved for coverage.²

Visit us at [JHAspire.com](https://www.jhaspire.com)



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



Contact us

Explore the benefits of Aspire

Aspire is part of John Hancock Vitality — a program that can support your long-term financial goals, while helping you earn savings on your coverage and other rewards for the things you do every day to live a longer, healthier life. Members who participate in Aspire can take part in all the great aspects of Vitality. There are two versions to choose from:

Vitality PLUS

Access all the benefits of Vitality GO, plus exclusive incentives, rewards and discounts for **as little as \$2.00 a month.**¹⁰

- **Save up to 25% off your premium** for making healthy choices¹
- **Choose from one of the latest fitness wearables:**
 - **The latest Apple Watch®** for as little as \$25 plus tax, earned with regular exercise⁴
 - **Complimentary Amazon Halo** and a free, three-year Halo membership*
- **Exclusive travel discounts** from Hotels.com⁵
- **A one-year Amazon Prime membership** when you reach Platinum status three years in a row⁶
- **Free subscription to Headspace®**, a top-rated meditation app⁷

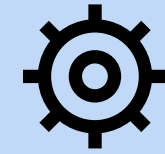
Vitality GO

With this version of the program, **included on all our flagship products**, you can enjoy discounts, savings, and access to health and wellness info — at no additional cost.

- **Savings on eligible healthy food items** at the grocery store⁸
- **Discounts from REI⁹ and other popular retailers**
- **Free personalized tips and content** from experts on how to live a healthy life

If you would like to earn more rewards, you can upgrade to Vitality PLUS at any point in the first 25 months of owning your policy. Your Vitality GO Status and Points will automatically transfer over!

*Or you can choose a complimentary Fitbit® device



How the Vitality program works

Earn Vitality Points

Participate in a range of activities to earn Vitality Points. There are a lot of eligible activities — including exercising, engaging in Onduo’s virtual program, improving your HbA1c, and meditating.

Achieve a Vitality Status

Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold, or Platinum).

Get rewarded

The more you participate, the more points you earn, the higher your Vitality Status, and the greater your rewards and discounts.

Visit us at [JHAspire.com](https://www.jhaspire.com)



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



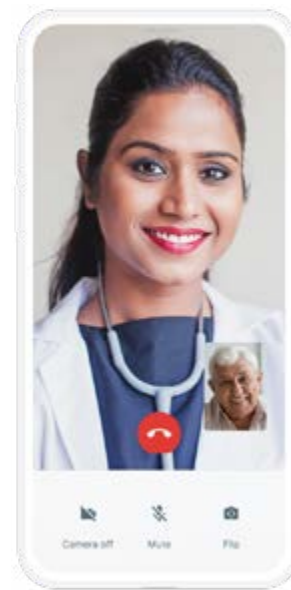
Contact us

Day-to-day, virtual type 2 diabetes support

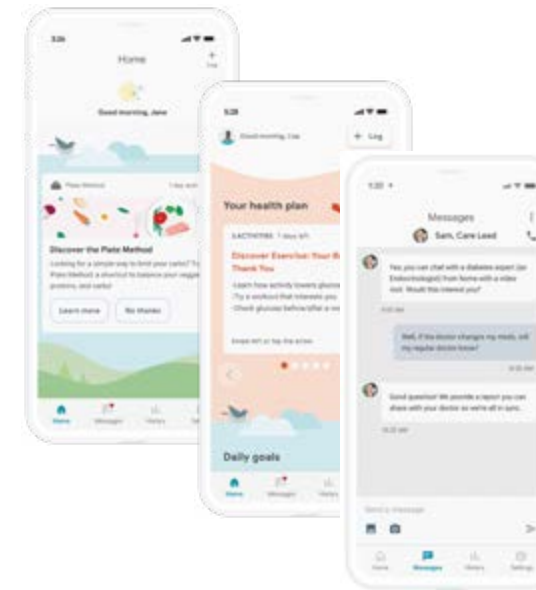
If you're living with type 2 diabetes, you could be eligible to take part in Onduo's virtual diabetes clinic. Onduo offers different levels of support that can change as your needs change. Onduo program features include:



A free, customized kit of the latest testing supplies, including a blood glucose meter and test strips



Virtual consults with diabetes experts including endocrinologists, to answer questions or even adjust prescriptions



Personal health coaching with eating tips, exercise ideas, stress advice and other guidance when you need it



The Onduo team will determine what level of support is right for you and can even coordinate with your personal doctors to help ensure you're getting the best possible care every day.

NOTE: Onduo offers three levels of membership with different benefits and services. Eligibility for membership and the type of membership offered to you is determined by Onduo, which will conduct a quick review of your health profile to determine both. John Hancock will pay your first-year membership fee (subject to minimum face amounts) and thereafter depending on your level of engagement with Onduo.³

Visit us at [JHAspire.com](https://www.jhaspire.com)



Home



What is
John Hancock
Aspire?



Program
benefits



Support for
Type 2 Diabetes



How to get
started



Our
partners



Contact us

How to get started

Aspire combines John Hancock's proven life insurance experience with the innovative, interactive health technology from Vitality and Onduo, to create a comprehensive program focused on your individual financial **and** physical well-being.

Adding Aspire to your life insurance policy is easy



Work with your trusted agent or financial professional to select a John Hancock life insurance product that best meets your long-term financial goals. Make sure to select Aspire on the application.



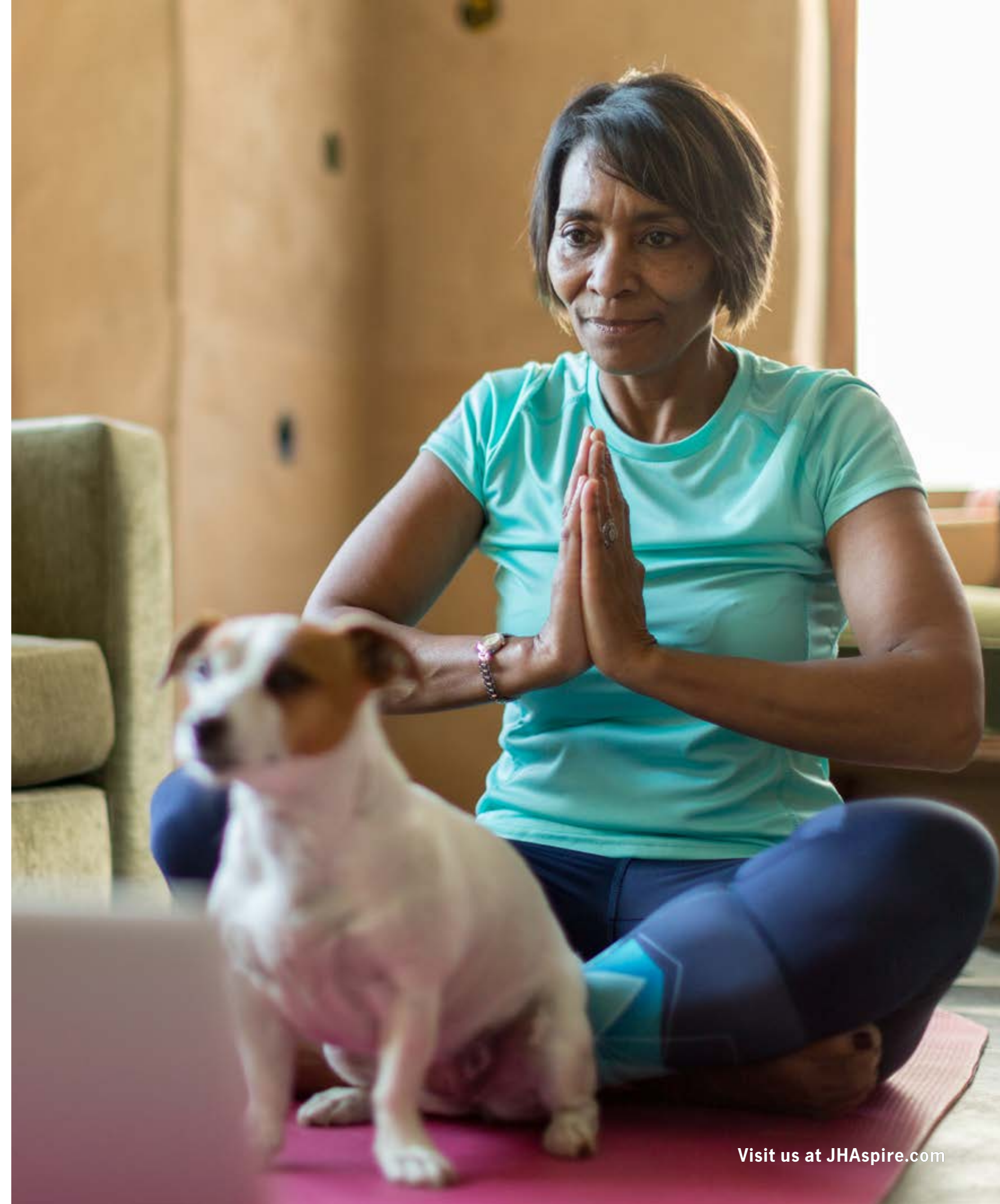
Activate your John Hancock Vitality membership. You'll receive welcome communications with instructions after your policy is issued.



Qualified customers with type 2 diabetes will be invited to sign up for Onduo's diabetes management program.



Use the tools and resources from Onduo and Vitality to help manage your diabetes and celebrate your progress!



Visit us at [JHAspire.com](https://www.JHAspire.com)



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



Contact us

Working together for your success



Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.¹¹ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With nearly 160 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners. For more information on this or other life insurance products, please contact your insurance agent.



A virtual diabetes clinic

As part of our commitment to serve all our customers, John Hancock is working with the experts at Onduo. Onduo offers a virtual care program empowering people with type 2 diabetes to live well. The program includes diabetes tools, coaching and clinical support to help you take control of your type 2 diabetes. Onduo supplements your current diabetes treatment plan and provides a boost of support between doctors visits with up-to-date personal health information and answers to your questions from a team of health coaches.



Rewarding healthy living

To help in our clients' pursuit of a longer, healthier life, John Hancock is working with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs that make a real difference to people's health. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals and earn rewards along the way.

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Visit us at [JHAspire.com](https://www.jhaspire.com)



Home



What is John Hancock Aspire?



Program benefits



Support for type 2 diabetes



How to get started



Our partners



Contact us



For more information about Aspire and the John Hancock Vitality Program



Contact your **financial representative**



Call us at **888-333-2659**



Visit **JHAspire.com**

1. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premiums savings are available only with Vitality PLUS.

2. In 2018, 88% of applicants with type 2 diabetes were approved for coverage by John Hancock; 75% of people with type 2 diabetes and other commonly related conditions were approved for coverage. 66% of people with type 1 or type 2 diabetes and other related conditions were approved for coverage.

3. Onduo cannot accept people with the following conditions: pregnancy, liver failure, end-stage renal disease (stage 4 or 5), congestive heart failure (grade C or D), organ transplant or bone marrow transplant, cystic fibrosis, malignant neoplasm (diagnosis or treatment), and any other condition or situation that, in the opinion of the Onduo team, makes the participant inappropriate for participation in the program. John Hancock term life insurance policies with less than \$500,000 in coverage are not eligible for the Onduo membership. For people with type 2 diabetes who are eligible for Onduo membership, John Hancock will pay for the membership for the first year. In year 2 and after:

- For permanent life insurance policies of \$250,000 or more in coverage and term policies of \$2 million or more in coverage:
 - John Hancock will pay for your Onduo membership if you earn at least 900 points engaging with Onduo each year.
 - If you do not earn at least 900 points engaging with Onduo each year, you will have the option to pay for the membership yourself. Onduo will determine the level of support and cost of your membership. Costs typically range from \$250-\$750 and are subject to change.
- For permanent life insurance policies of less than \$250,000 in coverage and term policies of less than \$2 million in coverage:
 - John Hancock will not pay for the cost of your Onduo membership after year 1. You will have the option to pay for the membership yourself. Onduo will determine the level of support and cost of your membership. Costs typically range from \$250-\$750 and are subject to change.

4. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit JohnHancock.com. Apple is not a participant in or sponsor of this promotion. Apple Watch 6 and Apple Watch SE require iPhone 6s or later with iOS 14 or later. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

5. Hotels.com discounts are not available in New York.

6. Amazon Prime benefit is not available in New York. Amazon Prime membership is available to Vitality PLUS members who have reached Platinum status for three consecutive program years.

7. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace. The HealthyMind benefit is not available in New York.

8. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.

9. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

10. For John Hancock term policies with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium. For survivorship policies, the charge is \$4.00 a month.

11. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of March 31, 2021, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Aspire is offered through life insurance policies with the John Hancock Vitality Program. Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JHAspire.com or via telephone at 877-355-2376.

Aspire is not available in New York, Idaho and Puerto Rico. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

The life insurance policy contains specific exclusions, limitations, terms for keeping it in force, and termination provisions. Its terms may vary by state.

Please consult your licensed agent as to product availability, additional information, costs and complete details on coverage.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

Vitality GO is not available with policies issued in New York and Puerto Rico.

The complimentary Amazon Halo device and three-year Halo membership are only available to new Vitality PLUS Members and are not available with policies issued in New York, Puerto Rico and Guam. At the end of the complimentary Amazon Halo health and wellness membership, charges will apply automatically to the credit card on file with Amazon.com unless the membership is opted out of. Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo programs. The Amazon Halo health and wellness membership is required to earn Vitality Points for Halo Sleep and access the full catalog of Halo content. Other features of Halo are not eligible for Vitality Points with the Vitality Program. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, are subject to change and are not guaranteed to remain the same for the life of the policy.

The tax treatment of certain aspects of the Aspire and Vitality programs is uncertain. The value of some of the benefits you may receive in connection with these programs, such as gift cards and other cash equivalents, could be includible in your taxable income. John Hancock expects to report to the IRS only those benefits associated with these programs that it believes are taxable income, such as gift cards and other cash equivalents. Taxable benefits will be reported to the IRS by the company only if the value of such benefits received in a year is \$600 or more.

This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult your own tax advisor.

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

MLI072021187-1

Visit us at **JHAspire.com**