



# Guidelines to submitting proof of payment

John Hancock requires that proof of payment be submitted with your invoices when requesting reimbursement for approved long-term care expenses. To help avoid potential delays, please refer to the following guidelines.

## Key reminders

- Payments made in cash cannot be verified and are not reimbursable. This includes checks written to cash.
- If you are providing documentation (e.g., cashed/deposited checks, banking transactions, etc.) that includes information that does not pertain to the reimbursement, you may redact (i.e., cross out or blur) any irrelevant details.
- Submitting invalid or inadequate proof of payment, whether paid to the wrong party, an invalid payment method, or lacking information, may result in delay, denial or revocation of reimbursement.
- Discrepancies between the invoice amount and supporting proof of payment may cause processing delays.
- Payment date must be on or after the last date of service for reimbursement.



## Using an Independent Care Provider (ICP)?

If you receive care by an ICP, proof of payment is not required as long as your ICP is using the CareGiver mobile app with location services turned on.

Learn more at [johnhancock.com/caregiverapp](https://johnhancock.com/caregiverapp).

# Acceptable documents

The following list are acceptable forms of payment. Please note that your payment must be a completed transaction (i.e., not pending) and **must clearly include the name of provider to whom the payment was made** as well as **the name of the individual who made the payment**.

- Cashed or deposited checks
- Bank cashier checks
- Electronic payments/transfers through Venmo, PayPal, Zelle or similar services
- Billing summaries from third party online invoicing/payroll servicing companies (e.g., Paychex, Care.com, Chase business reports, etc.)
- Original money order, in entirety
- Copies of tax documentation filed under state or federal law documentation, including documentation related to tax withholding, if applicable

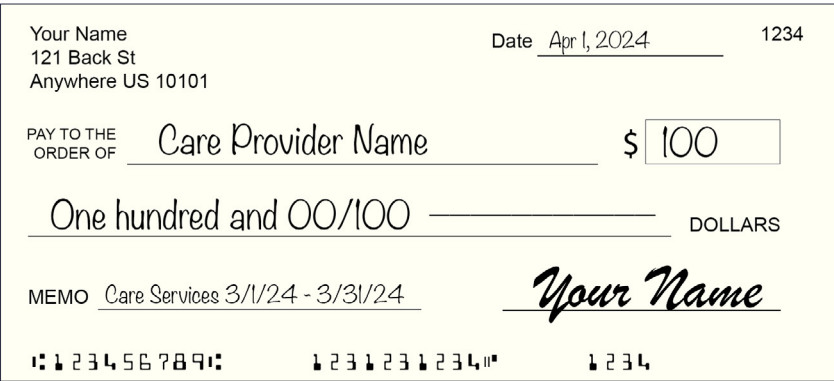
# Examples

Refer to the following examples of what in-good-order proofs of payment should look like.

## Cashed or deposited checks

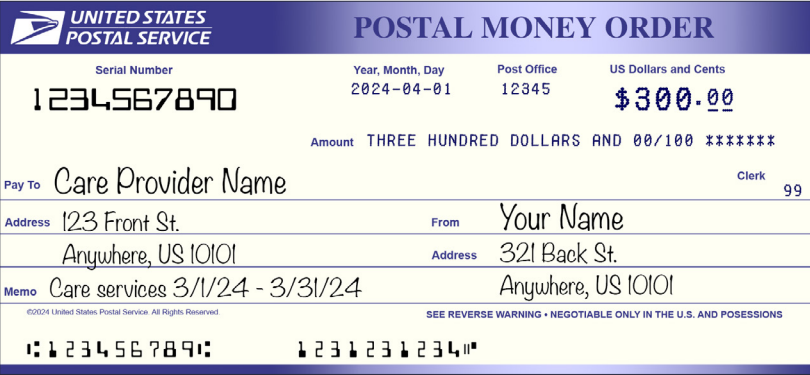
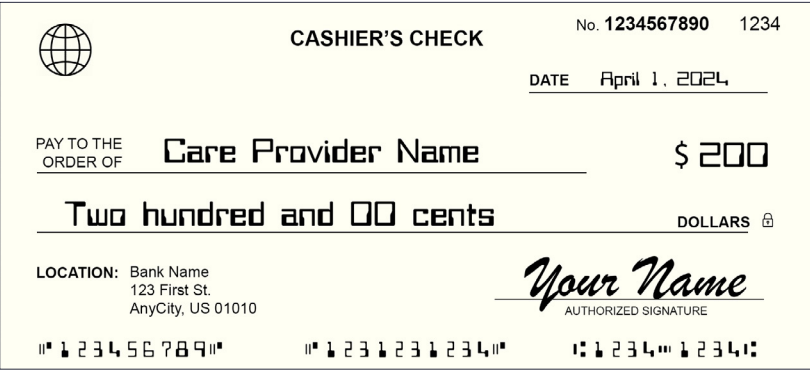
Submit the front (and back, when available) of the deposited/cashed check, clearly showing the check being made payable to caregiver. The image must include the transaction details, and can usually be found in your bank statement.

**Reminder:** checks may not be written out to cash.



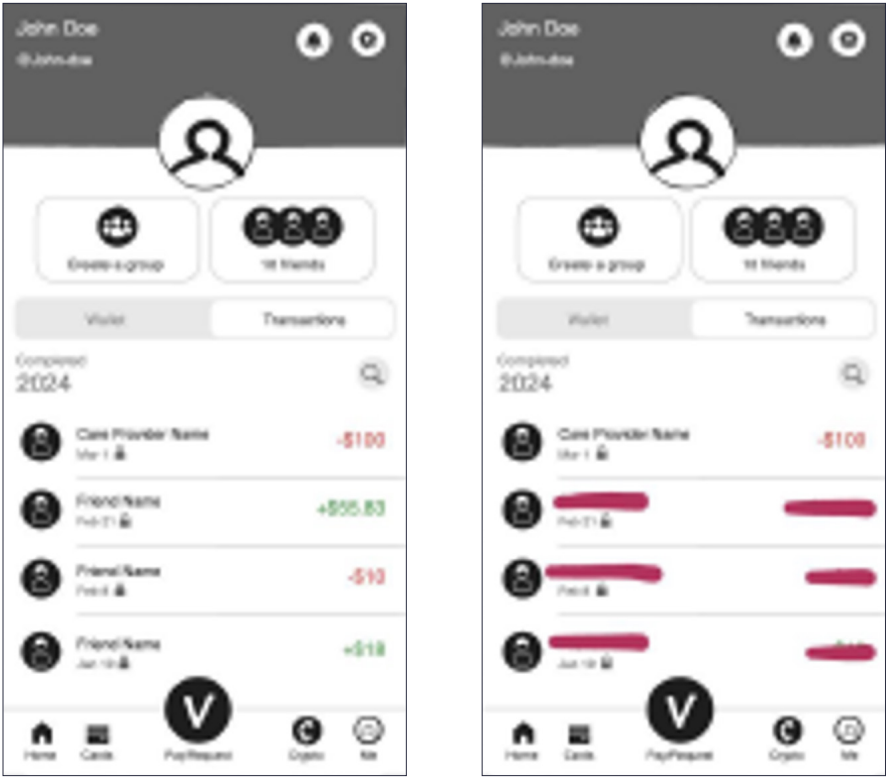
## Cashier's check or money order

Complete, clear image of the front of the check/money order made out to the care provider.



# Electronic payments/transfers

Includes transactions made throughs Venmo, PayPal, and Zelle, as well as bank/credit card statements.



# Billing summaries from third party online invoicing/payroll servicing companies

Includes services such as Paychex, Care.com, and Chase business reports

- Must be a completed transaction
- If using a payroll company, the summary must show any fees or taxes but these charges are not eligible for reimbursement



If you have any questions, you may contact our customer service center by using **Ask a Question** function in the **Messages & Documents** section of your online account or by calling **800-233-1449, Monday through Friday, 8am to 5pm ET.**

John Hancock reserves the right to request proof of payment at any time in order to verify covered services were received and are eligible for reimbursement.

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