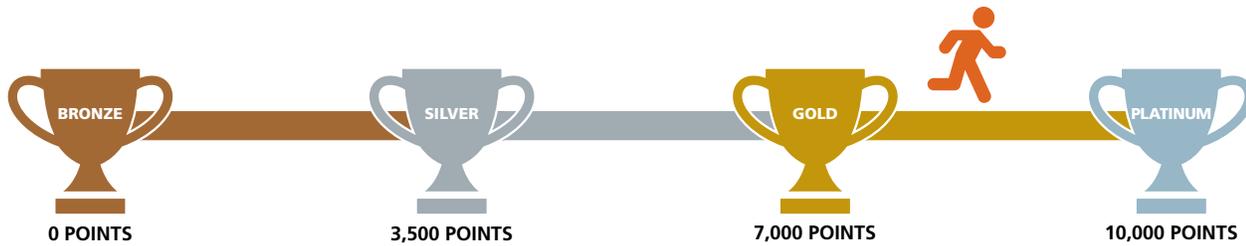


Earn Vitality Points for healthy living

With John Hancock Vitality life insurance, there are two great ways you can save money and earn rewards for living healthy — Vitality **GO** and Vitality **PLUS**.¹ Start by earning Vitality Points through education, fitness, and prevention. The more points you earn, the higher your Vitality Status (Bronze, Silver, Gold, or Platinum) and the greater your potential savings and rewards.



Vitality Health Review	Points	Maximum
Annual Vitality Health Review (VHR)	500	Once per year
• <i>BONUS</i> Complete VHR in first 90 days	250	Once per year
• <i>BONUS</i> First time VHR	500	Once per lifetime
Vitality Check (Annual Health Screening)	Points	Maximum
Body Mass Index (BMI) check	125	Once per year
• BMI of 18.5–24.9	1,000	Once per year
• BMI of 25–28	500	If BMI improves (18.5–24.9) add 500 points
Glucose check	125	Once per year
• Reading of < 100 mg/dL	1,000	Once per year
Cholesterol check	125	Once per year
• Reading of < 200 mg/dL	1,000	Once per year
Blood pressure check	125	Once per year
• Reading of ≤ 120/80	1,000	Once per year
Non-tobacco user	1,000	Once per year
Prevention	Points	Maximum
Annual flu shot	400	Once per year
Pap smear screening (applicable for ages 70 and below)	200	Once per year
Mammogram screening	200	Once per year
Colonoscopy screening	200	Once per year
Dental screening	200	Once per year

Physical activities

Physical Activity	Points	Maximum
Physical activity review	250	Once per year
WORKOUTS		
Light Workout <ul style="list-style-type: none"> Using your Fitbit® device or other wearable device for 5,000–9,999 steps per day Using Apple Watch®, A Light Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. Using a heart rate monitor;² exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for 15–29 minutes Using the MapMyFitness app (or other calorie counting app), you burn between 100 and 199 calories during a workout 	10	You can earn points for one verified workout per day (30 point maximum). When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.
Standard Workout <ul style="list-style-type: none"> Using your Fitbit device or other wearable device for 10,000–14,999 steps per day Using Apple Watch, a Standard Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. Working out at a health club for ≥ 30 minutes Using the MapMyFitness app (or other calorie counting app), you burn between 200 and 299 calories during a workout 	20	
Advanced Workout <ul style="list-style-type: none"> Using your Fitbit device or other wearable device or ≥ 15,000 steps per day Using Apple Watch, an Advanced Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. Using a heart rate monitor;² exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for ≥ 45 minutes Using the MapMyFitness app (or other calorie counting app), you burn 300 or more calories during a workout 	30	
Athletic events (Walking, Running, Cycling, Triathlon³)		
Level 1 <ul style="list-style-type: none"> Run or walk 1.9 miles < 5.6 miles Cycle 6.2 miles < 24.9 miles Triathlon Super Sprint 	250	Subject to physical activity category maximum
Level 2 <ul style="list-style-type: none"> Run or walk 5.6 miles < 12.4 miles Cycle 24.9 miles < 62 miles Triathlon Sprint 	350	
Level 3 <ul style="list-style-type: none"> Run or walk 12.4 miles or more Cycle 62 miles or more Triathlon Olympic, ITU, Half or Full 	500	

NOTE: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.

*Workout levels are based on the Active Calories that you burn in a day. See the John Hancock Vitality app for more information

Well-being and education

HealthyFood™ Benefit	Points	Maximum
HealthyFood purchases ⁴	2	Per item (up to 50 points per month)
HealthyMind™ Benefit	Points	Maximum
Introductory video	10	Once per year
Meditation using an integrated app such as Headspace, Breathe, Buddhify or Calm	10	Per day for 10 minutes of meditation (maximum of 200 points per Program Year)
30-Day Sleep Challenge	10	Per night for 20 nights in any 30-day period (maximum of 200 points per Program Year)
BONUS Completing the Sleep Challenge	100	Once per year upon completion of the Sleep Challenge (maximum of 100 points per Program Year)
Online Education	Points	Maximum
Health assessment calculators	25	Four per year
Mental well-being reviews	50	Four per year
Nutrition courses	75	Six per year
Miscellaneous	Points	Maximum
Carry over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A
Update email address	50	Once per year
Set an active goal and check in every week	20	Once per week (maximum of 1,040 points per Program Year)
Prenatal Care Program	1,000	Once per year

A customized program for all ages

We've expanded the John Hancock Vitality Program to include people age 71 or older taking into account their unique health and wellness considerations. That means, you'll get credit for the things you do to stay healthy, but at a pace that makes sense for you.

Activity	Points
Blood pressure range of $\leq 140/90$	1,000 per year
LIGHT WORKOUT	
Using Apple Watch: A Light Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	10 per day
Using a Fitbit device or other wearable device for:	10 per day
<ul style="list-style-type: none"> • 4,000–7,999 steps per day (Ages 71–80) • 3,000–5,999 steps per day (Ages 81+) 	
Using a heart rate monitor: ² Exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for 10-19 minutes	10 per day
Using the MapMyFitness app or other calorie counting app to burn between 50–99 calories	10 per day
STANDARD WORKOUT	
Using Apple Watch: A Standard Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	20 per day
Using a Fitbit device or other wearable device for:	20 per day
<ul style="list-style-type: none"> • 8,000–11,999 steps per day (Ages 71–80) • 6,000–8,999 steps per day (Ages 81+) 	
Using a heart rate monitor: ² Exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for 20–29 minutes	20 per day
Using the MapMyFitness app or other calorie counting app to burn between 100–149 calories	20 per day
ADVANCED WORKOUT	
Using Apple Watch: An Advanced Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	30 per day
Using a Fitbit device or other wearable device for:	30 per day
<ul style="list-style-type: none"> • $\geq 12,000$ steps per day (Ages 71–80) • $\geq 9,000$ steps per day (Ages 81+) 	
Using a heart rate monitor: ² exercise within your target heart rate starting at an average of $\geq 60\%$ of your maximum heart rate for ≥ 30 minutes	30 per day
Using the MapMyFitness app or other calorie counting app to burn ≥ 150 calories	30 per day

NOTE: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.

For more information on the John Hancock Vitality Program, please contact your financial advisor.

1. Subject to state approval.
2. Heart rate wrist monitor devices are currently ineligible.
3. Proof of event completion is required.
4. HealthyFood points are not available for Vitality GO members.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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