



Helping you protect your financial security and your family's well-being.





Choosing a leader in long term care insurance.

A John Hancock long term care insurance policy is more than just a product. We are committed to providing help and support when you need care. That's why, over the years, so many people have put their trust in John Hancock.

We are one of the pioneers in long term care insurance and today, we are known for our leadership in both the individual and group long term care insurance markets. We are also proud to have been selected by the federal government to be one of only two carriers to administer the Federal Long Term Care Insurance Program, which is available to more than 20 million members of the federal family.¹

With more years of experience in long term care than almost any other carrier, and close to 895,000² clients, John Hancock is known for its unwavering commitment to our long term care insurance policyholders. Backed by superior strength and stability, we are a company that has kept its promises, paying nearly \$1 billion³ in claims on our long term care insurance policies over the years.

1. The policy solicited by this brochure is not endorsed by or connected with any government or state agency.

2. Based on John Hancock internal data as of August 31, 2005. Total includes individual, group, and the Federal Long Term Care Insurance Program.

3. Based on John Hancock internal claims data as of August 31, 2005.

Essential Care II: Complete support when you need care.

John Hancock's Essential Care II enables you to protect yourself, your family, and your assets from the high cost of long term care. It goes beyond the ordinary to provide a comprehensive care experience that includes:

- > a plan of care customized to your needs
- > advice on local providers
- > informational support for your family
- > discounts to care providers nationwide
- > access to an independent professional care coordinator

Support for you and your family.

When the time comes to access your benefits, John Hancock's Essential Care II makes things as easy as possible for you and your family. At no additional cost, we will make the following available to you:

Assistance from a Professional Care Coordinator

We'll provide you with an experienced care professional, independent of John Hancock, who will work with you and your family to discuss your care needs and preferences.

Simple Claims Process

Just contact us by phone to get started. We will then assign a personal care coordinator to help you with the initial paperwork.

Customized Plan of Care

Your personal care coordinator will prepare a comprehensive plan of care for you, based on your — and your family's — preferences and needs.

Access to Discounts, Advice, and Information

Through our exclusive *Advantage Provider Program*,⁴ you will receive the *Customized Information Guide*, listing appropriate providers in your area for the kind of care you need. You'll also be assigned your own care advocate to contact anytime about providers and discounts available through this program.

4. Referred to as *Advantage List Program* in your long term care insurance policy.

The coverage you need, in the location of your choice.

Care where you need it.

Whether you need care early on, due to an unforeseen accident or illness, or later in life, John Hancock's Essential Care II provides comprehensive coverage and support in many settings:

Your Home

You can receive skilled services from a professional care provider like a nurse or a physical, occupational, or speech therapist. You can also receive care from a home health aide to help with health care tasks such as managing medications, an approved independent home health care provider, or from an informal caregiver.⁵

Your Community

Adult day care centers

You will be covered for social and health-related services in an adult day care center.

Hospice facilities

You will be covered for end-of-life care, including support for your family.

Facility Care

Assisted living facilities (ALFs)

You can receive care in a secure, home-like environment where individuals live independently.

Nursing homes

You will be covered for skilled and custodial care in nursing homes. This is mainly for people who need around-the-clock care.

A broad spectrum of benefits.

Essential Care II covers you for skilled, intermediate, and custodial care received in any of the settings described previously.

Skilled and intermediate services include:

Nursing care and physical, occupational, respiratory, and speech therapy from licensed professionals. Intermediate services are not received on a daily basis.

Custodial care includes:

Help with day-to-day activities such as eating and dressing.

Care when you need it.

You are eligible to receive benefits when a licensed health care practitioner indicates that you will need:

Substantial help with at least two out of six activities of daily living (ADLs) for at least 90 days. ADLs include the following: eating, bathing, dressing, toileting, continence, or transferring.

OR

Substantial supervision due to Alzheimer's disease, brain injury, stroke, or other types of cognitive impairment.

5. Informal caregivers must be approved by a Licensed Health Care Provider.

Designing a policy that's right for you.

Designing your Essential Care II long term care insurance policy is easy. Simply choose from each of the following categories to build a policy that meets your specific needs.

Daily Benefit Amount

This is the amount of money available to cover your long term care needs on a daily basis, whether you receive care at home, in an assisted living facility, adult day care, or a nursing home. If you know where you plan to live after you retire, you should factor in the cost of care in that area.

Your choices are:

Daily Benefit Options

\$50⁶–\$500 per day (in \$10 increments). If your age is 80–84, select \$50–\$250 (in \$10 increments).

Assisted Living Facility Benefit⁷

Benefits provided in an assisted living facility will be paid at 80% of your Daily Benefit.

Home Care and Adult Day Care Benefit

Choose from 100%,⁸ 80%, or 50% of your Daily Benefit, to be used for care at home or in an adult day care center.

Benefit Period

This can be thought of as your “benefit multiplier.”

Your choices are:

2 years, 3 years, 4 years,⁹ 5 years,⁹ 6 years,⁹ 10 years,⁹ or Lifetime.⁹

Total Benefit — Your Total Pool of Money Available

The Daily Benefit amount and the Benefit Period combine to determine your Total Benefit: your personal “pool of money.” This is where your benefits are paid from.¹⁰

To determine your Total Benefit, just multiply your Daily Benefit by your selected Benefit Period:

Example:

Daily Benefit x Benefit Period = Your Personal “Total Pool of Money”

\$150 Per Day x 4 Years (1,460 days) = \$219,000

6. In NY, the Daily Benefit is \$70 in non-metropolitan areas and \$100 in metropolitan areas. In WI, the minimum Daily Benefit is \$60.

7. Benefit is payable at 100% in KS, MD, and RI. In OR, the assisted living facility percentage is equal to the home health care percentage selected.

8. 100% only in RI.

9. Not available to ages 80–84.

10. The maximum amount paid per day is the Daily Benefit amount.

Elimination Period¹¹ (Your Deductible)

The Elimination Period is like a “deductible,” meaning you will pay for the cost of your care for a limited time before the policy coverage begins.

Your choices are:

30 days,¹² 60 days,¹² 90 days, 180 days, or 365 days.

Your “deductible” need only be satisfied once during the life of your policy. If you receive care at home one or more days per week, seven days in that week will be applied toward satisfying your “deductible.”

Inflation Protection

Helps your benefits keep up with rising health care costs.

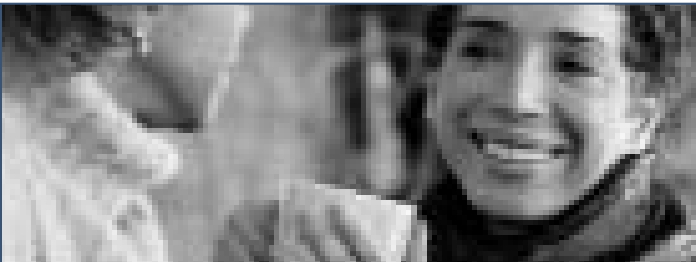
*Enhanced Guaranteed Purchase Option (GPO):*¹³ John Hancock’s Essential Care II policy provides “built-in” inflation protection with the Enhanced Guaranteed Purchase Option.

The GPO provides you with an offer to increase your Daily Benefit and your Total Pool of Money by either 5%, 10%, or 15% of the original amount without evidence of insurability. This option can be exercised every three years. You will also have a one-time option to change your inflation protection to 5% compound at age 65 without any evidence of insurability.

If you prefer, you can select another inflation option at an additional cost.

Your choices are:

>	<i>5% Simple Inflation:</i> ¹⁴ Each year, both your Daily Benefit and your Total Pool of Money will increase by 5% on a simple basis.
>	<i>5/3% Compound Inflation:</i> ¹⁵ Each year, your Daily Benefit will increase by 5% and your Total Pool of Money will increase by 3% on a compound basis.
>	<i>5/5% Compound Inflation:</i> Each year, both your Daily Benefit and your Total Pool of Money will increase annually by 5% on a compounded basis.



11. The 180- and 365-day Elimination Periods are not available in CT, GA, SD, and VT. In GA, a 90-day nursing home/60-day home health care Elimination Period is available. The 365-day Elimination Period is not available in NY.

12. Not available for ages 80–84.

13. GPO offers are available through age 90 if no benefits are paid in the two years prior to the option date. There is no age limit or two-year claim restriction on GPO offers in CT, DE, IN, and MD. In CT, DE, and MD, GPO is allowed, but after two refusals, no more offers are made. In IN, GPO is allowed, but after first refusal, no more offers are made. In WI, GPO is a built-in benefit to increase by \$20 (Daily Benefit) every three years.

14. Not available in DE, ID, and WI. A simple increase option is available in OH.

15. Not available in ID, IN, MD, and WI. Selecting this option may cause your benefits to last for a shorter amount of time than the Benefit Period.

Essential Care II: A wide range of built-in benefits and optional features.

Built-in benefits.

International Coverage¹⁶

This benefit provides coverage anywhere in the world, for up to one year. Benefits will be based on 100% of your Daily Benefit.

Waiver of Premium

Once you satisfy your Elimination Period and begin receiving benefits in an assisted living facility or nursing home, your long term care insurance premiums will be waived. This will continue until benefits are no longer payable or your policy ends.

Bed Hold Benefit

If you are in a nursing home or assisted living facility, your room will be reserved for you for up to 21 days per calendar year, if you need to leave it temporarily due to hospitalization.

Protection Against Lapse of Policy (Contingent Nonforfeiture)

If you lapse your policy due to a substantial premium increase, you will have the right to reduce your policy benefits so that your premium payments are not increased, or convert your coverage to paid-up status, under which no further payments are due.

Optional features to enhance your policy.¹⁷

SharedCare¹⁸

This feature allows you to use your partner's benefits when yours are exhausted. If one partner dies, the survivor's benefits will increase by the deceased partner's remaining benefit dollars. The survivor's premium will be reduced by the cost of the SharedCare benefit.

Nonforfeiture

If you stop paying your premium after the third¹⁹ year, your past premiums will still be available to pay for services.

16. All services covered except Respite Care Benefit. You will receive coverage up to your Daily Benefit amount.

17. Premium will vary with choice of benefits.

18. Not available with the Lifetime Benefit Period, or to ages 80–84. In AZ and NH, available only with the 4-, 5-, 6-, or 10-year Benefit Period. This benefit is limited to married spouses in LA and MD.

19. First year if Limited Payment Option is selected.

Maximizing the value of your policy.

Discounts.²⁰

Essential Care II also offers discounts that can help make coverage more affordable for individuals, couples, and families.

Preferred Health Discount

If you are in excellent health when you apply for John Hancock long term care insurance coverage, you may be eligible to receive a 15% premium discount.

Couples Discount²¹

Your policy premium will be reduced by 15% if you have a partner and by 30% if both you and your partner have applied and are approved for long term care insurance coverage.

Family Discount²²

When you and two other family members own separate John Hancock individual long term care insurance policies, you will each receive a 5% discount in addition to the couples discount.

Free-Look Period²⁶

You have 30 days to review your policy, and if you decide it's not for you, simply return it to John Hancock and we will refund 100% of your premium.

Flexible payment options.

Your premiums can be paid monthly, quarterly, semi-annually, or annually — it's up to you. You can even pay your premium monthly or quarterly by credit card if you choose one of these plans.

And you may choose one of our Limited Payment Options:²³ 10-Pay or a Paid-Up at Age 65 Option (available up to age 55).²⁴

<i>Couples (Partners²⁵/Spouses) include policyholders who:</i>	
>	<i>are married</i>
>	<i>have lived with a family member of the same generation (sibling or cousin) for at least three years</i>
>	<i>have lived with a partner of the same sex or opposite sex for at least three years</i>



20. A combination of discounts is limited to 40% per individual.

21. Discounts are 10% and 20% in NY. This discount is limited to married spouses in LA and MD.

22. Not available in LA, NJ, NY, and SD.

23. Not available with the Guaranteed Purchase Option. In TN, you must select the Nonforfeiture Benefit along with a payment option.

24. Not available in NJ.

25. The partner benefits only apply to married spouses in LA and MD.

26. Policy is guaranteed renewable. Your rates can go up only if they are increased for everyone in your rate class. The policy offers a 65-day grace period for the late payment of premiums.

Notes

Notes

LIMITATIONS

- > Benefits will not be paid for charges during the Elimination Period, except for Respite Care.
- > Benefits will not be paid in excess of the Policy Limit.
- > This policy contains a coordination of benefits provision: We may reduce benefits payable under this policy for long term care services if we also pay benefits for such services under any other individual long term care policy issued by us. This includes policies providing nursing home, assisted living facility, and/or home health care coverage, whether payable on an expense reimbursement, indemnity, or any other basis.

EXCEPTIONS

This policy does not cover care, treatment, or charges:

- > for intentionally self-inflicted injury
- > required as a result of alcoholism or drug addiction (unless the drug addiction was a result of the administration of drugs as part of treatment by a physician)
- > due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units
- > due to participation in a felony, riot, or insurrection
- > normally not made in the absence of insurance
- > provided by a member of your immediate family, unless:
 - the family member is one of the following professionals: a duly licensed registered nurse, licensed vocational nurse, licensed practical nurse, physical therapist, occupational therapist, speech therapist, respiratory therapist, licensed social worker, or registered dietitian;
 - the family member is a regular employee of a nursing home, assisted living facility, adult day care center, or home health care agency which is providing the services;
 - the organization receives the payment for the services;
 - the family member receives no compensation other than the normal compensation for employees in his or her job category

In Maryland: The policy does not cover care or treatment determined to be furnished as a result of a referral prohibited by Section I-302 of the Maryland Health Occupations Article.

The long term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact the licensed agent or John Hancock for more information, costs, and complete details on coverage.

This is a general description of coverage and is not an insurance contract. Refer to the Outline of Coverage provided by your agent for an explanation of features and options. Only the individual long term care insurance policy contains governing contractual provisions. You may request a sample policy to review such provisions.

Long term care insurance is underwritten by
John Hancock Life Insurance Company, Boston, Massachusetts 02117.

Visit us at www.johnhancocklongtermcare.com