



Welcome



Why join?



Quick set up



Health goals



Earning points



Contact



Activate now

John Hancock®

Vitality®

Congratulations on *your* life insurance policy

Your policy includes a John Hancock **Vitality PLUS membership**¹ — a program offering resources and rewards to help you live a longer, healthier life.

Get started with Vitality PLUS today.

[Activate your membership](#)

LIFE-7789 10/21





Welcome



Activate your membership



Why join?

Top reasons to activate your membership today



Quick set up

Rewards for your healthy choices and incentives to keep you motivated



Discounts on these popular brands and more²



Confidence that you are taking steps to live a longer, healthier life



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Discounts at the grocery store when you buy healthy foods³



Savings on your life insurance premium⁴

Save up to **25%**

A free or discounted wearable fitness device



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Getting *started* takes just 10 minutes:

1 Set up your John Hancock Vitality account

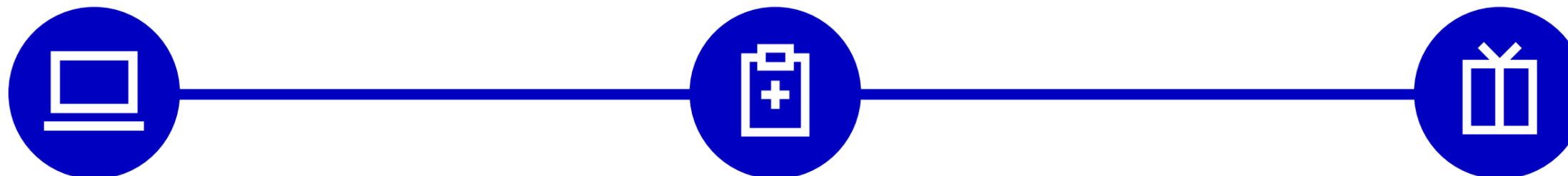
Activate your member account using your name, email address, date of birth and the last six digits of your SSN.

2 Complete your Vitality Health Review (VHR)

A brief, private health survey that starts your Vitality experience, tailors personalized goals and gives you Vitality Points towards rewards.

3 Enjoy the benefits

Once you complete your VHR, you can explore all the John Hancock Vitality benefits, order a free or discounted fitness device — including Apple Watch⁵, or link a compatible device you already own.





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What interests *you*?

Select tiles that match your interests and learn how John Hancock Vitality can support you and help you earn rewards.



> Being active and exercising



> Eating a healthy diet



> Improving your sleep



> Caring for your mental health



> Building on your wellness knowledge



> Prioritizing preventative care



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Being *active* and exercising

Earn Vitality Points by:

Wearing a fitness device

Vitality PLUS members can choose from a list of new free or discounted fitness devices — including the latest Apple Watch⁵ — or use a compatible device they already own.

You can earn Vitality Points as your device logs your activity level — in steps, calories burned and heart rate.

Checking in at the gym

Earn points with the John Hancock Vitality app, each time you check in at the gym and workout.

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Save money when you buy healthy food

John Hancock Vitality makes it easier to buy healthy food³ at participating grocery stores.* Each month, Vitality PLUS members can:

- Save up to \$50 on fresh produce
- Earn up to 50 Vitality Points for fresh produce purchases
- Save up to \$120 on special, promoted healthy items

*Remember to check which grocery stores participate before you shop.

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Sleep better

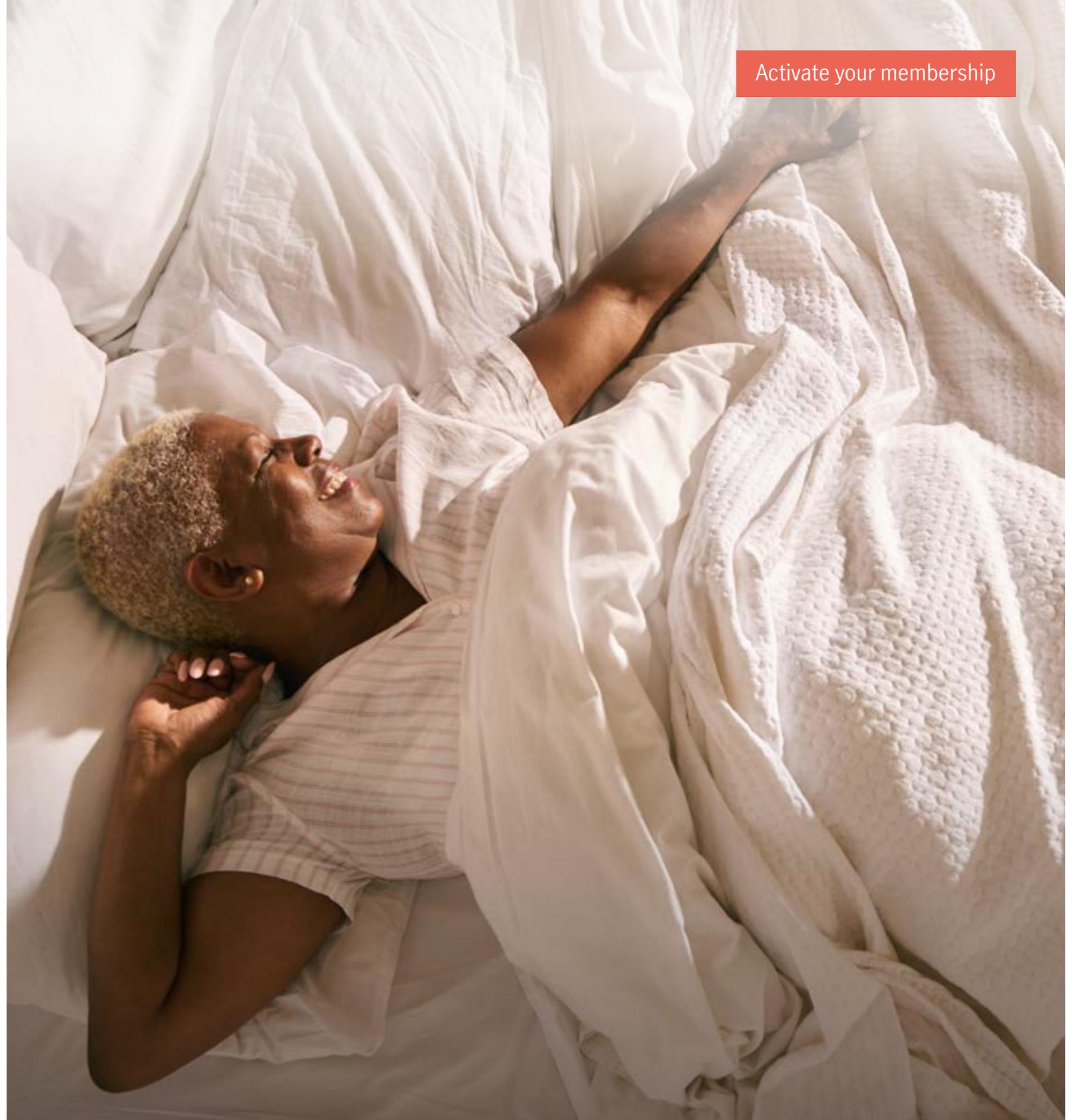
Get rewarded

John Hancock Vitality rewards you for a good night's sleep — a key to overall wellness.

There are two ways you can earn points:

- Use the Vitality mobile app timer to document your sleep.
- Wear an Amazon Halo Band⁶ — a complimentary device available to members.

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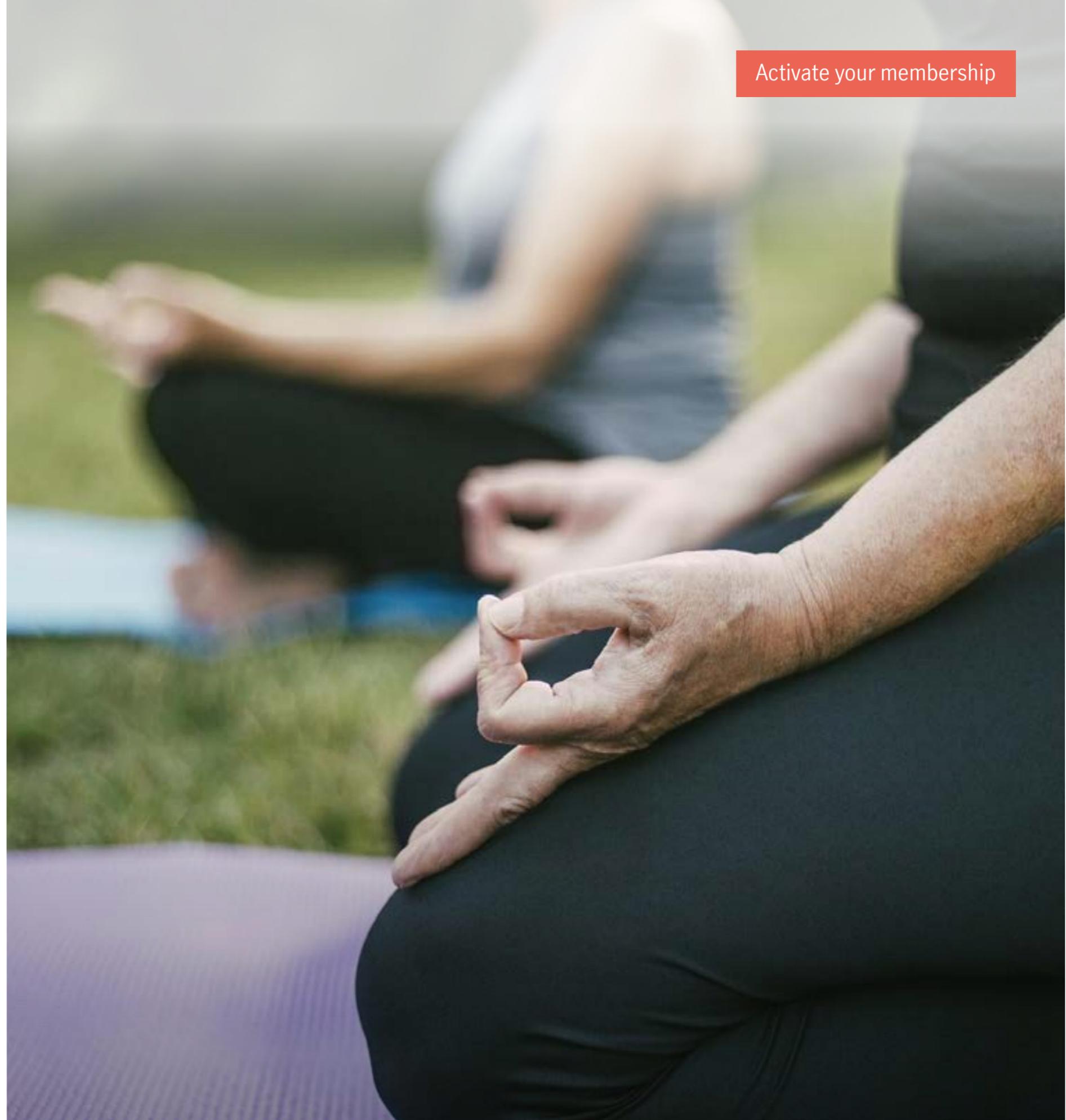
Support your mental health

Mental health is an essential part of your overall wellness. To support members' well-being, Vitality PLUS offers a free, one-year subscription to **Headspace**^{®7} — a leading meditation app.

You can also earn Vitality Points using:

- Compatible meditation apps
- Calm
- Buddhify

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Find *new ways* to live a longer, healthier life

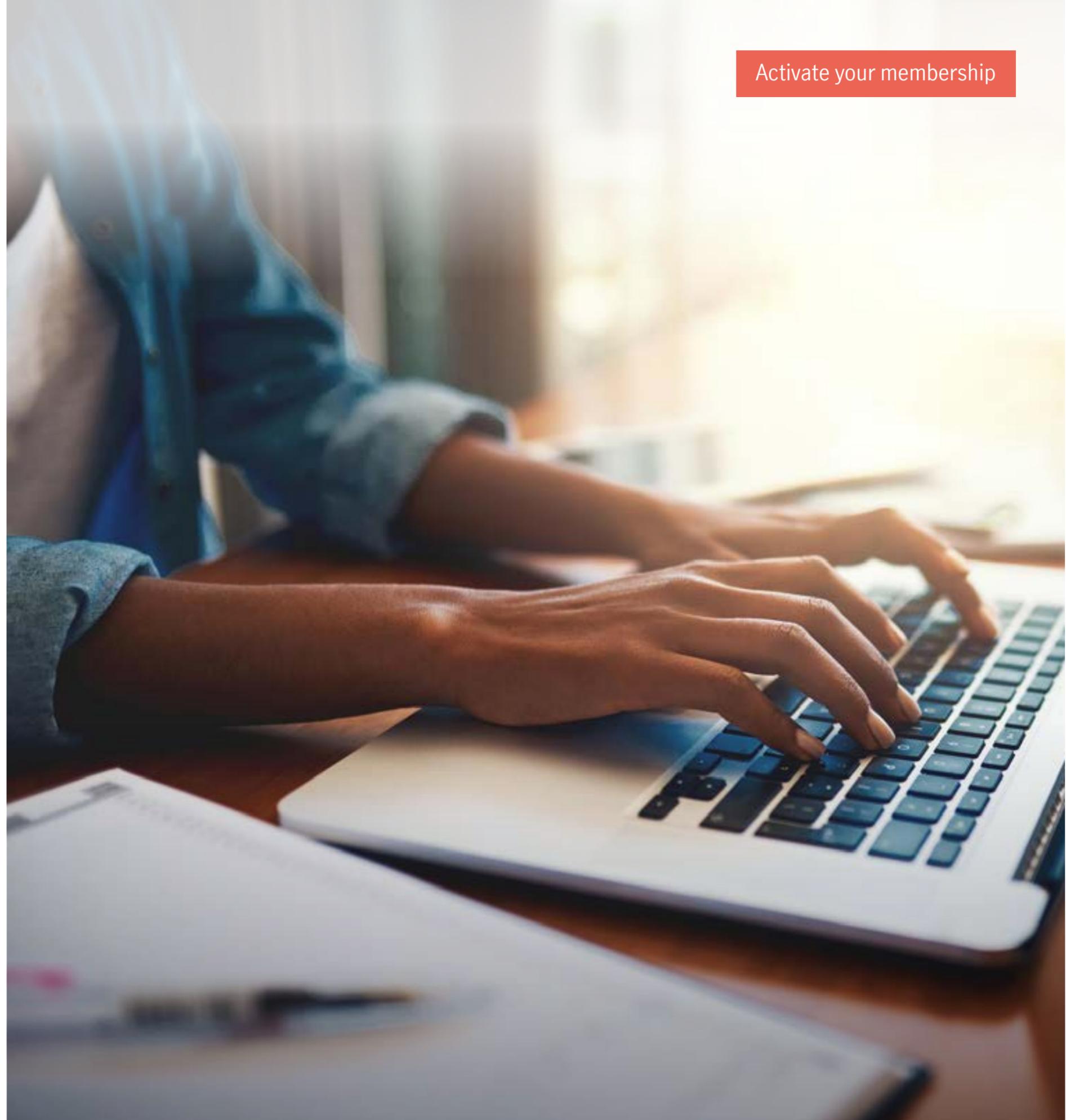
John Hancock Vitality makes it easy to explore new ways to prioritize your health and well-being.

Earn Vitality Points when you:

- Complete online courses and reviews
 - Watch Tufts Friedman School of Nutrition webinars
1. Find a topic
 2. Take a short quiz
 3. Receive Vitality Points

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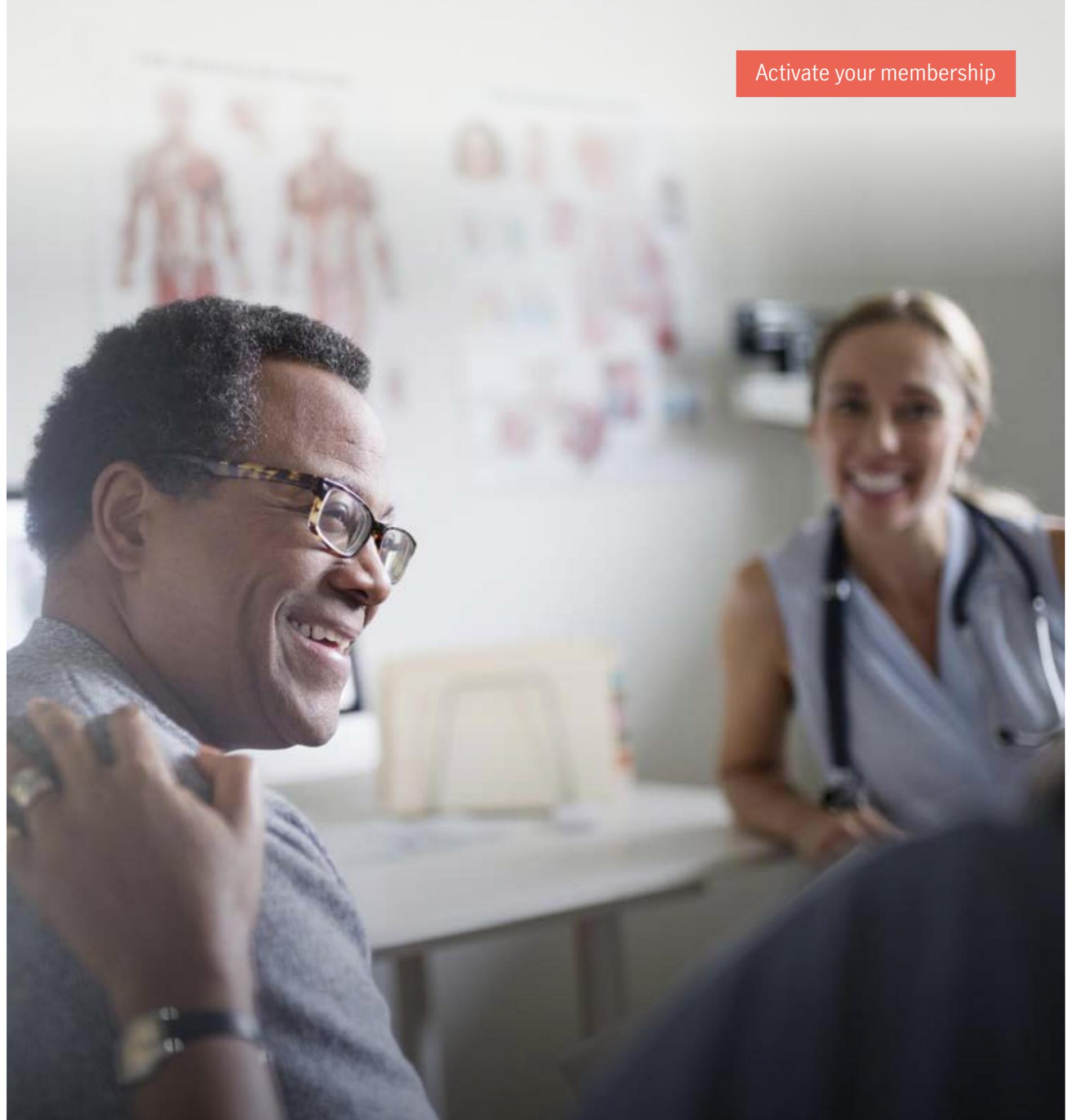
Get credit for your annual checkups and visits

John Hancock Vitality PLUS members can earn thousands of Vitality Points every year for attending preventative care appointments including:

- Dental checkups
- Vaccinations (flu, COVID-19)
- Mammograms and pap smears
- Vitality Health Check – check of your blood pressure, glucose/HbA1c levels, cholesterol and BMI

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Making *the most* of your Vitality PLUS benefits

With John Hancock Vitality, you're in control. You can participate when and how you want.



The more you engage, **the more points you earn.**




Points determine your Vitality Status: **Platinum, Gold, Silver or Bronze**




The higher your status, **the greater the potential rewards!**



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Get started. Your *rewards* are waiting for you.

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Still have questions?



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



Email us at **support@JHVitality.com**



Visit **JohnHancock.com/Vitality**

1. Insurance policies and/or associated riders and features may not be available in all states.
2. Depending upon the amount of coverage and policy type purchased, Hotels.com discounts are valid for either two nights or six nights per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum). Hotels.com discounts are not available in New York. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. Available to Vitality members who have reached Platinum Status for 3 consecutive program years. Amazon Prime membership is available to Vitality Plus members who have reached Platinum Status for three consecutive program years.
3. 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.
4. Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium savings are in comparison to the same John Hancock policy without the Vitality PLUS program. Premium savings are cumulative over the life of the policy and will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality program.
5. 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.
6. 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.
7. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace.

If you have a Term policy with Vitality PLUS with a face amount less than \$2,000,000: you are only eligible to earn the latest Apple Watch or get a complimentary device, discounts on wearable devices, up to \$50 in instant savings per month on fresh produce purchases, a free premium subscription to Headspace, a 15% healthy gear discount, shopping and entertainment discounts, a one-year Amazon Prime membership, exclusive discounts at Hotels.com and a free health check in the first Program Year only. Term policies with face amounts of \$2,000,000 and above are eligible for the full suite of rewards and discounts.

The life insurance policy describes coverage 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 your licensed agent or John Hancock for more information, costs, and complete details on coverage. Vitality Rewards may vary based on the type of insurance policy purchased for the insured. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

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 JohnHancock.com or via telephone at 888-333-2659.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.
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