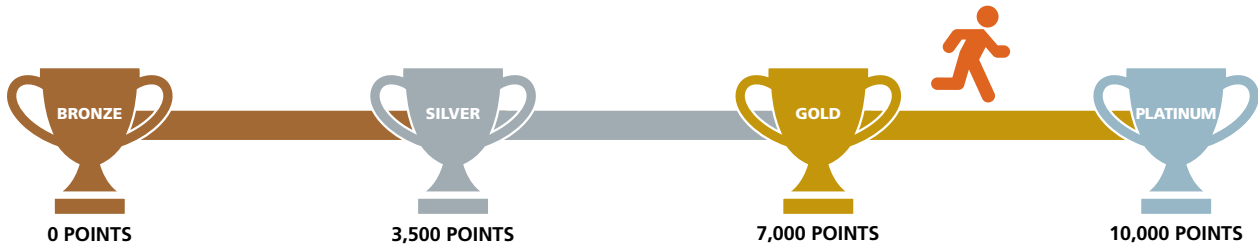


Earn Vitality points for healthy living

Living healthy is the key to greater savings and rewards. 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
Bonus — Complete VHR in first 90 days	250	Once per year
Bonus — 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 \leq 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
VITALITY HEALTHYFOOD™ BENEFIT	POINTS	MAXIMUM
HealthyFood purchases	2	Per item (up to 50 points per month)

PHYSICAL ACTIVITY	POINTS	MAXIMUM
Physical activity review	250	Once per year
Workouts		
Light 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.
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 that you burn in a day. See the John Hancock Vitality app for more information.		
Using a heart rate monitor; ¹ 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		
Standard Workout	20	
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 that you burn in a day. See the John Hancock Vitality app for more information.		
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		
Advanced Workout	30	
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 that you burn in a day. See the John Hancock Vitality app for more information.		
Using a heart rate monitor; ¹ 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		
Athletic events (Walking, Running, Cycling, Triathlon²)		
Level 1	250	Subject to physical activity category maximum
Run or walk 1.9 miles < 5.6 miles		
Cycle 6.2 miles < 24.9 miles		
Triathlon Super Sprint		
Level 2	350	Subject to physical activity category maximum
Run or walk 5.6 miles < 12.4 miles		
Cycle 24.9 miles < 62 miles		
Triathlon Sprint		
Level 3	500	Subject to physical activity category maximum
Run or walk 12.4 miles or more		
Cycle 62 miles or more		
Triathlon Olympic, ITU, Half or Full		

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

ONLINE EDUCATION	POINTS	MAXIMUM
Health assessment calculators	25 each	Four per year
Mental well-being reviews	50 each	Four per year
Nutrition courses	75 each	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.

	AGES 71–80	AGES 81+	POINTS
Blood pressure	≤ 140/90	≤ 140/90	1,000 points/year
Light workout			
Using a Fitbit device or other wearable device for:	4,000–7,999 steps/day	3,000–5,999 steps/day	10 points/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.		10 points/day
Using a heart rate monitor; ¹ exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for:	10–19 minutes	10–19 minutes	10 points/day
Using the MapMyFitness app or other calorie counting app to burn between:	50–99 calories	50–99 calories	10 points/day
Standard workout			
Using a Fitbit device or other wearable device for:	8,000–11,999 steps/day	6,000–8,999 steps/day	20 points/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.		20 points/day
Using a heart rate monitor; ¹ exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for:	20–29 minutes	20–29 minutes	20 points/day
Using the MapMyFitness app or other calorie counting app to burn between:	100–149 calories	100–149 calories	20 points/day
Advanced workout			
Using a Fitbit device or other wearable device for:	≥ 12,000 steps/day	≥ 9,000 steps/day	30 points/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.		30 points/day
Using a heart rate monitor; ¹ exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for:	≥ 30 minutes	≥ 30 minutes	30 points/day
Using the MapMyFitness app or other calorie counting app to burn:	≥ 150 calories	≥ 150 calories	30 points/day

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

**Contact your financial advisor for more information
on the John Hancock Vitality Program.**

1. Heart rate wrist monitor devices are currently ineligible.
2. Proof of event completion is required.

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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