



Preparing for your long-term care assessment

Thank you for initiating your long-term care claim. The next step in the claims process is for John Hancock to complete an assessment to further evaluate your benefit eligibility. To make this process quicker and more private, your assessment will be conducted virtually.

Please note: this evaluation does not mean that John Hancock has agreed to pay your long-term care benefits. Once the virtual assessment is complete, the details will be sent to our claim adjudication team for review, which is usually takes about two business days (unless additional information is needed).

About your virtual long-term care assessment

- Your call will be conducted by a John Hancock registered nurse, who will evaluate your functional abilities, cognitive status, activities of daily living (e.g., dressing, walking, eating, etc.), and environment
- You must have always at least one person with you during the assessment who can adjust the camera and assist you for safety reasons, if needed
- Your assessment will take 60-90 minutes



How you should prepare

- Please ensure your device is fully charged to accommodate the length of the evaluation (60-90 minutes)
- The call will be conducted through Microsoft Teams. We recommend downloading this software ahead of the call to ensure there are no delays at the time of the appointment
 - Please do not use a background effect because it can interfere with the ability to capture information required during the assessment
- Have a piece of paper and a pen close by
- Have the following documents and information readily available for the call:
 - One form of photo identification (i.e., driver's license, ID card, or passport)
 - Name(s) and phone number(s) of primary care physicians and any provider who conducted a neurological exam
 - List of your diagnoses and conditions
 - All medication and treatments (e.g., TPN, oxygen, etc) including prescription medications, over-the-counter medications, vitamins, and supplements

We understand this can be a challenging time, and we are committed to delivering a positive claims experience. If you need any help along the way, please don't hesitate to contact us at 800-233-1449 (representatives are available 8:00am to 5:00 pm, ET) or by using the chat feature on johnhancock.com.

Please note that John Hancock also reserves the right to utilize a third-party vendor to conduct on-site assessments to determine ongoing benefit eligibility, as needed in the future.

Long-term care insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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