



OUR BENEFITS

Your choices. Your possibilities.



At John Hancock we offer a full range of benefits and programs to meet the needs of today's multi-faceted and diverse workforce. Our health/wellness programs, together with opportunities for professional development, community engagement and a competitive financial package, offer something for everyone.

Financial

As a leading financial services provider, we're determined to help our employees keep the promises they've made to themselves about their financial future. Through our 401(k), pension, stock-ownership and other programs, you can take steps to meet your goals.

401(k) Savings Plan

- Allows employees to make pre-tax, post-tax and Roth 401(k) contributions, and offers a variety of investment options.
- Your pre-tax and/or Roth 401(k) contributions are matched dollar-for-dollar up to 4%. You vest in your company matching contributions after three years of service.
- New hires are automatically enrolled, and you can roll over an eligible retirement plan balance at any time.

Cash Balance Pension Plan

- This plan, which is 100% company-funded, provides additional retirement savings through company contributions of at least 4% and interest credits.
- Eligible employees are automatically enrolled in the plan upon hire, and vest after three years of eligible service.

Global Share Ownership Plan

- Gives eligible employees the opportunity to share in the company's future.
- Eligible employees can contribute 1-5% of eligible pay to purchase shares, and the company will match 25% of those contributions (up to \$2,000).

Life Insurance

- Basic life insurance provided by the company.
- Optional employee and dependent life insurance.
- Basic and optional Accidental Death and Dismemberment (AD&D).

Disability

- Short-term Disability (STD) provides financial security in the event of absence from work due to illness or non-occupational injury, up to six months.
- Long-term Disability (LTD) is designed to protect employees who are disabled longer than six months.

529 College Savings Plans

Employees and certain family members are eligible to invest in a 529 college savings plan with no front-end sales charge or annual administration fee.

Discount Auto and Home Insurance

Employees can purchase auto and home insurance at special group discount rates.

John Hancock Mutual Funds

John Hancock Mutual Funds are available free of sales charge to John Hancock employees through convenient payroll deductions.



Health

We understand that a great benefits package starts with comprehensive health coverage. Additionally, we offer domestic partner coverage, reimbursement for fitness club membership, and a HealthMatters program to promote healthy lifestyles. Because, at John Hancock, we go beyond health insurance, to help you ensure your overall well-being.

Medical Coverage

- Employees who live in Massachusetts, Maine, New Hampshire or Rhode Island have a choice of three plans through Harvard Pilgrim.
- If you live in another state, you have a choice of three plans through Blue Cross Blue Shield.

Dental Coverage

Covers a percentage of preventive, basic and major dental services, both in-network and out-of-network.

Vision Care Coverage

Helps pay the cost of eye exams, glasses and contact lenses, both in-network and out-of-network.

HealthMatters

Offers rewards for taking steps to a healthier lifestyle. Gift certificates can be earned by completing a Health Risk Assessment questionnaire and recommended lifestyle management programs.

Domestic Partner Coverage

If you're eligible for benefits, you can enroll a same-sex or opposite-sex domestic partner (certain requirements do apply).

Health Advocate

Provides a variety of services to help employees and their families navigate the healthcare system and maximize their healthcare benefits.

Flexible Spending Accounts (FSAs)

Allow employees to pay for certain eligible health care and dependent care expenses with up to \$5,000 in pre-tax dollars.

Fitness Programs

- Join an approved fitness center, and you can receive a 100% reimbursement on your dues (up to \$384/year).
- Boston employees can access onsite fitness centers.

Long Term Care (LTC) Insurance

- If you become unable to care for yourself due to chronic illness, injury or the effects of aging, LTC coverage helps pay for care.
- Includes care received in qualified nursing homes, assisted living facilities, adult day care and in-home healthcare.

Work/Life

We know that achieving a healthy work/life balance is critical to long-term productivity and success, so John Hancock offers a number of programs designed to help you and your family.

Vacation Time

Competitive vacation time allotment is based on employment status, job grade and length of service.

Holidays

The company recognizes nine annual holidays, including eight company-wide holidays and one floating holiday.

Other Paid Time Off

- Three Personal Days per year
- Up to three Family Care Days per year to care for an ill family member
- Up to five Sick Days per year

Backup Child Care and Adult/Elder Care

Center-based backup child care and in-home child and adult/elder care services are available for employees who work anywhere in the U.S.

Adoption Benefit

Reimburses up to \$3,000 toward the cost of adopting a child.

Flex-Time Hours and Flexible Work Arrangements

Flex-time hours and flexible work arrangements, including telecommuting, may be negotiated subject to management discretion, business needs and department head approval.

Kids-to-Go Program*

The Kids-to-Go program offers special activities and field trips for school-age children of Boston employees during the February and April school vacation weeks.

** Available in Boston only.*

Is John Hancock the place for you?

Find out today. Visit www.johnhancock.com/careers



Professional Development

Your career is more than a paycheck. It should be an ongoing opportunity to challenge yourself, learn new skills, succeed and grow.

Educational Opportunities

- Increase your work-related education through tuition assistance (subject to your manager's approval).
- Our in-house Learning & Development team offers technical and professional development programs designed to increase job skills and aid in continued career growth.

Community Engagement

From the Boston Marathon to summer jobs for youths, John Hancock has a long history of supporting youth and families most in need in the communities where we live and work.

Matching Gifts Program

Provides a company match for employees' donations to a variety of eligible non-profit organizations.

Volunteer Opportunities

John Hancock is proud to be a leader in corporate volunteerism in Boston. With 10,000 hours committed to serving our community, employees have many opportunities to get involved.

Employee Assistance Program (EAP)

- Offered free of charge, 24 hours a day, this confidential counseling and referral service can help employees and their families deal with life's challenges.
- An employee resource and referral service is also available for information and advice on a range of work/life issues.

Commuter Benefit

This national program covers train, light rail, bus, subway, vanpool, ferry and parking (at or near work, at or near public transportation for your commute) – anywhere. Employees can enroll in the commuter benefit online through Wage-Works. Employees pay for this benefit through pre-tax payroll deduction up to IRS limits.

Legal Services Benefit

- Employees can purchase legal services at a group discount rate.
- Covers a range of services (wills, mortgages and identity theft) and offers a nationwide network of attorneys.



This summary provides a brief list of benefits and programs available to U.S.-domiciled John Hancock and Manulife employees. This summary does not attempt to cover details. In some instances, full details are available in the formal written "plan document". If this summary differs in any way from the plan document, the plan document shall control. John Hancock and Manulife Financial reserve the right to amend or terminate these benefits and programs at any time. The Company and employees share the cost of benefits, in many instances. Active, benefit-eligible employees may cover themselves, spouses and eligible dependent children. Employees may cover domestic partners for some benefits under certain circumstances. Not all employees are eligible for all programs, and some benefits may require waiting periods.