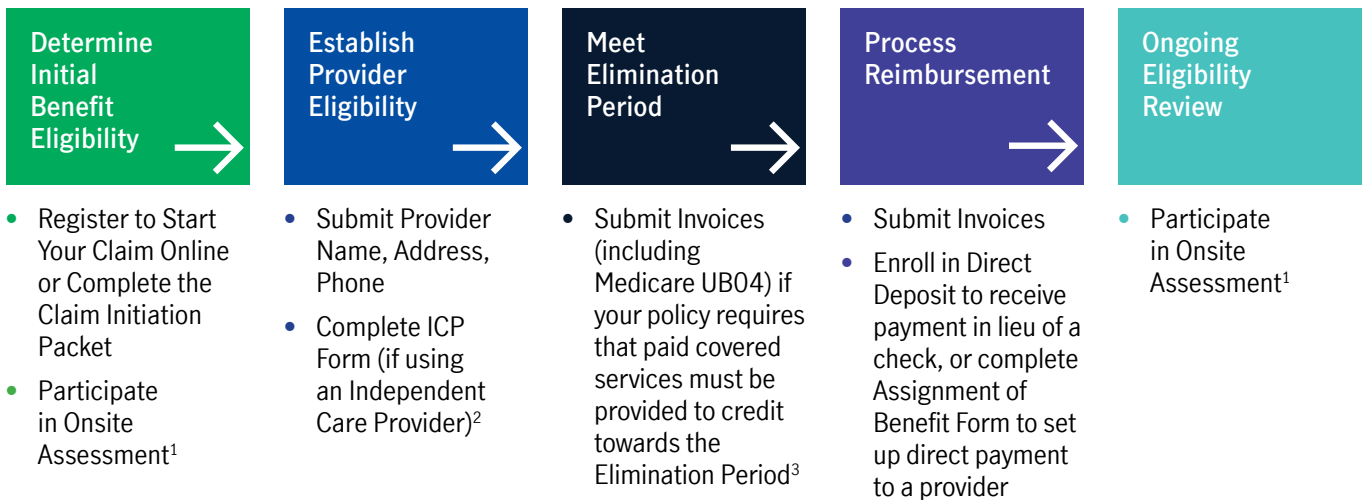




Long-Term Care Insurance Claims: Process at a glance

John Hancock recognizes that the long-term care insurance claims process may be different than the claims process for other coverages, like health insurance. For that reason, we have created a general overview of the claims process and the steps you must take before your covered long-term care expenses can be reimbursed, as well as average claims processing time.

Process Overview



Notify John Hancock immediately regarding any change in address, legal representative or care provider while you are on claim.

Average Processing Time⁴

- ✓ From receipt of a complete Intake Kit to a Benefit Eligibility Decision: **40 business days**
- ✓ From receipt of a complete invoice to issue Explanation of Benefits (EOB) (on an approved claim): **10 business days or less**

Note: During the Elimination Period, if applicable, covered services will result in a credit toward meeting the Elimination Period, not a direct reimbursement. The length of your Elimination Period and the frequency with which you receive covered services may have a direct impact on the length of time before you receive your first reimbursement. For policies with a Service Day Elimination Period, to ensure faster processing of your invoices, please make sure that invoices list the level of care and service charges. Please submit all invoices you have on hand, back to the approved effective date of your claim.⁵



Now Online!

Review your benefit details, manage your claims and submit your invoices quickly, easily and securely.

Visit JohnHancockInsurance.com/LTOnline and click **Register now** to get started.

1. Medical records from your provider/physician may be requested in addition to, or instead of, an onsite assessment.
2. You will only need to submit an Independent Care Provider (ICP) Form if you are engaging an informal care provider who is not employed by a covered home health agency.
3. You will only need to submit invoices if your policy requires that paid covered services are provided in order to credit the Elimination Period. If you have a calendar-day Elimination Period with no expense requirement, it is not necessary to submit invoices to satisfy the Elimination Period.
4. Estimated times represent the recent average processing time frame. Individual experience may vary.
5. To help us expedite processing, make sure all invoices include: insured name, claim number/policy number, care provider name, itemized dates of service, itemized descriptions of services provided, and itemized dollar amount of the service charges.

Long-term care insurance policies and riders are underwritten and administered by John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"), Boston, MA 02117 (licensed in all states except New York; permitted in New York to service certain existing policyholders). In New York, long-term care insurance policies are underwritten and administered by John Hancock Life and Health Insurance Company, Boston, MA 02117 and long-term care riders are underwritten and administered by John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Long-term care insurance policies underwritten by Time Insurance Company, Union Security Insurance Company, Union Security Life Insurance Company of New York, American Republic Insurance Company, and Blue Cross/Blue Shield of South Carolina are administered by John Hancock USA.