

SERFF Tracking Number: MNLE-126058311 State: Arkansas  
Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 41705  
Company Tracking Number: MLINY02110910632  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Qualified Rider  
Project Name/Number: Long Term Care Qualified Rider/MLINY02110910632

## Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: Long Term Care Qualified Rider SERFF Tr Num: MNLE-126058311 State: ArkansasLH

TOI: LTC06 Long Term Care - Other SERFF Status: Closed State Tr Num: 41705

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY02110910632 State Status: Filed-Closed

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett

Authors: Giselle Gaspar, Mary Beth Disposition Date: 03/12/2009  
Massillon

Date Submitted: 03/03/2009 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Qualified Rider

Project Number: MLINY02110910632

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/12/2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/12/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

The LCB Rider advertisement "Helping You Protect Your Future" is identified by MLINY02110910632 and is to be used with Rider forms 05LTQR, approved on June 22, 2005 and 08WLLTQR, approved on July 30, 2008.

The LCB Rider advertisement will be handed to prospective clients by insurance producers and will be posted on our website.

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## Company and Contact

### Filing Contact Information

Mary Beth Massillon, Compliance Consultant mmassillon@jhancock.com  
 197 Clarendon St. (617) 572-0403 [Phone]  
 Boston, MA 02116 (617) 421-4162[FAX]

### Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan  
 (U.S.A.)  
 200 Bloor Street East Group Code: -99 Company Type: Life  
 Toronto, ON M4W 1E5 Group Name: State ID Number:  
 (800) 333-0963 ext. [Phone] FEIN Number: 01-0233346  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: 1 x submission  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$25.00	03/03/2009	26082008

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/12/2009	03/12/2009

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	03/05/2009	03/05/2009			
Industry Response						

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Removed	Form	Giselle Gaspar	03/06/2009	03/06/2009
Removed	Form	Giselle Gaspar	03/06/2009	03/06/2009
Long Term Care Qualified Rider	Form	Giselle Gaspar	03/06/2009	03/06/2009
REMOVED - Long Term Care Qualified Rider	Supporting Document	Giselle Gaspar	03/06/2009	03/06/2009

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## **Disposition**

Disposition Date: 03/12/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document (revised)	REMOVED - Long Term Care Qualified Rider		Yes
Supporting Document	Long Term Care Qualified Rider		Yes
Form (revised)	Removed		Yes
Form (revised)	Removed		Yes
Form	Long Term Care Qualified Rider		Yes
Form	Rider		Yes
Form	Rider		Yes

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/05/2009
Submitted Date	03/05/2009
Respond By Date	04/07/2009

Dear Mary Beth Massillon,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: PLEASE ATTACH FORM MLINY02110910632 TO FORMS SCHEDULE. THE RIDER FORM NUMBERS NEED TO BE REMOVED FROM THIS SCHEDULE.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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**Amendment Letter**

Amendment Date:  
 Submitted Date: 03/06/2009

**Comments:**

Have now been advised on process of moving documents from Supporting Documents tab to Form Schedule tab and have completed same.

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
	Advertising	Removed	Other	Removed				

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
	Advertising	Removed	Other	Removed				

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
MLINY02110910632	Advertising	Long Term Care Qualified Rider	Initial					

**Supporting Document Schedule Item Changes:**

**User Added -Name: REMOVED - Long Term Care Qualified Rider**

Comment: Moved to Form Schedule tab.

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## Form Schedule

### Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
		Advertising	Removed	Other	Other Explanation: Removed		
		Advertising	Removed	Other	Other Explanation: Removed		
	MLINY02110910632	Advertising	Long Term Care Qualified Rider	Initial			

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Cover Letter 03/03/2009

**Comments:**

**Attachment:**

State Cover Letter - 03.03.09 - MBM.pdf

### Review Status:

**Satisfied -Name:** REMOVED - Long Term Care Qualified Rider 03/06/2009

**Comments:**

Moved to Form Schedule tab.

Mary Beth Massillon  
Compliance Consultant  
U.S. Life Insurance Compliance

197 Clarendon Street  
C-4-13  
Boston, MA 02116  
U.S.A.

[mmassillon@jhancock.com](mailto:mmassillon@jhancock.com)

617-572-0403 ph  
617-421-4162 fax

March 3, 2009

Arkansas Insurance Department  
1200 W. Third Street  
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)  
NAIC #65838  
FEIN #01-0233346

Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department.

The LCB Rider advertisement "Helping You Protect Your Future" is identified by MLINY02110910632 and is to be used with Rider forms 05LTCR, approved on June 22, 2005 and 08WLLTCR, approved on July 30, 2008.

The LCB Rider advertisement will be handed to prospective clients by insurance producers and will be posted on our website.

If you have any questions, please do not hesitate to contact me at (617) 572-0403 or by e-mail at [mmassillon@jhancock.com](mailto:mmassillon@jhancock.com).

Yours truly,

*G. Gasper*

*for* Mary Beth Massillon  
Compliance Consultant

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## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Rider	03/03/2009	
No original date	Form	Rider	03/03/2009	
No original date	Supporting Document	Long Term Care Qualified Rider	03/03/2009	Final for State Filing - LCB Consumer Flyer.pdf



## Helping You Protect Your Future

There may come a time when you may need help in doing the things you've always done on your own. Or perhaps you have a parent in potential need of assistance with daily activities, and you no longer live close to them?

A John Hancock life insurance policy with the LifeCare Benefit rider<sup>1</sup> may be able to help. The LifeCare Benefit rider allows for the policy's death benefit to be accelerated over time to help pay for long term care needs. This benefit also provides you and your family access to vendors offering referral service and eldercare programs — enabling you to better manage challenging care situations.

### Benefits Can Be Customized To Suit Your Needs

#### 1. Seniorlink

##### Resource, Referral and Consultation Services for Seniors and their Families:

*Seniorlink*<sup>2</sup> is a national eldercare program providing a telephone-based resource, referral and consultation services to seniors and their families. Seniorlink's goal is to promote optimal health and independent living by bridging the gap between seniors and the array of services available to them. The areas Seniorlink addresses include:

- Home Health Care and Community Services
- Long Term Care and Assisted Living Options
- Adult Day Care Services
- Alzheimer's Care
- Medical and Mental Health Services
- Nutrition
- Household Maintenance
- Transportation Needs
- Information on Medicare and Medicaid
- Caregiver Support
- Risk Screening and Implementation of an Action Plan

Simply call 1-800-430-7364 when you or a member of your immediate family needs skilled support. You can also send an e-mail to [jhcares@seniorlink.com](mailto:jhcares@seniorlink.com) or visit [www.seniorlinkonline.com/jhcares](http://www.seniorlinkonline.com/jhcares).

Once the LifeCare Benefit rider is selected, it provides a wealth of benefits at no additional charge:

- *Seniorlink* is a resource, referral and consultation service for seniors and their families. Visit [www.seniorlinkonline.com/jhcares](http://www.seniorlinkonline.com/jhcares) or call **1-800-430-7364** and learn how to immediately connect to local resources and expert support.
- *Advantage List* is a proven source to save money. Visit [www.lifeplansproviderpathway.com](http://www.lifeplansproviderpathway.com) or call **1-800-886-7269** and see how you can save money at more than 10,000 care providers nationwide.

## 2. Advantage List

**Competitive Care Provider Rates:**<sup>3</sup> John Hancock's Advantage List<sup>4</sup> enables you to receive competitive rates, negotiated at more than 10,000 participating care providers throughout the country, from certain nursing homes and health care agencies — to help you get more value for your dollar. The cost savings will help extend the potential benefits provided by the LifeCare Benefit rider. LifePlans, the administrator of Advantage List, is an independent long-term care service company that ensures all participants in the program meet established state and federal licensures or certification requirements.

Call 1-800-886-7269 or visit [www.lifeplansproviderpathway.com](http://www.lifeplansproviderpathway.com) when you or an immediate family needs assistance.

### It's easy to be better prepared with John Hancock's LifeCare Benefit rider referral service and eldercare programs:

- You gain the foundation to help build and preserve your assets.
- With John Hancock, you share in our tradition, heritage and financial strength.
- Plus you get something extra — the protection that you and your family deserve.

1. LifeCare Benefit is an accelerated death benefit rider and may not be available in all states. Maximum face amount \$5 million with LifeCare Benefit. The LifeCare Benefit is not considered long term care insurance in all states. When the death benefit is accelerated for long term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. There may be additional costs associated with this rider. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York law; it does not qualify for the New York State Partnership Long-Term Care program and is not a Medicare supplement policy.**
2. Seniorlink is not associated with John Hancock. Seniorlink is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.
3. Actual costs of care vary greatly depending on the care provider and geographic location. Savings are not guaranteed and may be discontinued by the provider at any time.
4. LifePlans is the current referral-service provider for John Hancock. LifePlans is not associated with John Hancock or our affiliates. This program may be changed or discontinued at any time. Advantage List is not available in Puerto Rico. Competitive rates vary by provider and location. Some restrictions may apply as the rates may relate only to certain services. LifePlans retains a portion of the negotiated savings as a fee and passes the remaining savings onto the client. Inclusion on the Advantage List does not imply any endorsement of quality or guarantee of coverage by John Hancock. Consumers are still responsible for their own review of the quality and suitability of the provider's services. We recommend that a patient or patient's family spend time visiting and assessing providers to make the best choice for you. John Hancock does not receive financial reimbursement if you choose one of the providers from the Advantage List. Advantage List rates apply only if the insured registers for the program by calling the Advantage List Consumer Hotline before receiving care services. Use of the Advantage List does not imply provider qualification or benefit eligibility with regard to any claims made by the contract holder.

This rider has exclusions and limitations, reductions of benefits, and terms under which the rider may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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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Rider Form Series: 05LTCCR, 08WLLTCR

IM4122 02/09 MLINY02110910632

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	

