



Home



Eligibility



Risk class
criteria



Prescription
drug exclusions



Build charts &
Database checks



FAQs



Contact us



Simple Term with Vitality

Underwriting Guide





Home



Eligibility



Risk class criteria



Prescription drug exclusions



Build charts & Database checks



FAQs



Contact us

Eligibility

Proposed insureds must be:

- Ages 20 to 60
- A permanent resident of the US
- Applying for no more than \$500,000 in coverage and not replacing any inforce coverage

The following medical conditions are NOT eligible for Simple Term with Vitality:

- AIDS or HIV
- Alzheimer’s disease, dementia, cognitive impairment or memory loss
- Coronary disorder or vascular disease including a history of stroke, heart attack, stent placement, cardiomyopathy
- Peripheral vascular disease
- Cancer, including, but not limited to malignant melanoma, lymphoma, brain tumor or leukemia — and excluding basal cell/squamous cell skin cancer and Stage 0 melanoma *in-situ*.
- A history of treatment for alcohol or substance abuse or advised to discontinue/limit use by a medical professional
- Cirrhosis of the liver
- Kidney disease or failure
- Chronic obstructive pulmonary disease (including emphysema)
- Degenerative neurological disease (e.g., Parkinson’s disease, multiple sclerosis, muscular dystrophy)
- Psychosis, schizophrenia, attempted suicide
- Organ transplant recipient
- Family history of Huntington’s disease or polycystic kidney disease
- Diagnostic testing that has been recommended but not completed
- Diagnostic testing completed or recommended in the past three months
- Diabetes with complications, including but not limited to nerve pain, skin ulcers, vision problems, or kidney problems, all ages; see page 5 for additional details

The following will disqualify clients from Simple Term:¹

- DUI conviction within five years
- Currently suspended/revoked license within the past 12 months
- Permanently disabled (receiving benefits)
- History of criminal record

Disqualifying occupations:¹

- Astronaut
- Bridge worker
- Celebrity
- Diplomat
- Embassy personnel
- Explosive handler
- Fishing
- Foreign aid worker
- Foreign journalist
- Government officials
- Oil worker
- Mining
- Professional car racing
- Professional diver
- Professional athlete
- Steeplejack
- Structural steel or iron worker

1. Please note this is not a comprehensive list, but is intended to give you guidance regarding what will not be eligible for this product.



Home



Eligibility



Risk class criteria



Prescription drug exclusions



Build charts & Database checks



FAQs



Contact us

Risk class criteria

Preferred	Current acceptance	Current decline
Build	<ul style="list-style-type: none"> Includes healthier BMIs 	
Rx	<ul style="list-style-type: none"> Prescriptions: Includes medical histories that do not have a significant impact on mortality (i.e. Asthma treated with one medication excluding oral steroids, Hypertension on one medication over age 35 etc.) 	
MVR	<ul style="list-style-type: none"> Maximum of 2 moving violations in the past 2 years 	
Standard	Current acceptance	Current decline
Disability	<ul style="list-style-type: none"> Accept applicants working full time but receiving military or own-occupation disability 	<ul style="list-style-type: none"> Anyone receiving disability benefits that is not working full time
Cancer	<ul style="list-style-type: none"> Accept Stage 0 Melanoma/Melanoma in situ 	<ul style="list-style-type: none"> Any other stages of melanoma
Medication	<ul style="list-style-type: none"> Accept single fill medication without any other indication of chronic disease (e.g. one time use of Lasix) 	<ul style="list-style-type: none"> Any ongoing prescription for treatment of significant chronic condition (e.g. Lasix for congestive heart failure)
Select	Current acceptance	Current decline
Diabetes	<ul style="list-style-type: none"> Type I diabetics over age 40 without serious risk factors Type II diabetics diagnosed after age 30 without serious risk factors 	<ul style="list-style-type: none"> Applicants with comorbidities or complications like kidney disease or vision problems Type 1 diabetics under age 40 Diabetics who smoke
MVR	<ul style="list-style-type: none"> Increasing the number of acceptable moving violations 	<ul style="list-style-type: none"> Applicants with suspended/revoked license DUI/DWI or other reckless driving Excessive moving violations



Home



Eligibility



Risk class criteria



Prescription drug exclusions



Build charts & Database checks



FAQs



Contact us

Prescription drug exclusions

There is a likelihood that proposed insureds will be declined if they are currently taking or have taken any of the following medications. This is not an all-inclusive drug list. Additional medications or combinations of medications may be added to this list at John Hancock's discretion.

Medication (Generic name)	Medication (Generic name)	Medication (Generic name)	Medication (Generic name)
Abacavir	Coumadin (Warfarin)	Invirase (Saquinavir)	Ranexa (Ranolazine)
Abilify (Aripiprazole)	Crixivan (Indinavir)	Lanoxin (Digoxin)	Razadyne (Galantamine)
Aggrenox	Cyloserine (Seromycin)	Latuda (Lurasidone)	Rebif (Interferon beta - 1a)
Alkeran (Melphalan)	Cytosan (Cyclophosphamide)	Lexiva (Fosamprenavir)	Reminyl (Galantamine)
Ampyra (Dalfampridine)	Digoxin (Lanoxin)	L-Dopa/Levodopa	Ridura (Auranofin)
Anoro Ellipta	Duragesic Patch (Fentanyl transdermal system)	Lithium (Eskalith, Lithobid, Carbolith, Lithane, Lithmax)	Retrovir (Zidovudine)
Antabuse (Disulfiram)	Eliquis (Apixaban)	Lovenox (Enoxaparin)	Revia (Naltrexone)
Aranesp (Darbepoetin alfa)	Epivir Hbv (Lamivudine)	Leukeran (Chlorambucil)	Ribavirin (Tribavirin)
Aricept (Donepezil)	Epogen (Epoetin alfa)	Meallaryl (Thioridazine)	Risperdal (Risperidone)
Arimidex (Anastrozole)	Ergoloid (Hydergine)	Mestinon (Pyridostigmine)	Saphris (Asenapine)
Artane (Trihexyphenidyl)	Exelon (Rivastigmine)	Methadone (Dolophine)	Seroquel (Quetiapine)
Atripla	Femara (Letrozole)	Methotrexate (Amethopterin)	Sinemet (Carbidopa-Levodopa)
Avinza (Morphine sulfate)	Fentanyl Patch	Mirapex (Pramipexole)	Stalevo (Carbidopa, Levodopa & Entacapone)
Avonex (Interferon Beta - 1a)	Galantamine (Razadyne)	Mitomycin	Stribild (Elvitegravir, Cobicistat, Emtricitabine, Tenofovir)
Azilect (Rasagiline)	Geodon (Ziprasidone)	Morphine Sulfate (MS Contin)	Suboxone (Buprenorphine/Naloxone, Subutex)
Betaseron (Interferon beta - 1b)	Gleevec (Imatinib)	MS Contin (Morphine Sulfate)	Sustiva (Efavirenz)
Campath (Alemtuzumab)	Gengraf (Cyclosporine)	Namenda (Memantine)	Symbyax (Olanzapine/Fluoxetine)
Campral (Acamprosate)	Haldol (Haloperidol)	Navane (Thiothixene)	Tamoxifen (Nolvadex, Soltamox)
Carbidopa/Levodopa	Haloperidol (Haldol)	Neulasta (Pegfilgrastim)	Tysabri (Natalizumab)
Carvedilol (Coreg)	Hepsera (Adefovir dipivoxil)	Pegasys (Peginterferon alfa - 2a)	Viracept (Nelfinavir)
Clopidogrel (Plavix)	Humira (Adalimumab)	Peg-Intron (Peginterferon alfa - 2b)	Warfarin (Coumadin, Jantovin)
Clozapine (Clozaril)	Hydrea (Hydroxycarbamide, Hydroxyurea)	Perphenazine (Trilafon)	Xarelto (Rivaroxaban)
Cogentin (Benztropine mesylate)	Imuran (Azathioprine)	Pradaxa (Dabigatran)	Xeljanz (Tofacitinib)
Cognex (Tacrine)	Infergen (Interferon alfacon - 1)	Procrit (Epoetin alfa)	Xyrem (Sodium oxybate)
Combivir (Lamivudine/Zidovudine)	Interferon	Prograf (Tacrolimus)	Zenapax (Daclizumab)
Coreg (Carvedilol)	Invega (Paliperidone)	Purinethol (Mercaptopurine)	Zyprexa (Olanzapine)



Home



Eligibility



Risk class criteria



Prescription drug exclusions



Build charts & Database checks



FAQs



Contact us

Build charts

Applicants who exceed the parameters of the following build charts are not eligible for Simple Term with Vitality.

Body Mass Index (BMI) 43: For most applicants

Height	Weight
4' 8"	192 lbs
4' 9"	199 lbs
4' 10"	206 lbs
4' 11"	213 lbs
5' 0"	220 lbs
5' 1"	228 lbs
5' 2"	235 lbs
5' 3"	243 lbs
5' 4"	251 lbs
5' 5"	258 lbs
5' 6"	266 lbs
5' 7"	275 lbs
5' 8"	283 lbs
5' 9"	291 lbs

Height	Weight
5' 10"	300 lbs
5' 11"	308 lbs
6' 0"	317 lbs
6' 1"	326 lbs
6' 2"	335 lbs
6' 3"	344 lbs
6' 4"	353 lbs
6' 5"	363 lbs
6' 6"	372 lbs
6' 7"	382 lbs
6' 8"	391 lbs
6' 9"	401 lbs
6' 10"	411 lbs

Body Mass Index (BMI) 39: For people living with diabetes

Height	Weight
4' 8"	174 lbs
4' 9"	180 lbs
4' 10"	187 lbs
4' 11"	193 lbs
5' 0"	200 lbs
5' 1"	206 lbs
5' 2"	213 lbs
5' 3"	220 lbs
5' 4"	227 lbs
5' 5"	234 lbs
5' 6"	242 lbs
5' 7"	249 lbs
5' 8"	256 lbs
5' 9"	264 lbs

Height	Weight
5' 10"	272 lbs
5' 11"	280 lbs
6' 0"	288 lbs
6' 1"	296 lbs
6' 2"	304 lbs
6' 3"	312 lbs
6' 4"	320 lbs
6' 5"	329 lbs
6' 6"	337 lbs
6' 7"	346 lbs
6' 8"	355 lbs
6' 9"	364 lbs
6' 10"	391 lbs

Eligible for individuals with well-controlled Type II diabetes diagnosed after age 30 and without serious risk factors



Database checks

An underwriting decision will be determined after the completion of the following database checks:

- Medical Information Bureau (MIB)
- Motor Vehicle Registration (MVR)
- Prescription history check
- Identification

Please note: John Hancock may conduct a post-issue quality review to verify the accuracy of the information in the application received. This may include, but is not limited to, request for medical records. A policy may be rescinded if the review of post-issue information reveals a material misrepresentation.



Home



Eligibility



Risk class
criteria



Prescription
drug exclusions



Build charts &
Database checks



FAQs



Contact us

Frequently Asked Questions

Is vaping (E-cigs) or taking Chantix considered tobacco use?

Yes.

What if a client uses 0 mg nicotine e-cigs?

The Simple Term with Vitality application asks for nicotine, tobacco and smoking-cessation products. Using any of these three products within the past 12 months renders the tobacco risk class.

Are people who are in the military and on disability eligible for Simple Term with Vitality?

If the applicant is working full-time but receiving military or own-occupation disability, they are eligible.

What type of information do you collect regarding a client's mental health?

Please refer to the disqualifying medical conditions section on page 2 for details.

Does John Hancock accept Individual Taxpayer Identification Number (ITIN) holders or only US citizens?

Only US citizens and permanent residence/green card holders are eligible to apply for Simple Term with Vitality.

Am I able to sell other John Hancock products?

No, Simple Term with Vitality is currently the only product available at this time.





Home



Eligibility



Risk class criteria



Prescription drug exclusions



Build charts & Database checks



FAQs



Contact us

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John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.* Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future.

With over 160 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

For more information about Simple Term with Vitality:



Contact your **financial representative**



Call us at **888-333-2659**



Visit **JHSimpleTerm.com**

*Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of December 31, 2022, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company and do not apply to the safety and performance of separate accounts.

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