



Spotlight on current events

COVID-19 and doing business with John Hancock

April 1st, 2020

At John Hancock Insurance we have taken the time to carefully review our underwriting practices to determine how we can evolve them in the current circumstances. While our normal underwriting practices continue, we are pleased to share **three important ways we're making it easier for you and your clients to secure coverage** during these challenging times:

1. Establishing an alternative to paramed and/or exam when not obtainable

In cases where exams and labs are not possible, we may consider medical records as a substitute.¹

a. For the following ages and amounts we will *routinely* consider recent medical records as an alternative to a current paramed or exam:

- i. Face amounts up to \$5 million for ages 18-65
- ii. Face amounts up to \$3 million for ages 66-70

b. We may be able to apply this practice to face amounts up to \$10 million for ages 18-60 and up to \$5 million for ages 61-70, subject to individual case consideration

For these cases, medical records should include a comprehensive visit with a physical and labs within the last 12 months, accompanied by a completed Part II medical supplement form. All other submissions will be subject to routine age and amount requirements. Please contact your John Hancock underwriter with any questions.

2. Expanding John Hancock ExpressTrack[®] streamlined underwriting process to include paper applications with no need for a telephone interview

- Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations
- All application elements must be submitted simultaneously
- The medical supplement ("Part II") is not automatically included in the application kit and it should be completed by the agent
- Please see below for ExpressTrack criteria and other submission methods

3. Providing our capabilities for EHR access when APS is not available

We recognize it is difficult to obtain attending physician statements (APS) at this time. John Hancock Insurance has electronic health record (EHR) access capabilities that can be utilized in some cases where an APS is not available. Please contact John Hancock Underwriting for details and availability.

In addition to these enhancements, below you will also find other administrative updates. We hope you find all this information useful as we navigate these unprecedented circumstances together.

Expansion of ExpressTrack

To help you continue to place cases as quickly as possible, we've expanded the ExpressTrack process.² Here's what you need to know:

- **NEW!** As we mentioned above, the traditional paper application has been added as an ExpressTrack submission option. Please remember, all submissions must include the application (“Part I”), the medical supplement (“Part II”) and any other applicable authorizations, and all elements must be **submitted simultaneously**. No telephone interview will be conducted. **Please note: the medical supplement (“Part II”) is not automatically included in the application kit and it should be completed by the agent.**
- **JH Life eTicket, iPipeLine’s Drop Ticket and ApplicInt Multi-Carrier Drop Ticket** for term will include a telephone interview with the client to complete medical questions
- **JH Paper Ticket** for all single-life products including LTC rider will include a telephone interview with the client to complete medical questions
- ExpressTrack is not available with iPipeline’s iGO eApp
- Here’s a list of [ExpressTrack-eligible submission methods \(/content/dam/JHINS/documents/unsecured-documents/hidden/life-7829C19_COVID_ways_to_submit.pdf\)](/content/dam/JHINS/documents/unsecured-documents/hidden/life-7829C19_COVID_ways_to_submit.pdf)

ExpressTrack eligibility criteria remain the same:

- Ages 18-60
- Face amounts up to and including \$3 million
- All term and permanent single-life products, including the Long-Term Care rider
- Standard or better risk class

All other submissions will be subject to routine age and amount requirements. Please contact your John Hancock underwriter with any questions.

Additional information

COVID-19 requirements

- A statement in the “Special Instructions” box in Part I, Section L of the application indicating whether or not each proposed insured or any household member has within the past 30 days traveled or resided outside of the US, has traveled by cruise ship, or has come into close contact with anyone known to the insured to have tested positive for COVID-19. If travel has occurred, the statement should indicate where they traveled and when they returned.³
- For individuals who have tested positive for COVID-19, underwriting will be postponed for a minimum of 30 days post-recovery until further evaluation can be completed.
- Any consultations with medical professionals, or completed or pending tests by a proposed insured, that are related to COVID-19 should be disclosed in response to the relevant questions on the application and/or supplemental application forms.
- An updated good health statement is required at delivery on all policies.

Underwriting reserves the right to request additional information and/or defer any decisions when there is not enough information to render an underwriting assessment.

Policy delivery enhancements

In addition to temporary changes to our underwriting process, we are also updating our policy delivery process to accommodate our many partners who are now working remotely. Details are available [here \(/content/dam/JHINS/documents/unsecured-documents/hidden/life-8756_Temporary_policy_delivery_process_during_COVID-19.pdf\)](/content/dam/JHINS/documents/unsecured-documents/hidden/life-8756_Temporary_policy_delivery_process_during_COVID-19.pdf).

1. Subject to underwriting discretion.
2. ExpressTrack is not available in the state of New York.
3. The travel question does not apply to cases in the state of New York.

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