



LTC Partner Live-Together Requirement Relaxed from 5 to 3 Years

The latest John Hancock news and ideas to grow your LTC business.

Great news! John Hancock Long Term Care has reduced the number of years in which partners must live together in order to be eligible for the Partner Discount on all John Hancock Custom Care and Essential Care products. Effectively immediately, the Partner Discount will be available to partners who have lived together for three or more years. Marketing materials and applications will be updated to reflect this change in the future, but it is effective immediately.

The Partner Discount is available as follows:

- includes married couples
- also includes family members of the same generation, or same-sex or different-sex partners who have lived together for three years or more.
- 15% discount granted if applicant is married or a member of a couple as defined above
- 30% discount is granted if both individuals apply and are eligible based upon their responses to Part 2 of the application
- The Partner Discount is not available in Louisiana and Maryland.
- In New York - partner discount is 10% if applicant has a partner; 20% if both apply and are approved.
- In Florida and California– partner discount is 10% if applicant has a partner and 20% if both apply in good faith
- In California – If applicant is registered as a domestic partner, the three year provision does not apply.

Definitions

Partners include policyholders who are married, have lived with a family member of the same generation (sibling or cousin) for at least three years, or have lived with a same-sex or different-sex partner for at least three years.

Long Term Care Insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

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Partner Discount is a premium discount in which the policy premium will be reduced by 15% if applicant has a partner and by 30% if both the applicant and their partner have applied and both of are approved for coverage.

Applications

If an applicant has been with their partner for three years or more, and is applying for the discount, please instruct them to check-off "**NO**" the box in the section: **Discounts, Family and Other Needed Information** and should indicate in the **Special Requests Section**, that s/he has been with living with their partners for three years or more.

Marketing Materials

We will notify you when marketing materials have been updated to reflect this change. In the meantime, you can advise your partner prospects that they need only live together now for 3 years or more to be eligible for the discount.

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