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We understand that a quick and easy application process is essential to the LifeCare sale. That's why eligible submissions for this product enjoy a streamlined underwriting process, with no traditional paramedical exam or labs and the **potential for an instant underwriting decision**.

Refer to the parameters on the following pages to see if your clients may qualify for a seamless experience. The criteria, conditions and other information included in this guide are not exhaustive and policy issuance is not guaranteed.¹

Eligibility criteria

- Ages 30 to 75
- Legal permanent resident of the US
- Death benefit of \$50,000-\$500,000
- Submitted via iPipeline iGO eApp

1. Any life insurance is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including medical records, to evaluate the application for insurance; and after the policy is issued, to conduct a post-issue quality review to identify any misrepresentation in the application. If a material misrepresentation is made in the application, any policy issued as a result of the application may be rescinded.

2. Cycle times may be longer on 1035 exchanges.

Underwriting paths

There are two possible underwriting paths for LifeCare submissions:

- **Instant underwriting decision** — in-good-order submissions receiving an instant decision are generally issued within 5-7 business days²
- **Referral to underwriter** — can occur in various scenarios where additional review is required (e.g., clarification of medical history, outstanding evidence check or medical records, etc.)

Important note:

A **cognitive screening** will be required in certain scenarios. Please [see page 11](#) for additional details.

Once the LifeCare application is signed and submitted to John Hancock, you will receive an email within minutes confirming the underwriting path of your submission.



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Approved cases will receive one of the following risk classes.

Risk class	Tobacco use	Personal history	MVR
Preferred Non-Smoker	Has not used any form of tobacco or nicotine products within the last 2 years	No history of significant morbidity risks or ratable conditions such as cancer, coronary artery disease, cerebrovascular disease or diabetes	Clean driving record (i.e., two or less moving violations within the past two years)
Standard Non-Smoker	No cigarette or e-cigarette/vaping use within the last 12 months, but uses other tobacco or nicotine products	No current ratable condition	No adverse driving record
Select Non-Smoker	No cigarette or e-cigarette/vaping use within the last 12 months	Mild to moderately ratable medical history	No adverse driving record
Standard Smoker	Has used cigarettes, including e-cigarettes/vaping, within the last 12 months	No current ratable condition	No adverse driving record



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Body Mass Index (BMI)

For additional information on BMI, including an easy-to-use calculator, [click here](#).

BMI	Eligible risk class
Greater than or equal to 20 and less than or equal to 30	Preferred
Greater than 18 and less than 20, or greater than 30 and less than or equal to 37	Standard
Greater than 37 and less than 40	Select
Less than or equal to 18 or greater than or equal to 40	Decline

Conditions that may be eligible for Preferred³

Condition	Top factors considered in the decision
Benign colon polyps	Stable, no pre-cancerous cells
Benign prostatic hypertrophy	Stable PSA
Degenerative arthritis/ degenerative joint disease	No limitation to daily activities, no recent oral steroids or injections
High blood pressure	Treated/untreated and no more than 2 medications
High cholesterol	Treated/untreated
Hyperthyroidism/ Hypothyroidism	Stable, no complications
Lumbar/disc disorder	No limitation to daily activities, no recent oral steroids or injections
Mild asthma	Minimal symptoms and no oral steroids treatment, non-smoker
Mild depression/anxiety	No limitation to daily activities and maximum 1-2 medications
Mild osteoarthritis	No limitation to daily activities, no recent oral steroids or injections
Migraines	No limitation to daily activities
Osteopenia	No history of fractures, smoking, or in combination with other bone/joint disorders

3. Please note that date of onset, type of treatment, minimum waiting period and/or combination of medical history could impact the outcome of the decision.



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Conditions that may be insurable for LifeCare

While the following list shows some conditions that may be insurable for LifeCare, please note that combinations of certain medical histories may not be insurable, e.g., diabetes and coronary artery disease, or smoking and asthma.

Condition	Top factors considered in the decision ⁴
Abdominal aneurysm	Stable
Alcoholism	Recovered (for at least 10 years) and abstinent from date of last treatment
Anemia	Iron-deficient or pernicious
Asthma	Mild or moderate, non-smoker
Atrial fibrillation/arrhythmia	Date of diagnosis, treatment, and any other medical conditions
Barrett's esophagus	Stable, no pre-cancerous cells
Bell's palsy	Recovered
Bicuspid aortic valve	Mild with regular follow up and no other valvular disease
COPD (chronic obstructive pulmonary disease)	Mild, non-smoker
Coronary artery disease (angina, myocardial infarction, bypass or angioplasty, heart attack)	Age 51 and up, asymptomatic, favorable risk factors, healthy lifestyle, non-smoker
Diabetes (type 2)	Well-controlled with diet and/or oral meds, favorable risk factors, insulin available for type 2, non-smoker
Deep vein thrombosis	Single episode, no residuals
Degenerative arthritis	No limitations to daily activities, no mobility aids or narcotic treatment
Fibromyalgia	Mild, no coexisting depression or chronic fatigue
Epilepsy	Good control with no recent seizures
Heart valve disease (aortic or mitral insufficiency)	Mild, asymptomatic, no treatment, no surgery and no other type of valvular disease

4. Minimum waiting period may impact underwriting decision.



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Conditions that may be insurable for LifeCare, *continued*

Condition	Top factors considered in the decision ⁴
Hepatitis	No complications, treatment completed
Hypertension	Controlled, treated or untreated
Incontinence	Urinary, self-managed, well-controlled
Inflammatory bowel disease (Crohn's disease, ulcerative colitis)	Mild, no limitations, normal weight, no complications, no history of anemia
Kidney disease	Stable, stage 1-2, no complications
Lumbar/disc disorder	No limitations to daily activities, no mobility aids or narcotic treatment
Lung nodule	Stable, non-smoker
Meningioma	Stable
Mitral valve prolapse	Asymptomatic, stable and no other type of valvular disease
Nervous disorders (anxiety, depression, bipolar disorder)	No complications and no limitation to daily activities
Neuropathy	No complications and no limitation to daily activities
Osteoporosis	Mild, treated, no more than 1 fracture, active lifestyle, non-smoker
Osteoarthritis	No limitations to daily activities, no mobility aids or narcotic treatment
Pacemaker	Inserted more than 12 months ago, stable, no coronary artery disease, or heart valve disease
Rheumatoid/psoriatic arthritis	No limitation to daily activities, no recent immunosuppressants or biologic agents
Schwannoma	Stable
Sleep apnea	Normal weight, compliant with prescribed treatment
Thyroid nodule	Stable
TIA	Single episode, no residuals, non-smoker

4. Minimum waiting period may impact underwriting decision.



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Important notes:

- For all submissions, please include date of onset, stage of cancer, treatment given and date of last treatment, where applicable
- Treatment, where applicable, must be completed (including surgery, radiation, chemotherapy)
- Regularly followed by a primary care physician or specialist
- Compliant with any applicable recommended testing

Cancers that may be insurable

Type of cancer	Minimum waiting period (from date of last treatment)	Uninsurable factors
Basal cell carcinoma		<ul style="list-style-type: none"> • Chemotherapy • Radiation • Not treated
Bladder	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Current smoker • Not treated
Breast	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Cervical	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Colon/rectal	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Endocrine	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Eye		<ul style="list-style-type: none"> • Intraocular melanoma • Not treated
Esophagus	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Current smoker • Not treated
Kidney	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Current smoker • Not treated



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Cancers that may be insurable, *continued*

Type of cancer	Minimum waiting period (from date of last treatment)	Uninsurable factors
Larynx	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Current smoker • Not treated
Malignant melanoma		<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Ovarian	6 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Current smoker • Not treated
Prostate (Gleason score will also be required)	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Stomach	5 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Squamous cell carcinoma		<ul style="list-style-type: none"> • Chemotherapy • Radiation • With lymph node or other organ involvement • Not treated
Testicular	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Thyroid	3 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated
Uterine	5 years	<ul style="list-style-type: none"> • With lymph node or other organ involvement • Not treated

Cancers that are uninsurable

- Bone sarcoma
- Brain cancer
- Lung cancer
- Liver cancer
- Metastatic or recurrent cancers
- Mucous membrane
- Myeloma (multiple myeloma)
- Oral cavity
- Pancreatic cancer
- Spinal cancer
- Sarcoma cancer
- Leukemia
- Lymphoma (Hodgkin's disease/
Non-Hodgkin's lymphoma)



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Additional medical conditions that are uninsurable

- ADL (activities of daily living) deficits
- Asthma (if smoker)
- AIDS (Acquired Immune Deficiency Syndrome)
- Amputation (limb)
- Alcoholism (current or treated in past 10 years)
- ALS, Lou Gehrig’s Disease (amyotrophic lateral sclerosis), Huntington’s disease
- Assistive devices (except for cane, walker, wheelchair — if other than temporary use)
- Alzheimer’s disease/dementia
- Balance disorders
- Bmi ≤ 18 or ≥ 40
- Brain tumor, benign or malignant
- Cardiomyopathy
- Chronic pancreatitis
- Chronic pain syndrome
- Cirrhosis
- CHF (congestive heart failure)
- COPD, emphysema (moderate, severe or smoker)
- Cystic fibrosis
- Depression (severe or hospitalized within the past 5 years)
- Diabetes (type 1 or type 2 with poor control, complications, or smoker)
- Drug abuse, illicit or prescription (current or treated within past 10 years from date of last treatment)
- Falls (more than two in past year — not sports-related or tripping over objects)
- Glomerulonephritis, nephritis, kidney failure
- Heart valve surgery
- Hemophilia
- Hydrocephalus
- Improper drug use
- Implantable defibrillator
- Intellectual disability
- Lupus, systemic
- MGUS (Monoclonal Gammopathy of Unknown Significance)
- Mania
- Memory loss/cognitive impairment
- Multiple sclerosis
- Myeloproliferative disorder
- Myasthenia gravis, generalized
- Neurogenic bladder
- Osteoporosis (more than one fracture or smoker)
- Paralysis
- Paraplegia
- Parkinson’s disease
- Peripheral vascular disease
- Polycystic kidney disease
- Polycythemia vera
- Primary sclerosing cholangitis
- Pulmonary fibrosis
- Quadriplegia
- Residence in assisted living facility
- Receiving disability benefits or eligible for medicaid
- Schizophrenia
- Scleroderma, systemic
- Stroke
- Transplant, internal organs



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Generic name	Brand name
Azathioprine	Imuran
Benzotropine	Cogentin
Bromocriptine	Parlodel
Chlorambucil	Leukeran
D-Cycloserine	N/A
Didanosine, (ddl)	Videx
Donepezil	Aricept
Doxorubicin	Adriamycin
Epoetin Alfa	Epogen, Procrit
Ergoloid	Hydergine
Ethopropazine	Parsidol
Galantamine	Razadyne, Reminyl
Haloperidol	Haldol
Imatinib Mesylate	Gleevec
Insulin (diabetes type 1)	N/A
Interferon	N/A

Generic name	Brand name
L-Methylfolate-Methylcobalamin	CerefolinNAC
Levodopa (L-DOPA)	Sinemet
Loxapine	Loxitane
Melphalan	Alkeran
Memantine	Ebixa, Namenda
Mercaptopurine	Purinethol
Methadone	Dolophine, Methadose
Morphine	Avinza, Kadian, MS-Contin, MSIR, Oramorph SR, Roxanol
Olanzapine	Zyprexa, Symbyax
Oxycodone	OxyContin
Oxymorphone	Opana
Penicillamine	Cuprimine
Pergolide mesylate	Permax
Perphenazine	Trilafon

Generic name	Brand name
Pramipexole	Mirapex
Pyridostigmine	Mestinon
Ribavirin	Rebetol
Risperidone	Risperdal
Rivastigmine	Exelon
Selegiline	Eldepryl
Symmetrel	Amantadine
Tacrine	Cognex
Trifluoperazine	Stelazine
Trihexyphenidyl	Artane
Zidovudine, A.Z.T.	Retrovir
Ziprasodone	Geodon



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Surgery, procedures, testing and treatments⁵

May be insurable	Uninsurable until completed with favorable result	Uninsurable
<ul style="list-style-type: none"> Benign surgeries with local anesthesia, such as minor dental surgeries Benign tests or evaluations such as vision or hearing tests 	<ul style="list-style-type: none"> Pending surgeries requiring general anesthesia Pending orthopedic surgeries Pending cardiac evaluation (heart-related conditions) Pending tumor evaluation (excluding basal cell or squamous cell carcinoma or benign skin conditions such as skin tags) 	<ul style="list-style-type: none"> Bone marrow transplant Dialysis Pulmonary rehabilitation Supplemental oxygen Organ transplant (excluding cornea transplant) Assistive devices and mobility aids excluding cane, wheelchair, or walker for temporary use during recovery period after surgery Chronic steroid treatment

Consumer reports/ evidence checks

- MIB report (previously known as Medical Information Bureau)
- Motor Vehicle Report (MVR)
- Pharmacy and medical data providers
- Identity verification

Cognitive screening

- Required for proposed insureds age 60 and older and may also be required for proposed insureds under 60 based on the medical history presented
- Conducted by Illumifin via a telephone interview
- Duration: approximately 15-20 minutes on average

Important note: any previously completed cognitive screenings or testing with abnormal results will be uninsurable.

5. Other pending tests and evaluations will be referred to an underwriter for review and consideration.



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Additional scenarios that are uninsurable

- DUI/DWI or reckless driving conviction within the past five years
- Currently suspended/revoked license within the past 12 months due to driving violations
 - Administrative suspensions will be referred to Underwriting for review
- Permanently disabled (receiving benefits)
- History of criminal record, including pending charges, for any felony
- Participation in certain higher-risk hobbies such as:
 - Certain aviation activities (e.g., student pilot)
 - Certain mountain climbing activities (e.g., a climb at a Yosemite Decimal System (YDS) class of 5.9 or greater)

Occupations that are uninsurable

- Astronaut
- Bridge worker
- Bomb disposal
- Cannabis industry
- Chemical and biological weaponry
- Diplomat
- Embassy personnel
- Explosive handler
- Foreign aid worker
- Foreign journalist
- Government officials
- Longshoreman
- Professional car racing
- Professional diver
- Professional athlete
- Steeplejack

Help set client expectations with a LifeCare quick quote

Email: lifecarequickquotes@jhancock.com

For those "I've got a client" scenarios, quick quotes are a fast and easy way to receive an initial underwriting assessment — and can help set expectations before the application is submitted.

When submitting a LifeCare quick quote, please note the following:

- Include a brief summary (maximum length of 10 lines) of pertinent medical information/history
- Provide sex, age and tobacco habits (if applicable)
- Do not include any attachments or confidential informational/PII (i.e., SSN, etc.)

You'll receive an emailed response within 48 business hours.

Important note: all Quick Quotes are non-binding. Any life insurance purchase requires completion of an application and evaluation of complete underwriting evidence.



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Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.⁶ 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 customers a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

For more information, contact your dedicated John Hancock LifeCare specialist at **844-544-5433** or visit **JHSalesHub.com**.

6. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of September 30, 2024, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) 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. The company has 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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Insurance policies and/or associated riders and features may not be available in all states.

Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock will obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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