Earn Vitality Points for healthy living

With John Hancock Vitality life insurance, there are two great ways you can save money and earn rewards for living healthy — Vitality GO and Vitality PLUS.[1] Start by earning Vitality Points through education, fitness, and prevention. The more points you earn, the higher your Vitality Status (Bronze, Silver, Gold, or Platinum) and the greater your potential savings and rewards.

Bronze 0 points → **Silver** 3,500 points → **Gold** 7,000 points → **Platinum** 10,000 points

Vitality Health Review	Points	Maximum
Annual Vitality Health Review (VHR) • BONUS complete VHR in first 90 days • BONUS first time VHR	500 250 500	Once per year Once per year Once per lifetime
Vitality Check (annual health screening)		
Body Mass Index (BMI) check • BMI of 18.5 – 24.9 • BMI of 25 – 28	125 1,000 500	Once per year Once per year If BMI improves (18.5 – 24.9) add 500 points
Glucose check Reading of < 100 mg/dL	125 1,000	Once per year
Cholesterol check Reading of < 200 mg/dL	125 1,000	Once per year
Blood pressure check Reading of ≤ 120/80	125 1,000	Once per year
Non-tobacco user	1,000	Once per year
Prevention		
Annual flu shot	400	Once per year
Pap smear screening (applicable for ages 70 and below)	200	Once per year
Mammogram screening	200	Once per year
Colonoscopy screening	200	Once per year
Dental screening	200	Once per year

Physical activities

Physical activity	Points	Maximum
Physical activity review	250	Once per year
Workouts		
Light Workout • Using your Amazon Halo or other wearable device for 5,000–9,999 steps per day • Using Apple Watch®, a Light Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. • Using your Amazon Halo or a heart rate monitor; exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for 15 – 29 minutes • Using the MapMyFitness app (or other calorie counting app), you burn between 100 and 199 calories during a workout	10	You can earn points for one **verified** workout per day (30 point maximum). When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points.
Standard Workout • Using your Amazon Halo or other wearable device for 10,000–14,999 steps per day • Using Apple Watch, a Standard Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. • Working out at a health club for ≥ 30 minutes • Using the MapMyFitness app (or other calorie counting app), you burn between 200 and 299 calories during a workout	20	
Advanced Workout • Using your Amazon Halo or other wearable device or ≥ 15,000 steps per day • Using Apple Watch, an Advanced Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds. • Using your Amazon Halo or a heart rate monitor; exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for ≥ 45 minutes • Using the MapMyFitness app (or other calorie counting app), you burn 300 or more calories during a workout	30	
Athletic events (walking, running, cycling, triathlon[2])		
Level 1 • Run or walk 1.9 miles < 5.6 miles • Cycle 6.2 miles < 24.9 miles • Triathlon Super Sprint	250	Subject to physical activity category maximum
Level 2 • Run or walk 5.6 miles < 12.4 miles • Cycle 24.9 miles < 62 miles • Triathlon Sprint	350	
Level 3 • Run or walk 12.4 miles or more • Cycle 62 miles or more • Triathlon Olympic, ITU, half or full	500	

Note: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.

*Workout levels are based on the Active Calories that you burn in a day. See the John Hancock Vitality app for more information.

Well-being and education

HealthyFood™ benefit	Points	Maximum
HealthyFood purchases[3] (fresh fruits and vegetables)	2	Per item (up to 50 points per month)
HealthyMind™ benefit		
Introductory video	10	Once per year
Meditation using an integrated app such as Headspace, Breathe, Buddhify or Calm	10	Per day for 10 minutes of meditation (maximum of 200 points per Program Year)
Amazon Halo Sleep	Get a Halo sleep score of 85 or higher to earn five points per night, up to 180 nights	900 points per year
Sleep Well Challenge	10	Per night for 20 nights in any 30-day period (maximum of 200 points per Program Year)
BONUS Completing the Sleep Challenge	100	Once per year upon completion of the Sleep Challenge (maximum of 100 points per Program Year)
Online education		
Health assessment calculators	25	Four per year
Mental well-being reviews	50	Four per year
Nutrition courses	75	Six per year
Goals and Halo Labs		
Goals	10 points per week	520 points per year. If it's a multi-week lab, points will be awarded at the end of the lab. (The 520 points max applies to both the Goals and Halo labs)
Halo labs	10 points per week	
Miscellaneous		
Carry over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A
Update email address	50	Once per year
Prenatal Care Program	1,000	Once per year

A customized program for all ages

We've expanded the John Hancock Vitality Program to include people **age 71 or older** taking into account their unique health and wellness considerations. That means, you'll get credit for the things you do to stay healthy, but at a pace that makes sense for you.

Activity	Points
Blood pressure range of ≤ 140/90	1,000 per year
Light Workout	
Using Apple Watch: A Light Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	10 per day
Using your Amazon Halo or other wearable device for: • 4,000–7,999 steps per day (ages 71–80) • 3,000–5,999 steps per day (ages 81+)	10 per day
Using your Amazon Halo or a heart rate monitor: Exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for 10-19 minutes	10 per day
Using the MapMyFitness app or other calorie counting app to burn between 50–99 calories	10 per day
Standard Workout	
Using Apple Watch: A Standard Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	20 per day
Using your Amazon Halo or other wearable device for: • 8,000–11,999 steps per day (ages 71–80) • 6,000–8,999 steps per day (ages 81+)	20 per day
Using your Amazon Halo or a heart rate monitor: Exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for 20 – 29 minutes	20 per day
Using the MapMyFitness app or other calorie counting app to burn between 100 – 149 calories	20 per day
Advanced Workout	
Using Apple Watch: An Advanced Workout is based on the Active Calories you burn in a day. See the John Hancock Vitality app for Active Calorie thresholds.	30 per day
Using your Amazon Halo or other wearable device for: • ≥12,000 steps per day (ages 71–80) • ≥ 9,000 steps per day (ages 81+)	30 per day
Using your Amazon Halo or a heart rate monitor: exercise within your target heart rate starting at an average of ≥ 60% of your maximum heart rate for ≥ 30 minutes	30 per day
Using the MapMyFitness app or other calorie counting app to burn ≥ 150 calories	30 per day

Note: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.

For more information on the **John Hancock Vitality Program,**
please visit **JohnHancockInsurance.com** or contact your **insurance agent.**

1. Subject to state approval. Vitality GO is not available with policies issued in New York & Puerto Rico.
2. Proof of event completion is required.
3. The HealthyFood program is currently not available in Guam.

Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo Labs. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued.

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Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancockInsurance.com or via telephone at 888-333-2659.

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