



Earn Vitality Points for Healthy Living

Living healthy is the key to greater savings and rewards. 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.



0 POINTS



3,500 POINTS



7,000 POINTS



10,000 POINTS

Vitality Health Review	Points	Maximum
Annual Vitality Health Review (VHR)	500	Once per year
Bonus – Complete VHR in first 90 days	250	Once per year
Bonus – First time VHR	500	Once per lifetime
Vitality Check (Annual Health Screening)	Points	Maximum
Body Mass Index (BMI)	125	Once per year
BMI of 18.5-24.9	1,000	Once per year
BMI of 25-28	500	If BMI improves (18.5-24.9) add 500 points
Glucose check	125	Once per year
Reading of <100 mg/dL	1,000	Once per year
Cholesterol check	125	Once per year
Reading of <200 mg/dL	1,000	Once per year
Blood pressure check	125	Once per year
Reading of \leq 120/80	1,000	Once per year
Non-tobacco user	1,000	Once per year
Prevention	Points	Maximum
Annual flu shot	400	Once per year
Pap smear screening	200	Once per year
Mammogram screening	200	Once per year
Colonoscopy screening	200	Once per year
Dental screening	200	Once per year
Online Education	Points	Maximum
Health assessment calculators	25 each	Four per year
Mental well-being reviews	50 each	Four per year
Nutrition courses	75 each	Six per year

Physical Activity	Points	Maximum
Physical activity review	250	Once per year
Workouts		
Light workout <ul style="list-style-type: none"> Using your Fitbit® device (or other wearable device), 5,000-9,999 steps a day Using a heart rate monitor,¹ 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 <ul style="list-style-type: none"> Using a Fitbit device (or other wearable device), 10,000-14,999 steps a day Using a heart rate monitor,¹ exercise within your target heart rate starting at an average of ≥60% of your maximum heart rate for 30-44 minutes 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 <ul style="list-style-type: none"> Using your Fitbit device (or other wearable device), ≥15,000 steps a day Using a heart rate monitor,¹ you 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Run or walk 5.6 miles < 12.4 miles Cycle 24.9 miles < 62 miles Triathlon Sprint 	350	Subject to physical activity category maximum
Level 3 <ul style="list-style-type: none"> Run or walk 12.4 miles or more Cycle 62 miles or more Triathlon Olympic, ITU, Half or Full 	500	Subject to physical activity category maximum

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

Additional Points	Points	Maximum
Carry over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A
Update email address	50	Once per year

- Heart rate wrist monitor devices are currently ineligible.
- Proof of event completion is required.

Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium savings will apply based on the Status attained by the life insured. 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), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued. For the purposes of this presentation it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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