



About Vitality

At John Hancock, we're taking a whole new approach to life insurance. Now, you can save money and earn great rewards by simply living a healthy life. In order to do this, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Together, we're helping transform the life insurance industry.

Leading the Way

The Vitality Group (TheVitalityGroup.com) is a member of South Africa-based Discovery Limited, a leading international financial services organization. The company has an established mission of building healthier societies throughout the world. With more than 17 years of experience and over 3 million members, Vitality offers a global perspective by partnering with companies in the United States, the United Kingdom, South Africa, China, Singapore, and Australia.

Vitality's innovative and evidence-based approach delivers high levels of engagement, sustained results, and top quality data. They offer an interactive online platform personalized for individual members. It encourages positive, sustained behavior change by offering a combination of knowledge, access to health and well-being partners, and incentives that increase with a participant's level of engagement.

How the Program Works

Members start with an online Vitality Health Review (VHR) that identifies their relative risk factors and provides them with a Vitality Age™, a scientifically calculated representation of their risk-adjusted age. The VHR and Vitality Age make it easy for members to understand the impact their current behaviors may have on their health. The program then rewards them for living well and making healthy improvements to their lifestyle.

Members receive Vitality Points for healthy behaviors ranging from gym visits to preventive screenings. The more points they earn, the higher their Vitality Status, which can then translate into premium savings along with other great rewards and discounts.

Vitality Institute

Founded in 2013, the Vitality Institute (TheVitalityInstitute.org) is an action-oriented research organization committed to advancing knowledge for disease prevention and health promotion. Vitality promotes wellness through science and behavioral economic theory, encouraging healthy changes in lifestyle that reduce healthcare costs, both in the short run and long term, by rewarding members for improving their condition. The Institute is uniting leaders in both the public and private sectors to transform evidence into action and create a healthier society.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Insurance policies and/or associated riders and features may not be available in all states. The John Hancock Vitality Program is available with select John Hancock policies. Please consult your financial representative as to product availability. 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. 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. LIFE-5981 4/15 MLINY040215008