

# Underwriting Applicants with Human Immunodeficiency Virus (HIV)

## OVERVIEW

John Hancock is pleased to offer term and permanent life insurance coverage to applicants living with human immunodeficiency virus (HIV) if they've had a favorable clinical course with a successful response and adherence to antiretroviral therapy (ART). This is in keeping with John Hancock's awareness of medical advancements, progressive approach, and continued commitment to its customers.

### This offering includes:

- Term and permanent life insurance coverage
- Minimum face amount of \$250,000
- Maximum face amount of \$2,000,000
- Products that offer the John Hancock Vitality Program (i.e., the Healthy Engagement Rider)
- Riders excluded: Long-Term Care rider, Waiver of Premium rider, Return of Premium rider, and the Accelerated Death Benefit rider

- **Informal inquiry submissions only — must be accompanied by completed *John Hancock Informal Inquiry form*** (see "Overview" page of Field Underwriting Guide at JH SalesNet.com)
- Quick Quote inquiries will not be considered

### Underwriting criteria for persons infected with HIV:

- Age at application 30 to 65, self-admitted diagnosis
- Followed and monitored by a qualified physician
- Minimum five years of compliance with ART, with no lapses or delays in treatment
- CD4 count of 350 cells/mm<sup>3</sup> or higher for at least two years, including a current CD4 count
- Current and prior two-year viral loads must be undetectable (<20 copies/ml or below current detectable laboratory limit)
- Current negative hepatitis B and hepatitis C testing

## **HIV-positive applicants with the following conditions will not be eligible for coverage:**

- Newly or recently diagnosed with HIV
- Any AIDS-defining illness
- Documented viral resistance to treatment
- History of intravenous drug abuse, polysubstance use, or alcohol concerns
- Coronary artery disease or diabetes
- Hepatitis B or hepatitis C history (including treated)
- Rateable psychiatric conditions
- Rateable low (or decreasing) build
- Hypoalbuminemia
- Proteinuria
- Malignancy

## **Potential underwriting outcome:**

### **Likely Underwriting Decision**

- Offers will be limited to applicants ages 30 to 65, applying for face amounts between \$250,000 to \$2,000,000
- If eligible for coverage, ratings range from 250% to 400% with a \$2 flat extra for younger ages

### **Factors Affecting the Decision**

- Current age
- Date of diagnosis
- Documented favorable and stable clinical course, strict adherence and response to ART (minimum of five years of favorable treatment)
- Absence of significant immunosuppression or co-morbid conditions (e.g. diabetes or coronary artery disease)
- Tobacco use

### **Joint Life Survivorship**

In Survivorship cases, the HIV-positive applicant will be rated as indicated above, however, there will be no HIV-related rating applied to the HIV-negative spouse.

#### **For Agent Use Only. This material may not be used with the public.**

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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