

# Completing and Submitting John Hancock Life Insurance Products via JH e-App: Frequently Asked Questions

JULY 2010

## 1. What is JH e-App?

John Hancock's online application tool – JH e-App – is an intelligent, online application wizard that allows you to quickly and easily complete an “in good order” Ticket or application, and offers the option to e-Sign and e-Submit.

## 2. How do I access JH e-App?

There are three convenient ways to access JH e-App:

- JH SalesNet ([www.jhsalesnet.com](http://www.jhsalesnet.com)) – click on the “JH e-App” button on the New Business forms welcome page
- JH Illustrator ([www.jhillustrator.com](http://www.jhillustrator.com)) – click on the “Create App Kit” button
- iPipeline customers – access via your firm's website (please refer to *Completing and Submitting John Hancock Life Insurance Products via iGO e-App: Frequently Asked Questions* for additional information)

## 3. Which John Hancock life insurance products can I submit via JH e-App?

Currently, you can complete and submit Term applications and LifeCare Tickets using JH e-App. Other John Hancock products will be added in the coming months.

## 4. What are the advantages of using JH e-App?

There are many advantages, including:

- Ease of Use – easy-to-understand and intelligent wizard screens walk you through the LifeCare Ticket or Term application
- Once and Done – fill in once and have the assurance of an “in good order” submission
- Flexibility – two submission options are available – e-Sign and e-Submit, or print, sign and submit via traditional methods. (Only John Hancock contracted firm representatives will have access to the e-Sign and e-Submit option. Producers who take advantage of JH e-App to complete an application or Ticket must print, sign and submit using traditional methods.)

## 5. What forms are included with JH e-App?

All forms needed by John Hancock to begin the application and underwriting process are included in JH e-App. This includes the New Business transmittal, the application or Ticket and any applicable additional forms (e.g., HIPAA Authorization, replacement forms, etc.). JH e-App will also give you all of the applicable disclosures and buyer's guides to provide to the proposed insured/owner.

**6. Is the illustration included with the JH e-App submission?**

If you access JH e-App via JH Illustrator, the illustration will be included as part of your application package or Ticket kit. If you access JH e-App via JH SalesNet or through your firm's website, you will need to submit the illustration to John Hancock separately using your usual methods. (Please note that John Hancock does not require a Term quote in most cases<sup>1</sup>)

**7. Can agents use the e-Signature/e-Submission option via JH e-App?**

Only John Hancock contracted firm representatives will have access to the e-Sign and e-Submit option. Agents who take advantage of JH e-App to complete an application or Ticket must print, sign and submit using traditional methods.

**8. What happens after I submit my Term application via JH e-App?**

Once John Hancock receives the submission, the usual application and underwriting process will begin. Firms should follow their normal process for ordering underwriting requirements. Notification will be sent to the firm contact (via usual methods) once the case has been set-up in the New Business status system.

**9. What happens after I submit my LifeCare Ticket package via JH e-App?**

LifeCare submissions follow a streamlined underwriting process, beginning with the scheduling and completing of a 45-minute interview with the client. As usual in the LifeCare application process, agents are encouraged to work with their clients to complete the *LifeCare Personal History Worksheet for Proposed Insured*. If completed in advance, the worksheet provides an invaluable reference tool for clients, helping to ensure they can provide accurate and detailed answers during the interview.

**10. Are additional John Hancock life insurance products scheduled to be available for submission via the JH e-App process?**

Yes, in the coming months you will see additional John Hancock products available for completion and submission through the JH e-App process.

**For more information, contact [feedback@jhancock.com](mailto:feedback@jhancock.com)**

1. A Term illustration is required in the following scenarios: when applying for Temporary Life Insurance; when your case is a replacement (for replacements in the state of New York, the quote must be run on or before the date of the application to comply with New York replacement regulations); when your case is solicited in Pennsylvania (signed quote on or before date of application); and when your case is solicited in Maine (quote run on or before date of application).

LifeCare, the Acceleration rider, and the Continuation rider may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting. Please go to [www.jhsalesnet.com](http://www.jhsalesnet.com) for the most current state approvals.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

**For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy.**

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

**For Agent Use Only. Do not use this material with the public.**

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) Boston, MA 02116 and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY07161013326

