



# Spotlight

The latest John Hancock Insurance news

## Making our LTC rider elimination period simpler — for easier planning

You asked and we listened! John Hancock has changed the way the elimination period is satisfied on the most recent version of our [Long-Term Care \(LTC\) rider](#). Now, instead of requiring 100 service days before LTC benefits are payable, clients can simply:

- Wait just **90 calendar days** from the day they are certified as chronically ill
- **Count every day**, whether or not they receive LTC services

**What's more, there's no impact to pricing due to this change** — our LTCR '18 rates will remain the same!

This enhancement is just one more way John Hancock is making our long-term care solution easier for your clients to plan — and for you to explain how it can help them protect their families and their finances.

### Transition details and state approvals

**Beginning on December 7, 2020**, all new and pending applications with LTCR '18 will be issued with an [endorsement](#) that revises the method for satisfying the elimination period. It has been approved in all states except CA, MT and NY, with approvals pending in DC, FL and NJ (our updated elimination-period definition is being added to existing state filings).

After launch, **inforce LTCR '18 customers will receive an endorsement in the mail**. Details to follow.

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### John Hancock Aspire

Firm resource kit for John Hancock Aspire now available