



Proud sponsor of the American Diabetes Association



## A powerful solution for people with diabetes

Type 2 diabetes accounts for over 90% of the more than 30 million Americans living with diabetes, and an additional 84 million have prediabetes, putting them at increased risk for developing this condition.<sup>1</sup> That means many of your clients are likely living with and trying to manage the impact of type 2 diabetes. Now the John Hancock Vitality Program provides these clients with valuable incentives to live healthy.

### Take a look at these key areas that challenge people with type 2 diabetes:



#### Getting regular exercise

With the John Hancock Vitality Program, your clients will be rewarded for physical activity with lower life insurance premiums. They can also receive discounts on healthy gear. We'll even give them a complimentary Fitbit® device to help track their progress along the way.

#### **REGULAR EXERCISE MAY IMPROVE BLOOD SUGAR CONTROL**

and help maintain  
a healthy weight<sup>2</sup>



#### Maintaining a healthy weight

After your clients complete a Vitality Health Review, they can set personal goals that reflect their unique needs, such as specific weight loss or body mass index targets. Establishing measurable goals and being rewarded as milestones are reached helps clients maintain a healthier weight.

**LOSING AS  
LITTLE AS 5%**  
of total body weight,  
can lower risk of type 2  
diabetes in patients who  
are overweight<sup>3</sup>



#### Eating well

John Hancock Vitality's HealthyFood™ benefit empowers people with diabetes to make nutritious choices every day by rewarding them with savings of up to \$600 annually on their healthy food purchases — at over 16,000 grocery stores throughout the country.<sup>4</sup>

It's important  
for people living  
with type 2 diabetes  
to follow a  
**HEALTHY DIET**

## GIFT CARD

## Staying on track

Earning lower premiums as well as the other rewards and discounts offered by the John Hancock Vitality Program can help your clients with diabetes stay motivated to live healthy. Clients can also access online tools and a mobile app to help mark their progress toward a healthier lifestyle. They can even earn points for getting an annual check-up.

The use of  
**SHORT-TERM  
INCENTIVES**  
MAY help people make  
**BETTER HEALTH  
DECISIONS**<sup>5</sup>



## Managing extra costs

People with diabetes may pay more for life insurance because of their condition. However, a policy with the John Hancock Vitality Program can help them lower premiums by as much as 15% by simply living a healthy lifestyle.<sup>7</sup>

**MEDICAL  
EXPENDITURES**  
for people with diabetes can be  
**2 TO 3 TIMES HIGHER**  
than for those without diabetes<sup>6</sup>



## Keeping informed

**Learning about diabetes helps clients make informed decisions about managing their condition.**<sup>8</sup> Clients can receive a free subscription to *LiveMore* magazine and monthly online newsletters, with content from experts at the Friedman School of Nutrition Science and Policy at Tufts University.

**Questions? Please contact your John Hancock salesperson or  
National Sales Support 1-888-266-7498, option 2**

1. National Diabetes Statistics Report 2017, [cdc.gov/diabetes/statistics](http://cdc.gov/diabetes/statistics).
2. McCulloch, D., *Effects of exercise in adults with diabetes mellitus*. UptoDate®, 2016. Accessed from: <http://www.uptodate.com/contents/effects-of-exercise-in-adults-with-diabetes-mellitus>.
3. Office of the Surgeon General – U.S. Department of Health and Human Services, *Overweight and obesity: health consequences*. March, 2012.
4. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program.
5. John Hancock & Vitality, *CREATING SHARED VALUE FROM BETTER HEALTH: A Whole New Approach to Life Insurance*. April 2015. Accessed from: <http://www.jhredefininglife.com>.
6. American Diabetes Association, *Economic Cost of Diabetes in the U.S. in 2012*. Accessed from: <http://www.diabetes.org/newsroom/press-releases/2013/annual-costs-of-diabetes-2013.html>.
7. Premium savings are in comparison to the same John Hancock policy without the Vitality Program. Annual premium savings will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality Program.
8. Brown SA, *Interventions to promote diabetes self-management: state of the science*. Diabetes Educ 1999; 25 (Suppl.): 52–61.

### For agent use only. Not for use with the public.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), and the state where the insurance policy was issued.

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.

MLINY110216020

**The American Diabetes Association® does not endorse any product or service.**

Page 2 of 2. Not valid without both pages.