



To our valued distribution partners,

I hope this note finds you, your families and colleagues well. Much has changed in recent weeks and you are likely receiving a constant stream of information and updates from all different sources. To that end, I wanted to check back in to ensure you are aware of all the underwriting enhancements John Hancock has made to make it easier for you to do business with us at this time.

New capabilities for EHR access

In order to expedite the underwriting process for cases where medical records (e.g., Attending Physician Statements (APS)) cannot be accessed through traditional channels, we are introducing our expanded capabilities:

1. John Hancock's Human API portal now available to all distribution partners

Your clients can now connect John Hancock Insurance to their health records through Human API's safe and secure patient portal. Refer to this [recently updated flyer](#) for additional details, and share this new [client-approved flyer](#).

2. New collaboration with Clareto

In addition to Human API, John Hancock recently announced a [collaboration with Clareto](#) to further enhance our electronic health record (EHR) access capabilities. Using the Clareto platform, we are able to make a records request using John Hancock's specific HIPAA authorization. We have initiated the rollout of Clareto's platform and additional capabilities and use on a broader scale will be announced soon.

Underwriting requirements during COVID-19

We recognize you may be facing challenges trying to secure coverage for your clients at this time. We are working hard to put new processes and protocols in place to support you. All our temporary underwriting requirements are available [here](#).

Reminder — John Hancock ExpressTrack® now available via paper application submissions

- No telephone interview required
- Submissions must include the application ("Part I"), the medical supplement ("Part II") and any other applicable authorizations
- All application elements must be submitted simultaneously

Additional details about ExpressTrack eligibility criteria and submission methods are available [here](#).

You can find more underwriting updates on our [COVID-19 information hub](#). As always, please reach out to your John Hancock underwriter with any questions.

[Visit COVID-19 hub](#)

Sincerely,

Susan Ghalili, FALU, FLMI, CLU

VP, Underwriting Transformation

Chief Underwriter

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

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