



Hello,

Cancer has touched every one of us. Whether you yourself have been diagnosed or have a close family member or friend who has been diagnosed with cancer, you know how devastating it can be. You also know how important early detection is. That's why, today, John Hancock announced an exciting pilot program, offering eligible John Hancock Vitality customers access to Galleri® — a multi-cancer early detection test.

[Read today's announcement here.](#)

Offering access to the Galleri test aligns with our goal of providing Vitality customers the latest technology to help them live longer, healthier, better lives. We will be reaching out to eligible customers in the coming weeks.

In the meantime, we've compiled answers to a few questions you may have about the pilot below. If you would like to learn more or have additional questions, please get in touch with your John Hancock sales representative.

In good health,

Brooks

Brooks Tingle
President and CEO, John Hancock Insurance

[Read today's announcement](#)

What is the Galleri test?

Galleri uses a simple blood draw to screen for more than 50 types of cancer, many of which are not commonly screened for today. It's important to note that Galleri **does not** diagnose cancer but can lead to more targeted follow-up diagnostic testing.

Which of my clients are eligible for this offer?

Clients who meet ALL the following criteria are eligible for this pilot:

- Age 50 or older
- John Hancock life insurance policy with Vitality PLUS issued between September 1, 2019 and March 31, 2022
- Completed their Vitality Health Review in the current program year

How will my eligible clients be made aware of the offer?

If your client is eligible, we will reach out to them in the coming weeks with information about Galleri and details on how to request their test.

How much will my clients have to pay for the test?

For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized.

For policies with less than \$500,000 in coverage, 50% of the cost of the test will be subsidized and the customer will pay \$475.

Will John Hancock receive my clients' test results?

No. Individual test results **will not** be shared with John Hancock or John Hancock Vitality, and results will have no impact on inforce coverage.

What action is needed on my part?

No action is needed on your part. We simply wanted to make sure you heard today's news and are aware that we'll be reaching out to eligible policyholders in the coming weeks. If you would like, we encourage you to use this as a positive touchpoint with your eligible clients, letting them know that they will be hearing from us soon.

Where can I get more information?

For coverage \geq \$500,000: [Galleri.com/JHVOffer](https://www.galleri.com/JHVOffer)

For coverage $<$ \$500,000: [Galleri.com/JHVDiscount](https://www.galleri.com/JHVDiscount)

If you have any questions about this pilot, please reach out to your John Hancock sales representative.

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those aged 50 or older. The Galleri test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. Galleri is intended to detect cancer and predict where in the body the cancer signal is located. Use of Galleri is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment.

Results should be interpreted by a healthcare provider in the context of medical history, clinical signs and symptoms. A test result of "Cancer Signal Not Detected" does not rule out cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer.

If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False-positive (a cancer signal detected when cancer is not present) and false-negative (a cancer signal not detected when cancer is present) test results do occur. Rx only.

Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer and the sensitivity rate for detecting cancer in early stages is lower than for later stages. The Galleri test has not been cleared or approved by the Food and Drug Administration.

Galleri is a registered trademark of GRAIL, LLC ("Grail"). The test is manufactured and distributed by GRAIL. John Hancock is not an affiliate of GRAIL. John Hancock does not provide medical advice and is not responsible for the accuracy or performance of the Galleri test. There is no coordination between any health benefits your clients may receive from an insurance policy, health plan, or any other wellness programs they may be enrolled in.

The Galleri test through The John Hancock Vitality Program is not currently available in ID, ND, NM, NY or VT.

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.

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.

Insurance products 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.

MLINY091522060-1