



In late 2022, we offered a pilot group of customers access to the Galleri® test — a **breakthrough multi-cancer early detection** tool, named a best invention of 2022 by TIME. The response from the pilot was resounding: Our customers want access to this type of technology and the deeper insights into their health the Galleri test can offer.

Today, we are excited to announce that all your eligible John Hancock Vitality PLUS clients now have access to the Galleri test, part of our commitment to helping customers live longer, healthier, better lives.

Here are the key things to know:

What is the Galleri test?

The Galleri test can screen for more than 50 types of cancer with a single blood draw and indicate where in the body a cancer signal may be coming from.

Who is eligible for access to the Galleri test?

To be eligible for access to the Galleri test through John Hancock Vitality PLUS, your clients must:

- Be registered Vitality PLUS members who are 50 years of age or older
- Have completed the Vitality Health Review (VHR) for the current program year

The above criteria apply to new and inforce term and permanent policies. We will reach out to eligible new customers after their policies are placed as part of the Vitality registration and onboarding process.

Is there a cost?

For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized (\$950 value).

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

How will my clients know they are eligible?

We're in the process of communicating this exciting news to current Vitality PLUS customers and will reach out to new customers when their policies are placed. Similarly, we will contact inforce customers when they turn 50 and become eligible for access.

Customers who requested a Galleri test during the pilot phase are not eligible to request another test. Once a customer uses their unique Access ID to request the test at Galleri.com/JHVAcess, they are no longer eligible to request the test again through John Hancock Vitality PLUS.

Why is John Hancock doing this?

At John Hancock, we believe in helping our customers live longer, healthier, better lives. The addition of the Galleri test is another example of our commitment to growing the Vitality program in ways that align with advances in science and technology and that can make a meaningful impact in your clients' lives.

[Get more information](#)

Sales resources

About the Galleri test

A consumer-approved sales tool to help you explain the Galleri test to clients

[Download now](#)





The test request process

A consumer-approved tool outlining how your eligible clients can request their test

[Download now](#)

Podcast

Hancock Talks

Hear from leaders at GRAIL and John Hancock to learn how the Galleri test can help your clients make more informed choices about their health.



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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.

Galleri is a blood test from Grail designed to screen for cancer. The Galleri test does not detect all cancers nor does it diagnose cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer. There may be additional costs for such diagnostic testing. Rx only.

It is intended to be used in addition to, and not replace, other cancer screening tests recommended by a healthcare provider. A negative test result does not rule out cancer and in particular the sensitivity rate for detecting cancer in the early stages is lower than for later stages. A false positive or false negative result can occur and results should be discussed with a healthcare provider. Test eligibility is subject to certain qualification requirements, including age and certain health risk factors. There is no coordination between any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older and have completed the Vitality Health Review (VHR) for the current program year. The offer of discounted access to the Galleri test is subject to change.

Like other medical tests you elect, a decision to take the Galleri test, and the results of the test, may need to be disclosed in an application for insurance coverage, and so could affect access to future insurance coverage and the price of such coverage.

The tax treatment of the Galleri test offered in connection with the Vitality Program is uncertain. At this time, John Hancock does not expect that it will be required to report the value of the Galleri test to the IRS as income to the insured. This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. Your clients should consult their own tax professional.

John Hancock is not an affiliate of GRAIL. The Galleri test is manufactured and distributed by GRAIL. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test. Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer. The Galleri test is currently not approved by the U.S. Food and Drug Administration.

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, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy. Life insurance policies and/or associated riders and features may not be available in all states. Access to the Galleri test through the John Hancock Vitality Program is not currently available in Guam, Idaho, New Mexico, New York, North Dakota or, Vermont.

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.

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