Talking points

Helping you navigate the transition from Hotels.com to Expedia

As part of our commitment to always enhance the Vitality customer experience, we are shifting the hotel benefit from Hotels.com to Expedia.com. Here's what you and your clients should know.

When will the new Expedia® benefit launch?

The new Expedia benefit will be available starting September 1. Until then, members can still use their Hotels.com benefit to book and save on hotel stays. All bookings made with Hotels. com before September 1st will still be honored after the transition to Expedia.

How do I use the Expedia reward?

Use Vitality rewards to save on hotel stays when you book with Expedia:

- 1. Log in to JohnHancockVitality.com and navigate to Rewards, then Expedia
- 2. Your clients Vitality discount is based on their status (Platinum, Gold, Silver, Bronze) and will automatically prepopulate at checkout
- **3.** High rewards members can save up to \$500 on three Expedia.com hotel bookings (\$1,500 annually). Low rewards members can save up to \$250 annually.

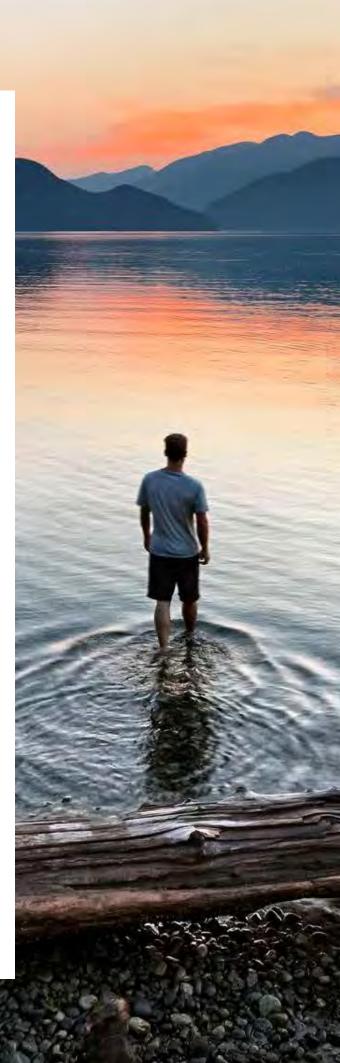
How many bookings per year are included in the Expedia reward?

High rewards members can save on up to 3 bookings per year, low rewards members can save on 1 booking per year, with no cap on the number of nights.

How does the discount per booking differ based on Vitality status?

Here's how it works: Member status determines % discount per booking (on the first \$1,000 spent before taxes and charges)

Status	High rewards	Low rewards
Platinum	50% (save up to \$500)	25% (save up to \$250)
Gold	30% (save up to \$300)	20% (save up to \$200)
Silver	15% (save up to \$150)	15% (save up to \$150)
Bronze	10% (save up to \$100)	10% (save up to \$100)



Is there a limit on the total booking cost or the amount of nights included?

The Expedia discount will apply to the first \$1,000 spent before taxes and charges. There is no limit on number of nights for each booking.

How many hotels are available through Expedia?

Save money and access over 1.8M properties across the globe.

Is there a cap on the number of nights booked with Expedia?

The new Expedia benefit removes the cap on the number of nights that your clients can book and save on. (With Hotels.com, the cap was 6 nights per year for high rewards and 2 nights for low rewards.)

How will my clients be impacted by this change?

Most members will not notice an impact to their experience and many members will be able to save more with the discount applying to bookings, not just nights.

What is considered a booking?

A booking includes a hotel stay for any number of nights. Bookings can be as short as 1 night and as long as the vacation is planned, but the total dollar savings apply to the first \$1,000 of the total spend.

Can Vitality discounts be combined with other Expedia benefits?

When members make bookings, their Vitality discount code will prepopulate at checkout. Expedia does not allow multiple discount codes to be used simultaneously. Members can use their Expedia rewards and loyalty points, which are different from additional coupon codes.

To learn more, please contact your John Hancock salesperson or National Sales Support at 888-266-7498, Option 2.

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Travel discounts are not available in New York. Travel discounts valid for 3 bookings per program year. For term with Vitality policies with a face amount less than \$2,000,000, travel discounts valid for 1 booking per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum) and will only apply to the first \$1000 of the booking cost.

Insurance policies and/or associated riders and features may not be available in all states.

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 only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member). Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and complete the Vitality Health Review (VHR).

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