

The John Hancock advantage for business owners & employees

John Hancock life insurance with Vitality offers a new approach for business owners to use life insurance to recruit, reward, retain, and engage their employees. Healthier employees can lead to a healthier bottom line: with a healthy and engaged workforce, employers see fewer missed workdays, reduced healthcare costs, and greater productivity.

Percentage of employers reporting benefits from wellness programs:

Absenteeism ↓

14-19% reduced **absenteeism**

Medical costs ↓

72% reduction in **medical costs**

Productivity ↑

84% increased **productivity**

Zippia. "22 Telling Employee Wellness Statistics [2023]: How Many Companies Have Wellness Programs"
Zippia.com. Nov. 14, 2022, <https://www.zippia.com/advice/employee-wellness-statistics/>



Wellness is important in the workplace because employees need to be healthy to be happy and productive.

Life insurance with the John Hancock Vitality Program offers business owners and their employees:



Financial **protection** no matter what life brings



Rewards to celebrate healthy successes



Support, resources, and online tools to help individuals live a **healthier life**



Opportunity to **enhance policy performance** or **premium savings**

About Vitality

To help in your pursuit of a longer, healthier life, John Hancock has partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and follow health and lifestyle goals.

To learn more talk to your **financial professional today.**

Premium Savings will apply based on the Vitality status attained by the life insured.

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) and the state where the insurance policy was issued.

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

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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