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JOHN HANCOCK SELECTS CHCS SERVICES TO MANAGE LONG-TERM CARE INSURANCE PROVIDER DISCOUNT AND CAREGIVER PROGRAMS

BOSTON, MA (May 14, 2009) – John Hancock Long-Term Care (LTC) Insurance has selected CHCS Services, a leading expert in senior healthcare services with more than 15 years of experience, to manage John Hancock’s provider discount and caregiver support services programs for its policyholders and their families.

Beginning May 9, 2009, CHCS will administer the discount program, available as part of John Hancock’s individual and group LTC insurance products, which allow policyholders access to provider discounts and quality information on providers nationwide through elder care specialists.

CHCS will also manage John Hancock’s Caregiver Support Services program by offering a website which will provide caregiver evaluation and assessment tools, wellness questionnaires, care planning, and professional advice. This program is currently included in John Hancock’s Leading Edge and Custom Care II Enhanced products and will be introduced in the new group LTC insurance products that the company expects to launch in 2009.

“We believe that CHCS’s exceptional long-term care service model is well suited to meet the needs of our more than 1 million LTC insurance policyholders,” said Marianne Harrison, President of John Hancock Long-Term Care Insurance.

As part of the agreement, CHCS will offer:

An extensive, nationwide network of long-term care providers, thousands of which are credentialed and offer service discounts. The network includes nursing homes, assisted living facilities, adult day care centers, hospice facilities, home health providers, and durable medical equipment providers.

A dedicated provider enrollment team that allows CHCS Services to continuously recruit and expand their network of providers across the country. Providers also have the ability to join the network without any associated enrollment or referral fees.

The ability to negotiate discounts on behalf of insured individuals and their family members. Average discounts for CHCS providers range from 5 percent to 25 percent, which can result in significant savings for policyholders and their families every year.

Customized policyholder recommendations and quality reports on CHCS network providers.

A Care Advocacy program for policyholders and their families at the time new care services are needed. Through the program, CHCS provides families with an eldercare specialist who will work with them to identify providers most appropriate for the type of care needed.

A robust website for policyholders and their families including:

- Extensive caregiver assessment, planning and training tools
- Information about home modifications
- Professional advice
- Medicare information
- 24/7 eldercare counsel
- Direct web links regarding medical conditions
- Access to an eldercare specialist

Easy agent/broker access to CHCS for informational requests they may make on behalf of their clients.

Harrison added, “John Hancock prides itself on the level of caring and support that we provide to our claimants. While most people associate the value of long-term care insurance with the financial benefit it provides, services like these can make an enormous difference for policyholders and their families by giving them the information they need to make well-informed care decisions.”

About John Hancock Long-Term Care Insurance

John Hancock is one of the largest providers of LTC insurance with more than 1,000,000 LTC policyholders and \$1.5 billion of in-force LTC insurance premium.¹ The company holds \$9.4 billion in LTC insurance reserves for future claims² and has paid \$2.2 billion in LTC insurance claims since entering the business in 1987.³

About John Hancock and Manulife Financial

John Hancock is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and in most of Asia, and primarily as John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn \$405.3 billion (U.S. \$321.7 billion) as at March 31, 2009. Manulife Financial Corporation trades as ‘MFC’ on the TSX, NYSE and PSE, and under ‘945’ on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including [life insurance](#), fixed and variable [annuities](#), [fixed products](#), [mutual funds](#), [401\(k\) plans](#), [long-term care insurance](#), [college savings](#), and other forms of business insurance. Additional information about John Hancock may be found at www.johnhancock.com.

¹As of December 31, 2008, according to internal financial records.

²As of December 31, 2008, according to internal financial records inclusive of active and claims reserves for individual and group long-term care insurance.

³Based on John Hancock internal data as of 12/31/08. Total includes individual and group long-term care insurance and 50% of the Federal Long Term Care Insurance Program for the first contract term.

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Long-term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117 and by John Hancock Life & Health Insurance Company, Boston, MA 02117.