

**Subject:**

John Hancock 80 year plus restriction : Underwriting and COVID-19

To our valued distribution partners,

At John Hancock, we continue to evaluate and adjust our underwriting practices to account for the unprecedented circumstances under which we are all working. Today, we have two important updates to share.

**1. John Hancock's Human API portal now available to all distribution partners**

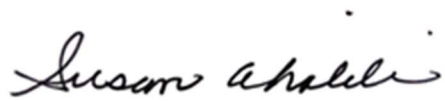
In order to expedite the underwriting process for cases where medical records cannot be accessed through traditional channels, your clients can now provide John Hancock Insurance direct access to their health records through our Human API patient portal. You can begin offering this new capability on Monday, April 13, 2020. Please see additional details [here](#).

**2. Updates on older-age underwriting (80+)**

During this unique time, **John Hancock will not be making final underwriting offers on cases where the applicant is 80+.** We are happy to continue to receive and review submissions for these clients with the goal of moving on them quickly when circumstances change. For any pending submissions in this age group with a formal application and a final underwriting offer, you can expect a call from your John Hancock underwriter shortly to discuss next steps.

Please continue to check [JHSalesHub.com/Covid-19](https://JHSalesHub.com/Covid-19) for the most current information and recent communications. Thank you for your continued trust in John Hancock. We are here to support you, your business and your clients.

Sincerely,



**Susan Ghalili, FALU, FLMI, CLU**

VP, Underwriting Transformation

Chief Underwriter

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