

Positive COVID-19 and Underwriting

In light of the current circumstances surrounding COVID-19, John Hancock Underwriting, in partnership with its Medical Committee team, has implemented the following guidelines in relation to impacted individuals.

For individuals who have tested positive for COVID-19:

- Not requiring hospitalization:
 - Underwriting will postpone consideration for 30 days following full recovery from COVID-19.
- Requiring hospitalization and/or ventilatory support:
 - Underwriting will postpone consideration for 6 months following full recovery from COVID-19.

Upon completion of the postponement period, all considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement and all other applicable evidences.

For individuals who have been exposed to COVID-19 but have not been tested:

- Must demonstrate completion of a minimum 14-day self-quarantine and exhibit no symptoms of COVID-19.

All considerations will be subject to review of routine underwriting age and amount requirements, favorable medical records, a current good health statement, and all other applicable evidences.