

Long-Term Care Policyholder Services  
 John Hancock Life Insurance Company (U.S.A.) (not licensed in NY)  
 P.O. Box 55978  
 Boston, MA 02205-5978



Date: December 8, 2022

0042018 SP 3595 -C11-P42060-I 23



Nikolai Schlegel  
 #6 Elizabeth Ln  
 Danville, CA 94526

**Minimum payment due: \$1,291.20**  
**Due Date: 01/12/2023**

## Premium Notice

for your group long-term care policy

Account number:EPA0000625831252339N

Payment Period: 01/2023 - 06/2023



### Avoid postal delays - pay your premium online!

Visit [johnancock.com/ltc](http://johnancock.com/ltc) today to make a secure, one-time payment from a checking or savings account. Also, be sure to take advantage of some of the great policy management features available to you.

### Your Premium

LTC ID-Name	Annual premium	Payment received (minus)	Remaining premium (equal)	Minimum payment due
10549872- Nikolai Schlegel	\$1,267.20	\$0.00	\$1,267.20	\$633.60
10550366- Stephanie Schlegel	\$1,315.20	\$0.00	\$1,315.20	\$657.60
<b>Total</b>	<b>\$2,582.40</b>	<b>\$0.00</b>	<b>\$2,582.40</b>	<b>\$1,291.20</b>

If you have already mailed us your premium payment, you may disregard this notice; the payment and bill may have simply crossed in the mail. If you have not yet made a payment, please submit as soon as possible to ensure it is received by the premium due date. For additional information about the premium amount due, please see page 2.

## **Additional information**

Thank you for choosing John Hancock to help meet your financial-protection needs. As the payor for this group long-term care insurance plan, you may choose to pay the policy premiums annually or semi-annually. The details below provide additional details about your premium breakdown:

- **Annual premium:** this is the annual amount of your base premium currently due
- **Payment received:** a payment may have been required due to a premium or benefit change. This amount reflects any payment made toward that change.
- **Remaining payment:** this is any remaining premium due to pay for the premium or benefit change.
- **Minimum payment due:** this is the semi-annual premium, and minimum amount that must be paid to the policies in-force.

To set up automatic recurring payments from a checking or savings account, visit [johnhancock.com/ltc](http://johnhancock.com/ltc) and select Premiums to get started. If you have any other billing questions, please contact the John Hancock Customer Service Center at 800-482-0022 (for the TDD hearing/speech impaired, please call 800-555-5421). We are available Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time

## **Protection against unintended lapse**

To help protect against unintended lapse, you can designate a third party to be notified if the premium for your long-term care insurance policy is not paid by the due date. A written notice will be sent to both you and your "third-party designee" that the policy will lapse if we do not receive the required premium prior to the end of the grace period. You may designate a person to receive this notification, or change the person if you already have designated a third party (see below), by completing the enclosed form.

**Note:** no action is required if you would like to keep the current third-party designee assigned, or if you do not wish to assign a third-party designee.

### **Current Third Party Billing Designee:**

Designee Name:

Designee Address:

## **Manage your long-term care policy online!**

This exclusive policy-management tool offers secure access to your coverage details along with a number of other key benefits to help you keep track of your long-term care policy:

### **Payments**

Make a one-time online payment from a checking or savings account

### **Policy details**

View premium history and coverage information

### **Forms**

Submit forms and other documents

### **Claims**

Start a claim request and manage once approved