

**John Hancock Life Insurance Company (U.S.A.)**

(Not licensed in New York)

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



May 2, 2023

0019194 SP 4707 -C08-P19213-I



Nikolai Schlegel  
#6 Elizabeth Ln  
Danville, CA 94526

**Long- Term Care Insurance**  
**Annual Statement (THIS IS NOT A BILL)**

**Your Policy Information**

Group Name	Qualcomm Incorporated
Group Number	625
LTC ID	10549872
Insured	Nikolai Schlegel
Effective Date of Coverage	April 1, 2010
Qualification Period	90 days
Benefit Period	5 years
Inflation Coverage	3.20% REVISED ABI
Additional Benefits	Restoration of Benefits
Current Premium	\$105.60 per month

**Your Coverage****Increase in Benefits as of (April 1, 2023)**

REVISED ABI Daily Maximum Benefit Increase	\$11.39 per day
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**Current Year's Benefits as of (May 2, 2023)**

Daily Maximum Benefit Amount	\$367.44 per day
Lifetime Maximum Benefit	\$670,578.00

This statement of benefits is a summary of your coverage and is not a contract. Please refer to your certificate of insurance for complete definitions and provisions governing your coverage.

The premium and available benefit amounts shown above may not reflect recent changes in coverage or benefits you may have received.

See following page for additional information.



## **John Hancock Privacy Policy**

John Hancock's Privacy Policy explains how we may collect, use and disclose your Personal Information and why. It describes the categories of Personal Information we collect, how we use it, with whom we may share it, the business purposes for doing so, and the rights you have. It also outlines the measures we take to safeguard your Personal Information and how you can contact us about our privacy practices.

## **Notice of Protected Health Information Privacy Practices**

We are providing you this information in accordance with federal health privacy regulations that were issued as a result of the Health Insurance Portability and Accountability Act (HIPAA). This is to inform you that as a John Hancock customer, you have the right to access the company's "Notice of Protected Health Information Privacy Practices." The Notice describes how medical information about you may be used and disclosed, and your rights regarding your medical information.

**John Hancock's Privacy Policy, Privacy Notices, and information about the rights of consumers under California law such as the California Consumer Privacy Act, can be found at [www.johnhancock.com/privacy](http://www.johnhancock.com/privacy).**

If you would prefer that we mail you a copy of our Privacy Notice, you may contact us online by selecting the Contact Us tab on our website or submitting a written request to the address listed on page 1.

Be sure to include the following information in your request: full name, address, phone number, and policy number.

## **Third Party Billing Designation**

In the event the premium for your long-term care insurance policy is not paid by the due date, written notice will be sent to you and your Third Party Designee (if any, shown below) that the policy will lapse if we do not receive the required premium prior to the end of the grace period. You may designate another person to receive this notification by sending a written request to the address listed on page 1.

No action is required if you would like to keep the current Third Party Designee. No action is required if you currently do not have a Third Party Designee and do not wish to add one.

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

Designee Name:

Designee Address:

We would like to thank you for choosing John Hancock for your insurance needs; your business is very important to us. If you have any questions, please contact us at 800-482-0022, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time. Our dedicated team is available to help you. You may also reach us at our website: [johnhancock.com/ltc](http://johnhancock.com/ltc).

## **Manage your long-term care policy online - visit [johnhancock.com/ltc](http://johnhancock.com/ltc)**

By creating an account, you will have quick, easy and secure access to:

- ✓ **Online payments.** Make one-time payments via a checking or savings account
- ✓ **Paperless delivery.** Go green and sign up for digital notifications and documents
- ✓ **Policy details.** View premium history and coverage information
- ✓ **Claims center.** Start a new claim and manage once approved

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0019473

SP

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-C08-P19492-I



Stephanie Schlegel  
#6 Elizabeth Ln  
Danville, CA 94526

**Long- Term Care Insurance**  
**Annual Statement (THIS IS NOT A BILL)**

**Your Policy Information**

Group Name	Qualcomm Incorporated
Group Number	625
LTC ID	10550366
Insured	Stephanie Schlegel
Effective Date of Coverage	April 1, 2010
Qualification Period	90 days
Benefit Period	5 years
Inflation Coverage	3.20% REVISED ABI
Additional Benefits	Restoration of Benefits
Current Premium	\$109.60 per month

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