

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

Premium Notice

for your group long-term care policy

Minimum payment due: \$1,291.20

Due Date: 01/12/2023

Account number: EPA0000625831252339N

Payment Period: 01/2023 - 06/2023

i **Avoid postal delays - pay your premium online!**

Visit johnhancock.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
Total	\$2,582.40	\$0.00	\$2,582.40	\$1,291.20

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 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-managment 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