

Benefit Eligibility Appeal form

■ ATTN: R-02-B Long-Term Care PO Box 852 Insured Name : _____ Boston, MA 02117-0852 Phone: 800-233-1449 Fax: 617-572-7979 Claim Number: Introduction This appeal form has been provided to help guide you or your designee through the appeal process. Please complete the following steps in order to initiate your appeal request: Review the following elements from the denial letter: a) Benefit Eligibility criteria description b) Sources on which John Hancock based the denial decision c) Detail John Hancock provided regarding the triggers that were not met Make sure the insured name and claim number are provided in the space at the top of this form. Answer each question on this form and return it to the address above 1. Reasons for Appeal A. State the specific reason(s) you disagree with John Hancock's decision to deny benefit eligibility: B. If applicable, describe the Activities of Daily Living with which you need assistance and the type of assistance needed. **Activity that Requires Assistance Type of Assistance Required**

Continued on Reverse →

LTCC-Appeal-1 edition March 2014

C. If applicable, describ	e any cognitive impairment a	and the type of supervisi	on you think is required a	s a result.
2. Additional Informational f	ation factors and/or pertinent clinic	al information that supp	ort the position you prese	nted in
Section 1A.	detors and or pertinent enine	ar imormation that supp	ore the position you presen	med m
	You may attach addition	nal clinical information th	at supports your appeal.	
3. Acknowledgement				
This form was completed	d by:			
☐ THE INSURED ☐ OTHER	Relationship to Insure	.q.		
		-		
	this appeal, you need to certiform. In the best of your kn		:he information you have p	provided on this
Sign Here				
-	Signature			Date
	Print Name			

Long-term care insurance policies and riders, are underwritten and administered by John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"), Boston, MA 02117(licensed in all states except New York; permitted in New York to service certain existing policyholders). In New York, long-term care insurance policies are underwritten and administered by John Hancock Life and Health Insurance Company, Boston, MA 02117 and long-term care riders are underwritten and administered by John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Long-term care insurance policies underwritten by Time Insurance Company, Union Security Insurance Company, Union Security Life Insurance Company of New York, American Republic Insurance Company, and Blue Cross/Blue Shield of South Carolina are administered by John Hancock USA. In this form, the term 'John Hancock' refers to the applicable company associated with your policy or rider.