OUR BENEFITS

Your choices. Your possibilities.
At John Hancock we offer a full range of benefits and programs to meet the needs of today’s multi-faceted and diverse workforce. Our health/wellness programs, together with opportunities for professional development, community engagement and a competitive financial package, offer something for everyone.

Financial

As a leading financial services provider, we’re determined to help our employees keep the promises they’ve made to themselves about their financial future. Through our 401(k), pension, stock-ownership and other programs, you can take steps to meet your goals.

401(k) Savings Plan
• Allows employees to make pre-tax, post-tax and Roth 401(k) contributions, and offers a variety of investment options.
• Your pre-tax and/or Roth 401(k) contributions are matched dollar-for-dollar up to 4%. You vest in company matching contributions after three years of service.
• New hires are automatically enrolled, and you can roll over an eligible retirement plan balance at any time.

Cash Balance Pension Plan
• This plan, which is 100% company-funded, provides additional retirement savings through company contributions of at least 4% and interest credits.
• Eligible employees are automatically enrolled in the plan upon hire, and vest after three years of eligible service.

Global Share Ownership Plan
• Gives eligible employees the opportunity to share in the company’s future.
• Eligible employees can contribute 1-5% of eligible pay to purchase shares, and the company will match 25% of those contributions (up to $2,000).

Life Insurance
• Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D) Insurance are provided by the company.
• Optional Employee and Dependent Life Insurance, and Optional AD&D insurance are available.

Disability
• Short-Term Disability (STD) provides financial security in the event of absence from work due to illness or non-occupational injury, up to six months.
• Long-Term Disability (LTD) is designed to protect employees who are disabled longer than six months.

FinanceMatters
FinanceMatters aims to help employees meet their financial goals and objectives by providing financial information, decision support, solutions and cost savings to employees.
• Under the Financial Planning Benefit, you can be reimbursed up to $400 for qualified financial planning expenses each year.
• Discounts are available on John Hancock products such as 529 college savings plans and John Hancock mutual funds.

Discount Auto and Home Insurance
Employees can purchase auto and home insurance at special group discount rates.
Health

A great benefits package starts with comprehensive health coverage – and provides more. At John Hancock, we’re committed to the health of our employees, and our HealthMatters initiative offers programs to help you stay well and improve your health.

Medical Coverage
- Employees who live in Massachusetts, Maine or New Hampshire have a choice of four plans through Harvard Pilgrim Health Care.
- If you live in another state, you have a choice of three plans through Blue Cross Blue Shield.
- Local HMOs are available for those living in Hawaii and Puerto Rico.

Dental Coverage
Covers preventive and a percentage of basic and major dental services, both in-network and out-of-network.

Vision Care Coverage
Helps pay the cost of eye exams, glasses and contact lenses, both in-network and out-of-network.

Domestic Partner Coverage
If you’re eligible for benefits, you can enroll a same-gender or opposite-gender domestic partner (certain requirements do apply).

Advocacy Services
Advocacy Services offers assistance locating doctors and hospitals covered by your health benefits, timely resolutions of health care billing and insurance claim disputes, facilitation of second opinions and more.

HealthMatters
HealthMatters is John Hancock’s wellness program aimed at helping employees reach their health related goals and improve their lives by providing health education, coaching support, activities and participant incentives. Research shows that the benefits of a healthier lifestyle include improved productivity and performance in all aspects of our lives. Whether you want to focus on nutrition, physical activity, weight management, stress management, quitting smoking or are just interested in tips for getting healthy, HealthMatters has something for you!

Employees in Boston, MA and Portsmouth, NH can participate in Healthy Returns. These quarterly sessions help you set realistic goals focusing on blood pressure, cholesterol, body mass index and smoking cessation.

Notice of Reasonable Alternative Standard
Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all qualified employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at “Ask HR” and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Flexible Spending Accounts (FSAs)
Allow employees to pay for certain eligible health care and dependent care expenses up to allowable limits in pre-tax dollars.

Stay Fit Benefit
- The Stay Fit Benefit allows you to be reimbursed up to $400 for a gym membership, exercise/fitness classes led by a certified instructor, Weight Watchers and tobacco/smoking cessation programs.
- Boston employees have access to onsite fitness centers.
Work/Life

We know that achieving a healthy work/life balance is critical to long-term productivity and success, so John Hancock offers a number of programs designed to help you and your family.

Vacation Time
Competitive vacation time allotment is based on employment status, job grade and length of service.

Holidays
The company recognizes nine annual holidays, including eight company-wide holidays and one floating holiday.

Other Paid Time Off
• Three Personal Days per year
• Up to three Family Care Days per year to care for an ill family member
• Up to five Sick Days per year

Back-up Child Care and Adult/Elder Care
Center-based back-up child care and in-home child and adult/elder care services are available for employees who work anywhere in the U.S.

Adoption Benefit
Reimburses up to $3,000 of eligible expenses toward the cost of adopting a child.

Flex-Time Hours and Flexible Work Arrangements
Flex-time hours and flexible work arrangements, including telecommuting, may be available subject to management discretion, business needs and department head approval.

Employee Assistance Program (EAP)
Offered free of charge, 24 hours a day, this confidential coaching and resource/referral service can help employees and their families deal with life’s challenges, including legal and financial.

Is John Hancock the place for you?
Find out today. Visit www.johnhancock.com/careers
Career Development

At John Hancock we believe that success is not just a destination, it’s a journey and you lead the way.

We believe that learning goes hand in hand with career development. CareerMatters is an open learning and development platform available to employees at all levels in the organization. It includes a framework, our “Learn-Do-Teach” Approach, a holistic curriculum, a comprehensive map to access information, tools and resources and more! CareerMatters will empower and equip you to navigate and lead your career at John Hancock.

Educational Opportunities
• Increase your work-related education through tuition assistance (subject to your manager’s approval).
• Our in-house Learning & Development team offers leadership, technical and professional development programs designed to increase job skills and aid in continued career growth.

Community Engagement
From the Boston Marathon to summer jobs for youths, John Hancock has a long history of creating innovative programs with strategic partners to support those most in need in the communities where we live and work.

Matching Gifts Program
Provides a company match for employees’ donations to a variety of eligible non-profit organizations.

Volunteer Opportunities
John Hancock is proud to be a leader in corporate volunteerism in Boston, with thousands of hours committed to serving our community each year.
This summary provides a brief list of benefits and programs available to U.S.-domiciled John Hancock and Manulife employees. This summary does not attempt to cover details. In some instances, full details are available in the formal written plan document. If this summary differs in any way from the plan document, the plan document shall control. This document is not intended to be a contract of employment or a statement of enforceable benefits or employment rights. John Hancock and Manulife Financial reserve the right to amend or terminate these benefits and programs at any time. Active, benefit-eligible employees may cover themselves, spouses, eligible dependent children, and, in certain circumstances, domestic partners. Not all employees are eligible for all programs, and some benefits may require waiting periods.