



John Hancock Becomes First Life Insurance Carrier to Offer Access to GRAIL's Multi-Cancer Early Detection Test to Customers

September 20, 2022

Highlights power of strategic industry partnerships to promote preventive health and empower well-being

BOSTON (September 20, 2022) – Today, [John Hancock](#), the US division of Toronto-based Manulife (NYSE: MFC), announced it is offering access to GRAIL's Galleri[®] multi-cancer early detection test to a pilot group of existing customers through the John Hancock Vitality Program, in collaboration with reinsurer Munich Re Life US. As the first life insurance carrier to make this breakthrough screening technology available, John Hancock is enabling eligible customers to take proactive steps to better understand and make more informed choices about their health.

According to the American Cancer Society, more than 600,000 people die from cancer each year in the United States and many cancers show no symptoms until later stages, when treatment options may be limited.¹ Early detection of cancer can improve cancer outcomes, yet today, many cancers are detected in late stages because only five types have recommended screenings — breast, cervical, colon, lung, and prostate cancers.

[John Hancock Vitality](#) is available with the company's life insurance policies — offering education, support, incentives, and rewards to encourage customers to take everyday steps toward a longer, healthier, better life. The Galleri test, the newest feature to be added to the program for eligible customers, is a first-of-its-kind multi-cancer early detection blood test. In a [clinical study](#), the Galleri test demonstrated the ability to detect a signal from more than 50 types of cancers, over 45 of which lack recommended screening tests. The test can also help determine where in the body cancer may be located, which can then guide diagnostic follow up.

"At John Hancock, we are deeply invested in helping our customers live longer, healthier, better lives. Almost everyone has experienced the devastating effects of cancer in some way and by making this early screening technology available, we can help change the cancer narrative for some of our customers," said Brooks Tingle, President and CEO of John Hancock Insurance. "As a life insurer, we can use our unique position to make a powerful impact. As such, we are bringing together carriers, distributors, reinsurers and innovative technology companies to transform our customers' experience while empowering them with knowledge about their health, ultimately improving lives."

Individual test results will not be shared with John Hancock and will have no impact on a customer's current life insurance coverage or pricing, or status in the Vitality program. John Hancock has partnered with GRAIL's exclusive reinsurance partner, Munich Re Life US, to bring this offering to life insurance customers for the first time, with support from Swiss Re and SCOR. John Hancock has also collaborated with M Financial Group, an early partner of GRAIL.

"This collaboration amongst forward-thinking organizations, within the insurance industry, highlights the power of strategic industry partners rallying around an aligned mission to help fight cancer," said Bob Ragusa, Chief Executive Officer at GRAIL. "With this initiative by John Hancock to make Galleri available to eligible customers, as a complement to other cancer screenings, we can help change the status quo and continue in our goal to dramatically increase cancer detection from screening in the population to improve public health."

Marc Giguere, President and CEO of Munich Re Life US commented, "Munich Re Life US has a responsibility to society to help advance early cancer detection and treatments that produce better outcomes for cancer patients. With this partnership, we are helping to bridge the gap between medical research and advancements and their impact on life insurance by bringing innovative solutions to our carrier partners. Munich Re Life US is incredibly proud to embark on this journey with GRAIL and John Hancock."

Through this pilot, John Hancock will assess customer adoption of Galleri, as well as the overall user experience, before deciding how best to offer the test in the future. The Galleri test does not replace recommended routine cancer screenings.

1. Cancer Facts and Figures 2021 <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2021/cancer-facts-and-figures-2021.pdf>

Disclaimer

Galleri is a registered trademark of GRAIL, LLC ("Graill"). The test is manufactured and distributed by GRAIL. John Hancock is not an affiliate of GRAIL. John Hancock does not provide medical advice and is not responsible for the accuracy or performance of the Galleri test. There is no coordination between any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer. It is important to underscore that Galleri is not a means of diagnosis, but rather a tool to help individuals screen for cancer earlier. The Galleri test does not replace recommended routine cancer screenings. The Galleri test has not been cleared or approved by the Food and Drug Administration, but has received a breakthrough device designation by the FDA. GRAIL's clinical laboratory is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and accredited by the College of American Pathologists (CAP). As GRAIL pursues FDA approval, they have launched Galleri as a Laboratory Developed Test in compliance with applicable regulatory requirements, backed by evidence.

The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older, have completed the Vitality Health Review (VHR) for the current program year, and whose policies were issued between 9/1/2019 and 3/31/2022. For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized. For policies with less than \$500,000 in coverage, 50% of the

cost of the test will be subsidized.

The Galleri test through The John Hancock Vitality Program is not currently available in ID, ND, NM, NY or VT.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595

Important Safety Information

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those aged 50 or older. The Galleri test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. Galleri is intended to detect cancer and predict where in the body the cancer signal is located. Use of Galleri is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment.

Results should be interpreted by a healthcare provider in the context of medical history, clinical signs and symptoms. A test result of "Cancer Signal Not Detected" does not rule out cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer.

If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False-positive (a cancer signal detected when cancer is not present) and false-negative (a cancer signal not detected when cancer is present) test results do occur. Rx only.

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About John Hancock and Manulife

John Hancock is a unit of Manulife Financial Corporation, a leading international financial services provider that helps people make their decisions easier and lives better by providing financial advice, insurance, and wealth and asset management solutions. Manulife Financial Corporation trades as MFC on the TSX, NYSE, and PSE, and under 945 on the SEHK. Manulife can be found at manulife.com.

One of the largest life insurers in the United States, John Hancock supports more than ten million Americans with a broad range of financial products, including [life insurance](#) and [annuities](#). John Hancock also supports US investors by bringing leading [investment capabilities](#) and retirement planning and administration expertise to individuals and institutions. Additional information about John Hancock may be found at johnhancock.com

About Vitality

Guided by a core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending industry-leading smart tech, data, incentives and behavioral science, we inspire healthy changes in individuals and their organizations. As one of the largest wellness companies in the world, Vitality brings a dynamic and diverse perspective through successful partnerships with the most forward-thinking insurers and employers. More than 20 million people in 31 markets engage in the Vitality program. For more information, visit vitalitygroup.com or follow us on Twitter and LinkedIn.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance policies and/or associated riders and features may not be available in all states.

About Munich Re Life US

As one of the leading life reinsurers in the United States, Munich Re Life US partners with insurers to leverage smart and connected data, embrace new ideas and technologies, make confident decisions at speed and scale, and gain an exponential understanding of underlying risks. Munich Re Life US is well known in the industry as an innovation leader with extensive technical depth. Its optimized solutions and capital management expertise expand beyond market leading offerings in individual life, group, individual disability and living benefits reinsurance, to a global center for predictive analytics, automated underwriting, digital partnerships and standard-setting underwriting and medical capabilities. Munich Re Life US believes the digital economy offers an unprecedented opportunity for the life insurance industry to rapidly advance risk assessment and close the widening global underinsured gap.

Munich Re Life US, incorporated as Munich American Reassurance Company, is a subsidiary of Münchener Rückversicherungs- Gesellschaft Aktiengesellschaft in München ("Munich Re"). It has high ratings for financial strength from A.M. Best Company and Standards & Poors. Munich Re Life US serves clients throughout the United States from its two locations in New York and Atlanta.

About GRAIL

GRAIL is a healthcare company whose mission is to detect cancer early, when it can be cured. GRAIL is focused on alleviating the global burden of cancer by developing pioneering technology to detect and identify multiple deadly cancer types early. The company is using the power of next-generation sequencing, population-scale clinical studies, and state-of-the-art computer science and data science to enhance the scientific understanding of cancer biology, and to develop its multi-cancer early detection blood test. GRAIL is headquartered in Menlo Park, CA with locations in Washington, D.C., North Carolina, and the United Kingdom. GRAIL, LLC, is a subsidiary of Illumina, Inc. (NASDAQ:ILMN) currently held separate from Illumina Inc. under the terms of the Interim Measures Order of the European Commission dated 29 October 2021.

For more information, visit grail.com.

About Galleri®

The earlier that cancer is detected, the higher the chance of successful outcomes. The Galleri multi-cancer early detection test can detect signals across more than 50 types of cancer, as defined by the American Joint Committee on Cancer Staging Manual, through a routine blood draw. When a cancer signal is detected, the Galleri test predicts the cancer signal origin, or helps to determine where the cancer is located in the body, with high accuracy to help guide the next steps to diagnosis. The Galleri test requires a prescription from a licensed healthcare provider and should be used in addition to recommended cancer screenings such as mammography, colonoscopy, prostate-specific antigen (PSA) test, or cervical cancer screening. It is intended for use in people with an elevated risk of cancer, such as those aged 50 or older.

For more information about Galleri, visit galleri.com.

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