

We're ready to help provide you with added protection.

Helping to provide more financial protection to you and your loved ones.



Enroll in these benefits from March 2, 2026 to March 13, 2026.

Your employer, St Johns County, has chosen New York Life Group Benefit Solutions (NYL GBS) for life and disability insurance, effective April 01, 2026. These benefits help provide financial protection to you and your loved ones in times of need.



Enrolling is easy. Here's how:

- › To enroll via QR Code, visit <https://www.newyorklife.com/group-benefit-solutions/stjohnsco>.



Voluntary benefits



Life insurance

Life insurance helps to ensure that your family has the financial resources available to carry on when you pass away. Payments can be used for eliminating debt, day-to-day living expenses, or paying for college tuition.



Disability insurance

Disability insurance provides you with a source of income should you be out of work due to a covered illness or injury. Disability payments can be used for medical expenses, day-to-day living expenses, paying bills and rent or mortgage, and even travel expenses related to treatment.

Your disability insurance options include:

- › Short-term (STD) disability insurance: Covers a portion of your earned income if you are unable to work for a period of time.



By enrolling in these benefits, you'll be able to:

- › Take advantage of special rates with a group plan – which could be less expensive than if you were to buy coverage on your own.
- › Have a guaranteed coverage amount without the need to answer medical questions.
- › Easily pay for your coverage through payroll deduction.



As a client of NYL GBS, you'll have access to:



myNYLGBS.com – a site where you can file claims and manage your benefits.



Programs* to help with your physical, mental, and financial wellness.



Caring professionals that are ready to help every step of the way.



Contact info:

For more information or if you have specific questions regarding this change, contact:



Name: Contact your local HR Partner



QR Code URL: <https://www.newyorklife.com/group-benefit-solutions/stjohnsco>

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, see your enrollment materials.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, or New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

*These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Not available for policies issued by New York Life Group Insurance Company of NY. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law.

[Accident Insurance, Critical Illness Insurance, Specified Disease Insurance, and Hospital Indemnity Insurance are limited benefit policies. Accident insurance pays benefits for accidents only. These products are not health care insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. Policy provisions and product availability may vary by state.

[Policy forms: Disability & Term Life - TL-004700 et al; Accident - GA-00-1000.00 et al. Critical Illness: GBS-CI-1000.00; Specified Disease: GBS-CI-1000.00; Hospital Indemnity: GBS-HI-1000.00]

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