



Important Annual Enrollment Information

Help protect what matters most

Count on **MetLife Optional Term Life Insurance**,
available now for City of Jacksonville employees



Life insurance is one of the simplest ways to help protect your family's financial future, in case something happens to you. As a City of Jacksonville employee, you can conveniently enroll in Supplemental Term Life Insurance from MetLife—trusted for more than 155 years and ready to work for you today.

With this important protection in place, the ones you love will have help covering things like mortgage and credit card debt, child and elder care costs, tuition and more. Plus:

- **It could cost less than you think**—with competitive group rates that can be lower than what you could get on your own*
- **You can apply for coverage, by answering 5 health questions**[†]
- **Premiums are automatically deducted** from your paycheck—no extra bills to manage

Apply from **November 9 - November 20, 2026**, for coverage starting January 1, 2027.

Sincerely,

The MetLife Team

Answers to your life insurance questions

Why should I sign up for life insurance through work?

Group term life insurance offers an easy way to help protect your family's financial future. When you sign up through work, you'll have competitive rates,* **You can apply for coverage, by answering 5 health questions†** and the convenience of payroll deductions.

What does life insurance cover?

Life insurance can help your family with anything they need, like living expenses, paying off debts or even supporting a child's education if something happens to you.

How much life insurance should I get?

The right amount of life insurance for you depends on your unique situation. You can find an online coverage calculator at metlife.com/lifeneeds.

Who can I name as my beneficiary?

Designating a beneficiary is an important step. It's usually a spouse, domestic partner or child, but you can name anyone who would be responsible for taking care of your financial affairs. You can also name a contingent, or backup, beneficiary.

Are there any additional benefits of getting coverage with MetLife?

Yes! Your MetLife coverage gives you access to valuable services at no additional cost to you. These include will preparation and estate resolution services, as well as guidance around navigating life changes and supporting your loved ones whatever life brings.‡

When can I apply?

Annual enrollment takes place from **November 9 - November 20, 2026**, for coverage starting January 1, 2027.



* Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

† Applications for coverage are subject to review and approval by MetLife. Increased coverage may be subject to underwriting. MetLife will evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. MetLife may request additional information to evaluate your coverage request. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

‡ Included with Optional Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

If you enroll for certain contributory insurance, a portion of your contributions for such insurance will be allocated to reduce the employer's/policyholder's cost of certain non-contributory Insurance under the Group Policy.

The cost of insurance varies depending upon the amount of coverage, your age and benefits selected. Additionally, costs will increase as you get older. Your current rates are guaranteed until the policy renewal date. At the renewal date, rates will be recalculated and may change. Rates will also change and can increase if you leave your employer and choose to continue your coverage.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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