

**CITY OF BILOXI
AGENDA ITEM
FACT SHEET**

Item No.: 5L

Council Meeting Date: August 25, 2026

ITEM TITLE: RESOLUTION

INTRODUCED BY: Mayor Andrew "FoFo" Gilich

CONTACT PERSON: Richard Weaver, Chief Administrative Officer

SUMMARY EXPLANATION:

Resolution authorizing the group term life and accidental death and dismemberment insurance with Met Life Insurance.

Resolution ☒ Ordinance ☐ Public Hearing ☐ Routine Agenda ☐

Exhibits for Review

Contract ☐ Minutes ☐ Plans/Maps ☐ Deed ☐ Lease ☐

Other (Specify):

Submittal Authorization: Council President ☐ Mayor ☒

STAFF RECOMMENDATION:

COUNCIL ACTION: Motion By: _____ Second By: _____

Vote:	Councilmember	Yes	No	AFR	ABST	Councilmember	Yes	No	AFR	ABST
	Gray	_____	_____	_____	_____	Tisdale	_____	_____	_____	_____
	Marshall	_____	_____	_____	_____	Glavan	_____	_____	_____	_____
	Nail	_____	_____	_____	_____	Shoemaker	_____	_____	_____	_____
	Creel	_____	_____	_____	_____					

ACTION TAKEN:

jgl082526ehr

Resolution No.

RESOLUTION AUTHORIZING THE GROUP TERM LIFE AND ACCIDENTAL DEATH
AND DISMEMBERMENT INSURANCE WITH MET LIFE INSURANCE

WHEREAS, the City of Biloxi is currently providing life insurance benefits for City employees and their dependents through Met Life Insurance; and

WHEREAS, after review and consideration, the City believes it to be in the best interest to continue for Met Life Insurance to provide and administer life insurance plans offered for City employees and their dependents; and

WHEREAS, it is the best interest of the City of Biloxi to provide life insurance and accidental death and dismemberment (AD&D) benefit coverage for employees at one (1) times the employee's base salary (rounded up to the nearest \$1,000) with a minimum of \$25,000 and a maximum of \$125,000 in coverage. At age 70, reduce by 35% of the original schedule amount; at age 75, reduce by an additional 15% of the 35% original schedule amount. The dependent life coverage of \$5,000 per eligible dependent; and

WHEREAS, Met Life Insurance quoted the rate of \$0.201 per \$1,000 for one (1) times the employee's base salary (rounded up to the nearest \$1,000), and basic AD&D rate of 0.028 per \$1,000 for one (1) times the employee's base salary (rounded up to the nearest \$1,000) and dependent life coverage at the rate of \$1.50 per family unit for \$5,000 per eligible dependent; and

WHEREAS, it is the best interest of the City of Biloxi to provide group term life insurance and accidental death and dismemberment (AD&D) benefits for City employees and their dependents through the term beginning October 1, 2026, and ending September 30, 2028.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL FOR THE CITY OF BILOXI, MISSISSIPPI, THAT:

SECTION 1: The statements and conclusions contained in the preamble of this resolution

are hereby approved, adopted, and ratified.

SECTION 2: The Mayor and/or Municipal Clerk be and are hereby authorized to provide the Group Term Life & AD&D Insurance coverage with Met Life Insurance for the City of Biloxi employees and their dependents.

SECTION 3: The Mayor and/or Municipal Clerk be and are hereby authorized to execute the necessary documents for rate acceptance for Group Term Life and AD&D Insurance coverage with Met Life Insurance in the amount of one (1) times the City employee's base salary (rounded up to the nearest \$1,000) at a rate of \$0.201 per \$1,000 for one (1) times the employee's base salary (rounded up to the nearest \$1,000), and basic AD&D rate of 0.028 per \$1,000 for one (1) times the employee's base salary (rounded up to the nearest \$1,000) and dependent life coverage at the rate of \$1.50 per family unit for \$5,000 per eligible dependent; and at age 70, reduce by 35% of the original schedule amount; at age 75, reduce by additional 15% of the 35% original schedule amount, and dependent life coverage at the rate of \$1.50 per family unit, with dependent children to receive \$500 in coverage for the ages of 14 days up to less than 6 months and \$5,000 in coverage for the ages of 6 months to 19 years, or up to age 23 if attending an accredited college or university on a full time basis and spouses will receive \$5,000 in coverage.

SECTION 4: The term of the Group Term Life Insurance coverage with Met Life Insurance with a rate guarantee for 24 months will begin October 1, 2026, and will end September 30, 2028.

SECTION 5: This resolution shall take effect and be in force from and after adoption.