



Huntsville, Alabama

305 Fountain Circle
Huntsville, AL 35801

Cover Memo

Meeting Type: City Council Regular Meeting **Meeting Date:** 9/11/2025

File ID: TMP-5968

Department: Human Resources

Subject:

Type of Action: Approval/Action

Resolution authorizing the Mayor to execute a renewal with Lincoln Financial Group for employee group life, voluntary life, long term disability, and accidental death and dismemberment insurance (Human Resources).

Resolution No.

Finance Information:

Account Number: 1005-00-00000-425202-000000000-, 1000-00-00000-210230-000000000-, and 1005-00-00000-517060-000000000-

City Cost Amount: \$ 404,800.44

Total Cost: \$ 404,800.44

Special Circumstances:

Grant Funded: \$ N/A

Grant Title - CFDA or granting Agency: N/A

Resolution #: N/A

Location: (list below)

Address:

District: District 1 ☐ District 2 ☐ District 3 ☐ District 4 ☐ District 5 ☐

Additional Comments:

N/A

RESOLUTION NO. 25-_____

WHEREAS, the City of Huntsville offers Life Insurance to its retirees and Life Insurance, Accidental Death and Dismemberment Insurance, and Group Long Term Disability Insurance to its employees through policies originally issued by Canada Life Insurance Company pursuant to an application submitted by the City as authorized by Resolution No. 02-812; and

WHEREAS, the policies were assumed by Lincoln Financial Group; and

WHEREAS, the City renewed the said policies with Lincoln Financial Group pursuant to Resolution No. 12-790, Resolutions No. 15-727, Resolution No. 18-764, Resolutions 20-880, and Resolutions No. 22-649, and

WHEREAS, the City desires to renew the said policies effective January 1, 2026 for an additional three-year period;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Huntsville, Alabama, that the Mayor be and he is hereby authorized to execute a renewal between the City of Huntsville and Lincoln Financial Group, on behalf of the City of Huntsville, a municipal corporation in the State of Alabama, which said agreement is substantially in words and figures similar to that certain document attached hereto and identified as Lincoln Financial Group Renewal Prepared for City of Huntsville between the City of Huntsville and Lincoln Financial Group for Employee Life, AD&D, Long Term Disability, and Voluntary Life and related documents consisting of six (6) pages and the effective date of September 11, 2025 appearing on the margin of the first page, together with the signature of the President of President Pro Tem of the City Council, an executed copy of said document being permanently kept on file in the office of the City Clerk of the City of Huntsville, Alabama.

ADOPTED this the 11th day of September, 2025.

President of the City Council of
the City of Huntsville, Alabama

APPROVED this the 11th day of September, 2025.

Mayor of the City of
Huntsville, Alabama



Renewal Prepared For: City of Huntsville



Renewal Date: 01/01/2026

Products: Life
Voluntary Life
Long Term Disability

It's renewal time!

**Thank you for
your continued
partnership.**



At Lincoln, our team works hard to earn your trust - and your business. As you approach policy renewal, we're excited to review our full portfolio of products and services aimed at enhancing the benefits experience for you and your employees.

Did you know that a majority of Human Resources professionals believe that offering increased voluntary benefits drives retention, attracts new talent, and engages employees?¹ Lincoln's here to help analyze and refresh your benefits strategy by leveraging our full line of products, including:

Short Term Disability	ASO/ATP Short Term Disability	State Disability
Absence Management	Dental	Vision
Accident	Critical Illness	Hospital Indemnity

While you've come to value Lincoln products and service models that stand apart from our competitors, we're most proud of an intangible offering — benefits that support security and financial protection for you and your employees in times of illness or injury.

That's why we're here. Integrity and personal commitment toward our customers are the foundation of all that we strive to deliver. We know how much that commitment matters to you, and renewing our partnership is a vote of confidence that we can get there, together.

Your Lincoln team appreciates your trust and looks forward to continued support of your benefits program. Please reach out to us anytime.

Lincoln Financial Group

*Subject to eligibility requirements. Contact your Lincoln team for further details.

Renewal prepared for: City of Huntsville COHUNTVILL

City of Huntsville currently has the following in-force coverages with Lincoln:

Coverage	Policy Number	Anniversary Date
Basic Life	000860053255-00000	01/01/2026
Voluntary Life	000870067740-00000	01/01/2026
Long Term Disability	000860053256-00000	01/01/2026

The following coverages are renewing with updated rates effective 01/01/2026:

Coverage/ Rate basis	Policy number	Billed lives*	Volume*	Current rate	Renewal rate	Current monthly premium*	Renewal monthly premium*	Monthly premium change	Next anniversary date
Life Class 1,2 per \$1,000	000860053255-00000	2,926	56,819,000	\$0.400	\$0.400	\$22,727.60	\$22,727.60	\$0.00	01/01/2029
AD&D Class 1,2 per \$1,000	000860053255-00000	2,926	56,819,000	\$0.040	\$0.040	\$2,272.76	\$2,272.76	\$0.00	01/01/2029
Voluntary Life Class 1	000870067740-00000	1,208	124,504,000	Age Band Shown Below	Age Band Shown Below	Based On Employee Demographics	Based On Employee Demographics	Based On Employee Demographics	01/01/2029
Voluntary Spouse Life Class 1	000870067740-00000	619	25,490,000	Age Band Shown Below	Age Band Shown Below	Based On Employee Demographics	Based On Employee Demographics	Based On Employee Demographics	01/01/2029
Voluntary Child Life Class 1	000870067740-00000	N/A	N/A	\$0.108	\$0.108	N/A	N/A	N/A	01/01/2029
Long Term Disability Class 1 per \$100 covered monthly payroll	000860053256-00000	1,588	6,237,861	\$0.140	\$0.140	\$8,733.01	\$8,733.01	\$0.00	01/01/2029
Renewal Premium						\$33,733.37	\$33,733.37	\$0.00	

*Billed lives, volume, and premium change regularly as employees are hired, terminated, or experience a life event. These numbers reflect the date of processing.

Renewal premium is due in accordance with the contract terms but no later than the end of the defined contract grace period. Premium can be paid via check, wire, or ACH and failure of the policyholder paying the renewal premium may extinguish the policyholder's right to renew.

This letter provides the renewal terms for coverages outlined above. If other coverages are scheduled to renew, they will be addressed under separate cover.

Voluntary Life 000870067740-00000		
Age band	Current rate	Renewal rate
	Uni-Smoker	Uni-Smoker
< 20	\$0.080	\$0.080
20 - 24	\$0.080	\$0.080
25 - 29	\$0.080	\$0.080
30 - 34	\$0.090	\$0.090
35 - 39	\$0.130	\$0.130
40 - 44	\$0.190	\$0.190
45 - 49	\$0.320	\$0.320
50 - 54	\$0.530	\$0.530
55 - 59	\$0.860	\$0.860
60 - 64	\$1.080	\$1.080
65 - 69	\$1.870	\$1.870
70 - 74	\$3.040	\$3.040
75 - 79	\$4.680	\$4.680
80 - 84	\$6.810	\$6.810
85 - 89	\$10.890	\$10.890
90 - 94	\$16.010	\$16.010
95 - 99	\$34.040	\$34.040
100+	\$34.040	\$34.040

Voluntary Spouse Life 000870067740-00000		
Age band	Current rate	Renewal rate
	Uni-Smoker	Uni-Smoker
< 20	\$0.080	\$0.080
20 - 24	\$0.080	\$0.080
25 - 29	\$0.080	\$0.080
30 - 34	\$0.090	\$0.090
35 - 39	\$0.130	\$0.130
40 - 44	\$0.190	\$0.190
45 - 49	\$0.320	\$0.320
50 - 54	\$0.530	\$0.530
55 - 59	\$0.860	\$0.860
60 - 64	\$1.080	\$1.080
65 - 69	\$1.870	\$1.870
70 - 74	\$3.040	\$3.040
75 - 79	\$4.680	\$4.680
80 - 84	\$6.810	\$6.810
85 - 89	\$10.890	\$10.890
90 - 94	\$16.010	\$16.010
95 - 99	\$34.040	\$34.040
100+	\$34.040	\$34.040

Key Open Enrollment Guidelines:

Please contact your Lincoln service team with questions about your specific open enrollment parameters, including eligibility.

Submitting evidence of insurability made easy: Log in to [LincolnFinancial.com](https://www.lincolnfinancial.com)

First-time user?

Register using company code COHUNTVILL

1. Click **Complete Evidence of Insurability**.
2. Answer questions about yourself and additional applicants, if applicable.
3. Review your responses, then electronically sign and submit your application.
4. Save your confirmation report.

Your Lincoln team is available to answer questions.:

Sales Representative: Connor Kent Connor.Kent@lfg.com	Account Manager: Lee Seamans Lee.Seamans@lfg.com
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Subject to the terms outlined in your Policy, the aforementioned renewal is accepted by the Policyholder.

Accepted by: Tommy Battle

Signature: _____

Title: Mayor

Date: September 11, 2025

Have a file feed with Lincoln?

Follow these steps to ensure accurate delivery:

1. Notify EDI.Team@LFG.com and your service team/contact at least 10 days before planned submission of the enrollment file.
2. Ensure updated salaries have an effective date. If an updated effective date is not provided, the change defaults to the file's date.
3. Confirm the coverage-specific termination date is listed. If this field is blank or if it's dropped from the file, the change defaults to the file date.

¹ Goforth, Alan, "Employers Respond to Increased Demand for Voluntary Benefits Increases," BenefitsPRO, September 29, 2021, www.benefitspro.com/2021/09/29/employers-respond-to-increased-demand-for-voluntary-benefits-increases

This renewal letter is intended to serve as a policy amendment and should be kept with your policy.

Important reminder: Lincoln requires salary updates on your employees at least once a year to ensure premiums and benefit amounts are accurate under the terms of your group insurance policy(ies). Brokers may be eligible to receive commissions from the sales of these products.

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, Lincoln Life & Annuity Company of New York, Syracuse, NY. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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