

**RESOLUTION 2026-01**  
March 16, 2026

**HOUSING AUTHORITY OF THE CITY OF GARFIELD**  
Bergen County, New Jersey

**A RESOLUTION RENEWING THE GROUP DENTAL BENEFITS PROGRAM FOR ELIGIBLE EMPLOYEES AND THEIR COVERED DEPENDENTS THROUGH METROPOLITAN LIFE INSURANCE COMPANY**

**WHEREAS**, the Housing Authority of the City of Garfield, hereinafter, referred to as the Authority, provides Group Dental benefits coverage for eligible employees and their covered dependents as part of the Housing Authority's Comprehensive Employee Benefits Program; and

**WHEREAS**, the Housing Authority's Health Benefits Consultant, as a matter of due diligence, engaged in active negotiations for the Renewal of the Housing Authority's Dental Program, administered by Metropolitan Life Insurance Company (MetLife) and

**WHEREAS**, the Consultant was successful through negotiation, in securing a Renewal for the PPO Plan, as follows and illustrated through the attached spreadsheet analysis:

- **DENTAL** Provides a 12-month rate with an increase of 9% over expiring.
- Provides for all coverages/benefits to remain unchanged from the expiring respective plan.

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Commissions of the Housing Authority of the City of Garfield, County of Bergen, State of New Jersey, hereby authorize the renewal of the Group Dental benefits coverage with Metropolitan Life Insurance Company, for the period **January 1, 2026 through December 31, 2026**; and

**BE IT FURTHER RESOLVED**, the Executive Director is hereby authorized and directed to implement this Renewal, which maintains the current plan design of benefits; thereby ensuring the moral and contractual obligation of the Housing Authority; and

**BE IT FURTHER RESOLVED**, the contract award for the Renewal Proposal is to a duly licensed and admitted Insurance Carrier within the State of NJ and therefore, such award is exempt from the requirements set forth by P.L. 2004, Chapter 19 (as amended by P.L. 2005, c.51) N.J.S.A.19:44A-20.5 et seq. and,

**BE IT FURTHER RESOLVED**, the Executive Director is hereby authorized and directed to execute the Renewal documents in accordance with the existing terms and conditions of the Agreement with the Renewal rate provisions, as promulgated herewith; and

**BE IT FURTHER RESOLVED**, a certified copy of this Resolution shall be forwarded to PIA Security Programs, A Division of World Insurance Associates, LLC, 429 Hackensack Street, P.O. Box 818 Carlstadt NJ, Health Benefits Consultant to the Housing Authority.

**Adopted this day:** March 16, 2026

**ATTEST:**

Rafael Gomez  
Chairperson

[Signature]  
Executive Director

Garfield Housing Authority Board of Commissioners

	Ayes	Nays	Abstain	Absent
Dabal	✓	□	□	□
Barckett	✓	□	□	□
Follari	✓	□	□	□
Rigoglioso	✓	□	□	□
Garnto	✓	□	□	□
Gomez	✓	□	□	□

[Signature] Dabal end  
Gomez  
E. Lantieri  
Marie Barckett