

Founded in 1992, the Health Insurance Funds are a proven approach that has delivered cost savings to New Jersey towns and schools year after year.

The Fund numbers speak for themselves

**44**  
TOTAL PUBLIC ENTITIES  
IN FUND

**-.92 percent**  
AVERAGE PREMIUM  
INCREASE OVER PAST  
5 YEARS

**\$63,126,000**  
ANNUAL BUDGET

**\$7,600,000**  
FUND SURPLUS

**\$72,675,000**  
DIVIDENDS PAID

**2,110**  
EMPLOYEES

**2,000**  
RETIREES

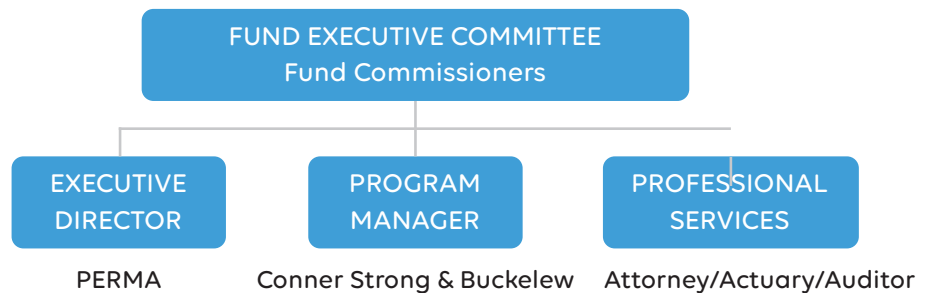
**5,700**  
MEMBERS

### PROFILE:

## Southern New Jersey Regional Employee Benefits Fund

The Southern New Jersey Regional Employee Benefits Fund is available to primarily serve governmental entities in Burlington, Camden and Gloucester. The Fund contracts with Aetna (medical), AmeriHealth (medical), Express Scripts (pharmacy) and Delta Dental of NJ (dental).

Like all PERMA Health JIFs, each public entity appoints a Fund Commissioner to represent them. These individuals can have as little or as much involvement in shaping the Fund's overall direction as they choose. Depending on their needs, the Executive Director and Program Manager can manage every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



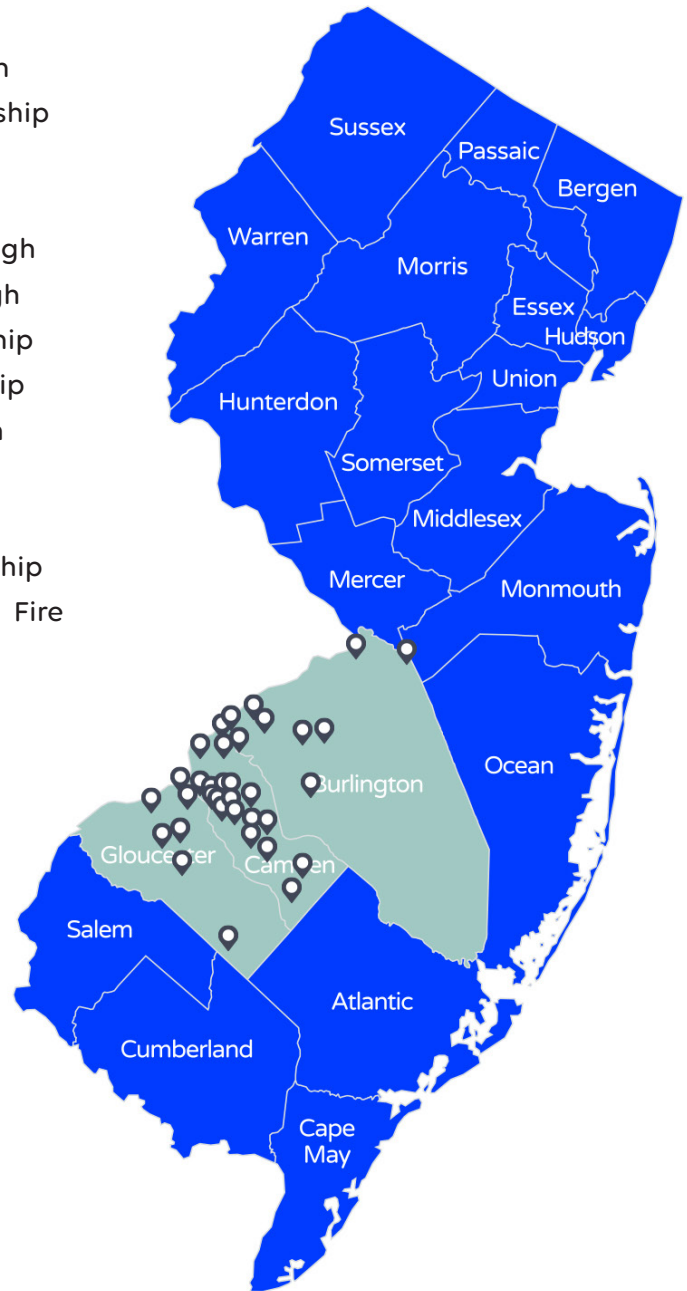
### Our Wisdom, Your Advantage

The Southern New Jersey Regional Employee Benefits Fund, like all PERMA Health JIFs, has a proven track-record of fiscal responsibility. The reason is the decision-making process combines our decades of public entity expertise with your needs. Together, the result is a Fund that delivers year-after-year.

# You're in Good Company

## MUNICIPALITIES / OTHER

- Barrington Borough
- Bellmawr Borough
- Berlin Township
- Bordentown Township
- Brooklawn Borough
- Camden City
- Camden County Board of Social Services
- Chesilhurst Borough
- Franklin Township
- Gibbsboro Borough
- Gloucester City
- Gloucester Township
- Haddon Heights Borough
- Haddonfield Borough
- Laurel Springs
- Lawnside Borough
- Lindenwold Borough
- Lumberton Township
- Magnolia Borough
- Mantua Township
- Maple Shade Township
- Medford Lakes Borough
- Medford Township
- Merchantville Borough
- Mount Ephraim Borough
- Mount Holly MUA
- North Hanover Township
- Palmyra
- Paulsboro Borough
- Pennsauken Township
- Pine Hill Borough
- Pitman Borough
- Runnemede Borough
- Somerdale Borough
- Springfeild Township
- Waterford Township
- Wenonah Borough
- West Deptford
- Westville Borough
- Willingboro Township
- Winslow Township Fire District #1
- Woobury Heights



Dive in to New Jersey's Safest  
Health Insurance Pool

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