

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

35
TOTAL PUBLIC ENTITIES IN FUND

.99 percent
AVERAGE PREMIUM INCREASE OVER PAST 10 YEARS

\$11,353,275
FUND SURPLUS

\$69,760,072
DIVIDENDS PAID

\$43,016,000
ANNUAL BUDGET

1,700
EMPLOYEES

4,600
MEMBERS

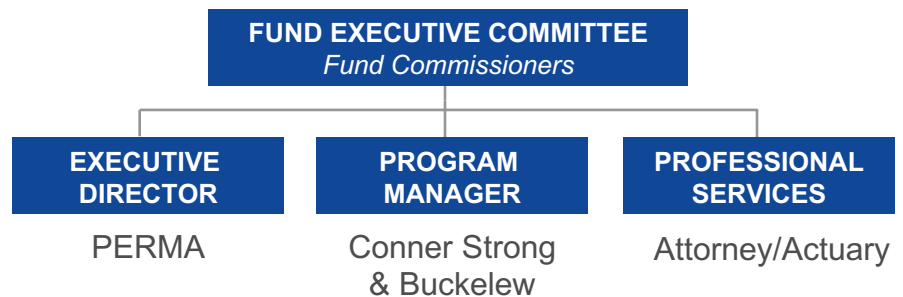
Powered by **PERMA** RISK MANAGEMENT SERVICES

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.



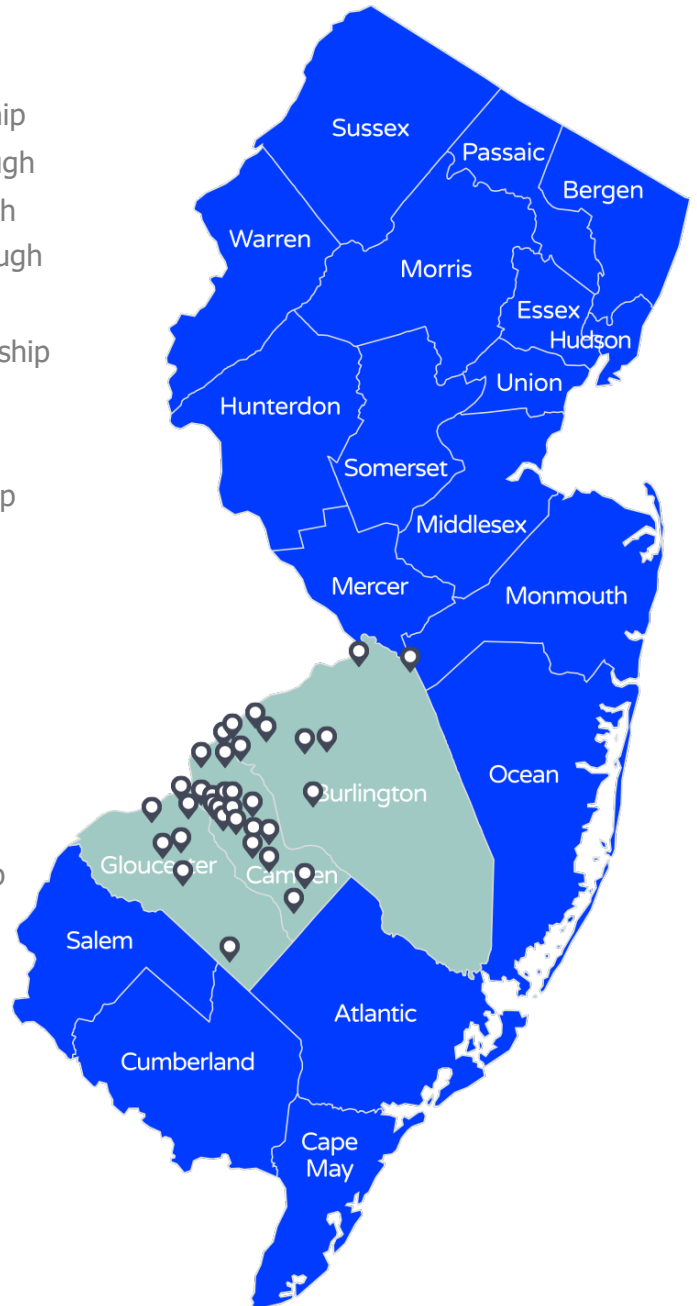
Our Wisdom, Your Advantage

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



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