

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

AVERAGE PREMIUM INCREASE
2.86 percent
SINCE INCEPTION

2.37 percent
PAST 5 YEARS

\$23,186,883
FUND SURPLUS

25
TOTAL ENTITIES

\$100,150,500
ANNUAL BUDGET

5,000
EMPLOYEES

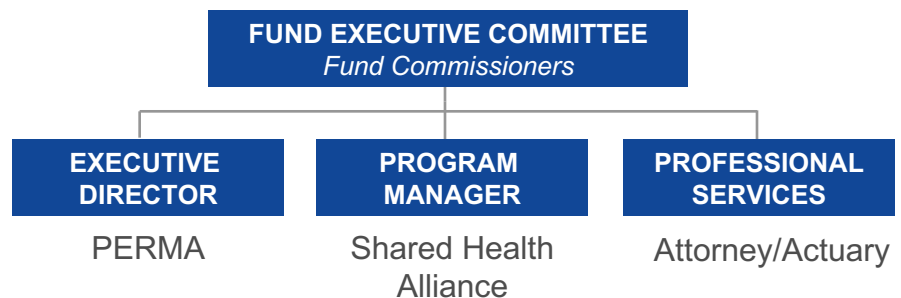
13,500
MEMBERS

PROFILE:

Southern Coastal Regional Employee Benefits Fund

The Southern Coastal Regional Employee Benefits Fund was formed in 2011 and is available to primarily serve governmental entities and school districts in Atlantic, Cape May, Salem and Cumberland Counties. The Fund contracts with Aetna and AmeriHealth (medical), Express Scripts (pharmacy) and Delta Dental (dental).

Like all Health JIFs, each public entity is represented on the Fund Executive Committee by a Fund Commissioner. These individuals can have as little or as much involvement in shaping the Fund's overall direction as they choose. Depending on their needs, PERMA / Shared Health Alliance can manage every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



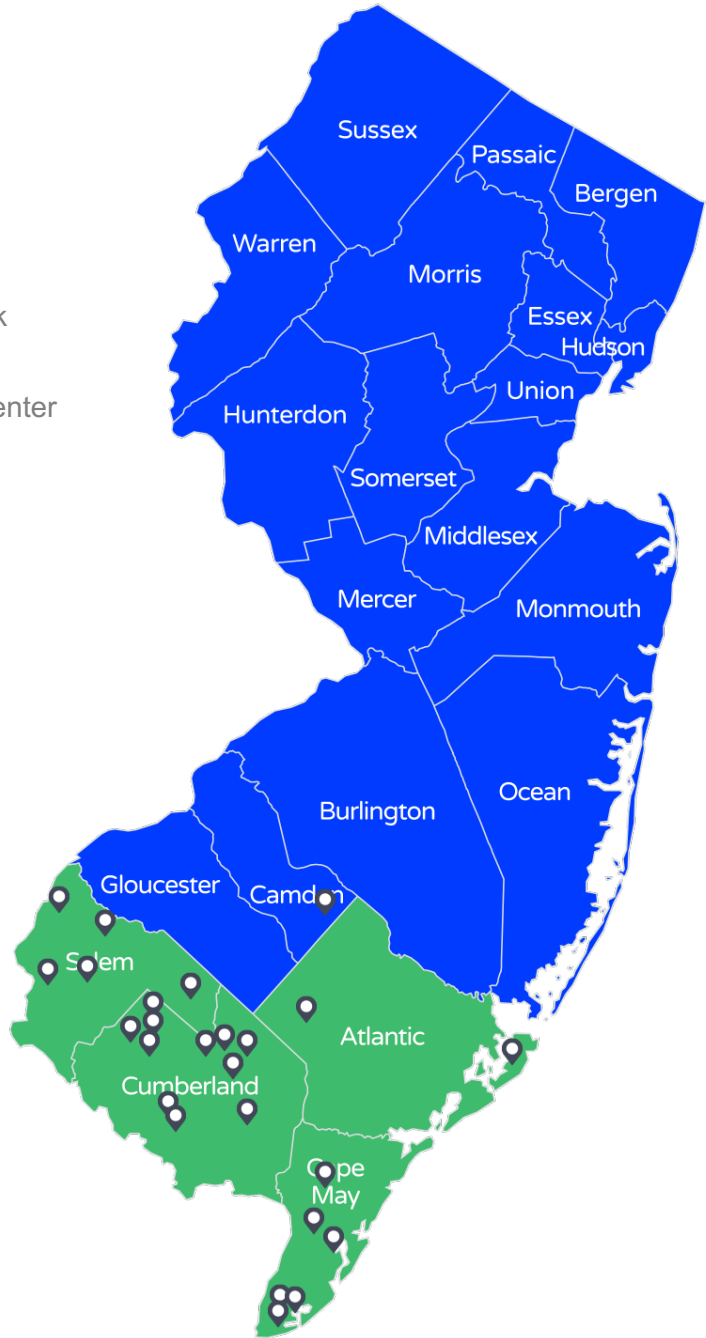
Our Wisdom, Your Advantage

All PERMA Health JIFs have 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

CURRENT MEMBERS

Alloway Township Board of Education
Bridgeton Board of Education
Brigantine City
Buena Regional Board of Education
Cumberland County Charter School Network
Cumberland County Improvement Authority
Cumberland County Technical Education Center
Cumberland Regional School District
Dennis Township Board of Education
Downe Township Board of Education
Hopewell Board of Education
Lawrence Township School District
Lower Cape May Regional School District
Lower Township Board of Education
Millville Board of Education
Ocean City Board of Education
Penns Grove Borough
Pittsgrove Township
Salem County
Upper Deerfield Board of Education
Vineland Board of Education
Waterford Township Board of Education
West Cape May Board of Education
Woodbine Board of Education
Woodstown Borough



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