

By the Numbers

1992
ESTABLISHED

30
PUBLIC ENTITIES
IN FUND

2.1 percent
AVERAGE PREMIUM
INCREASE OVER PAST
5 YEARS

\$16,011,516
FUND SURPLUS

\$2,900,000
4-YEAR AVERAGE
DIVIDEND PAYMENT

1,098
EMPLOYEES

2,959
MEMBERS

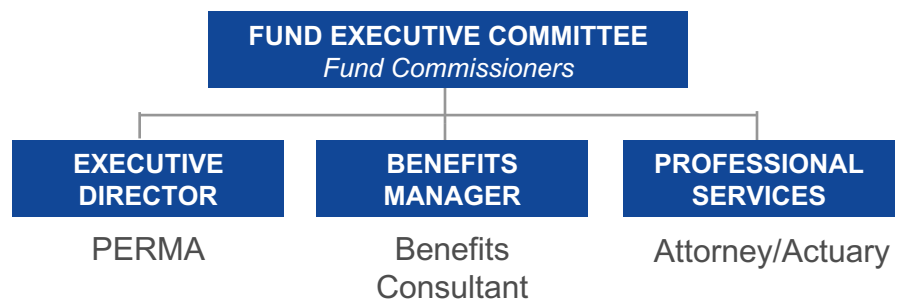
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MANAGEMENT
SERVICES

PROFILE:

Bergen Municipal (Gateway/BMED) Employee Benefits Fund

The Bergen Municipal (Gateway/BMED) Employee Benefits Fund is available to primarily serve governmental entities and school districts in Passaic, Bergen, Essex, Hudson, Union, and Middlesex Counties. The Fund contracts with Aetna (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 Benefits 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 Gateway Regional 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.

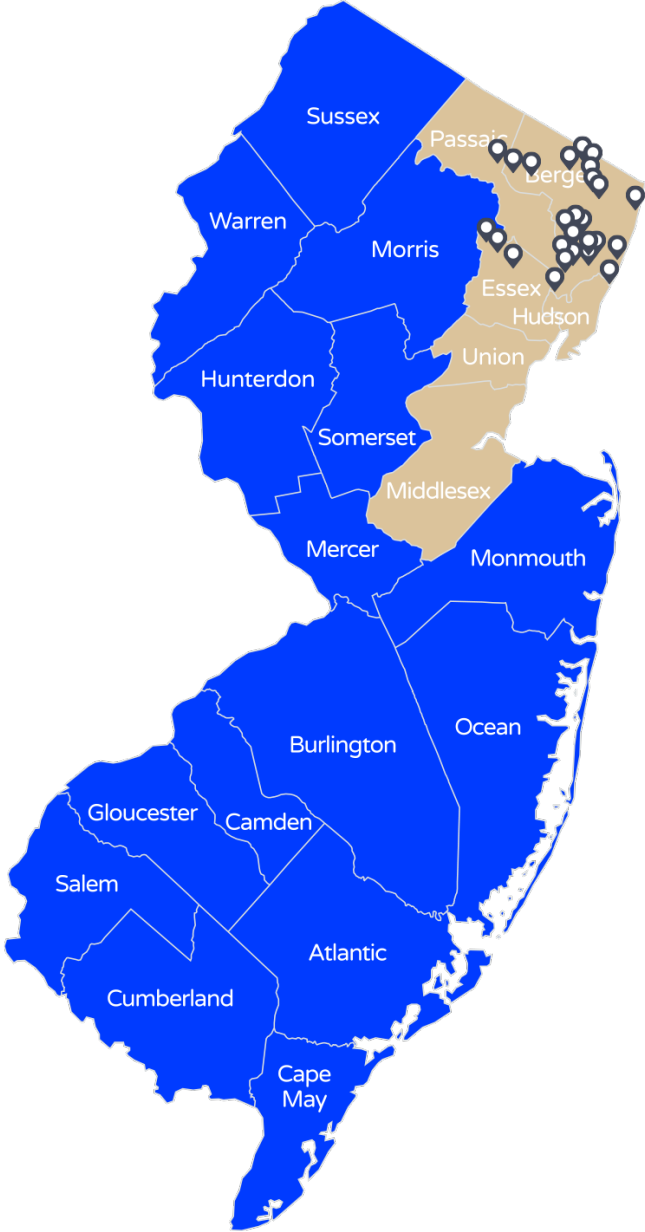
You're in Good Company

SCHOOL DISTRICTS

- Carlstadt BOE
- East Rutherford BOE
- Fairfield BOE

MUNICIPALITIES / OTHER

- Alpine
- Carlstadt
- East Rutherford
- Edgewater
- Emerson
- Fairfield
- Fort Lee
- Franklin Lakes
- Hillsdale
- Lodi
- Maywood
- Mine Hill
- Montvale
- Moonachie
- North Arlington
- Oakland
- Park Ridge
- Ridgefield Park
- Rochelle Park
- Rutherford
- Saddle River
- South Hackensack
- Verona
- Wallington
- Wanaque Valley SA
- Westwood
- Wood-Ridge



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