

## By the Numbers

1992

ESTABLISHED

30

PUBLIC ENTITIES  
IN FUND

6.45 percent

AVERAGE PREMIUM  
INCREASE OVER PAST  
5 YEARS

\$18,034,857

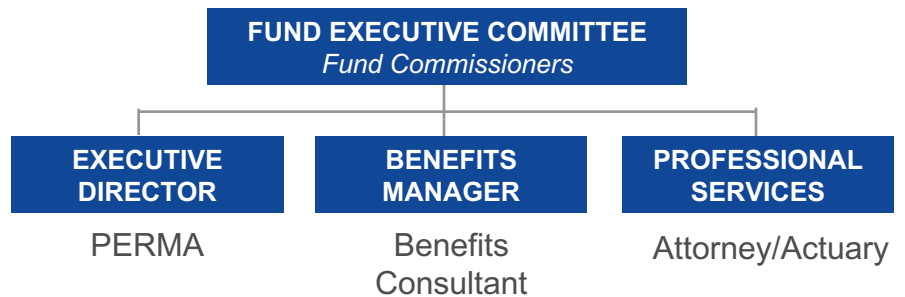
FUND SURPLUS

## PROFILE:

# Gateway Regional Health Insurance Fund

The Gateway Regional Health Insurance 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.

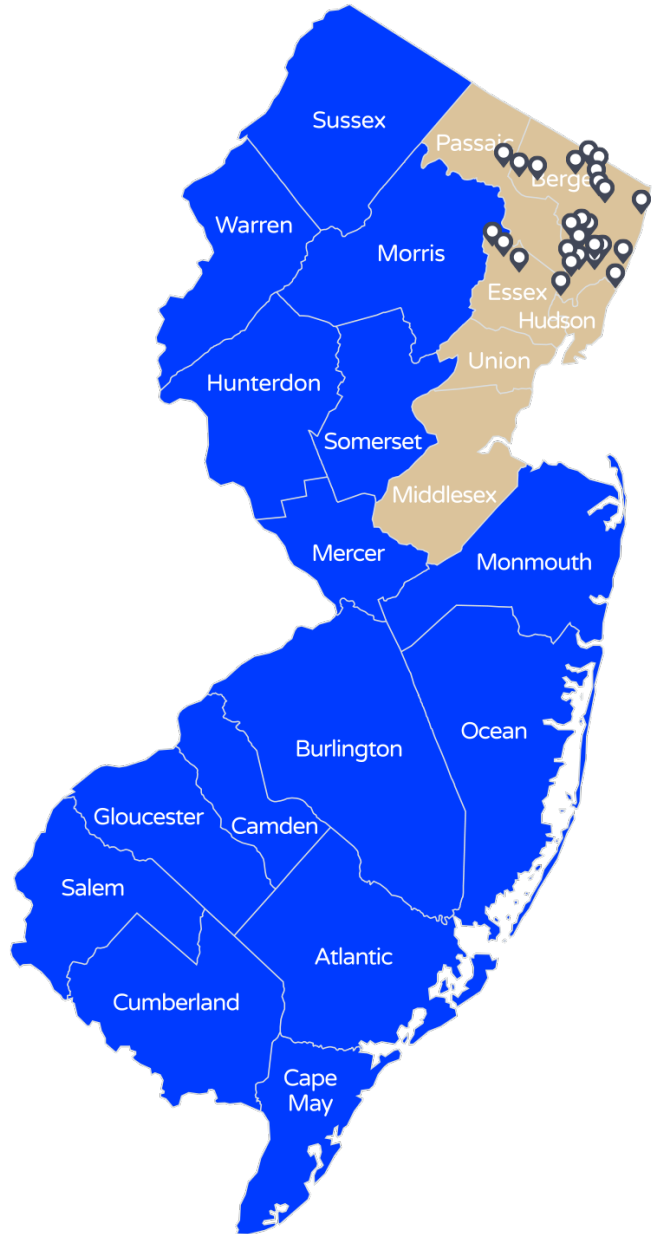
# You're in Good Company

## SCHOOL DISTRICTS

Carlstadt  
East Rutherford  
Fairfield

## MUNICIPALITIES / OTHER

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



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