



New Jersey
Health Insurance Fund

Schools | Municipalities | Public Entities

By the Numbers

1993

ESTABLISHED

19

PUBLIC ENTITIES IN FUND

8.5 percent

AVERAGE PREMIUM
INCREASE OVER PAST
14 YEARS

\$9,246,369

FUND SURPLUS

\$900,000

3-YEAR AVERAGE DIVIDEND
PAYMENT

16 YEARS

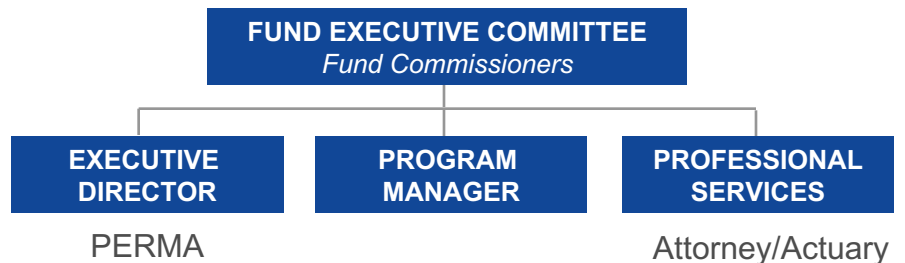
CONSECUTIVE YEARS
WITHOUT A DEFICIT

PROFILE:

North Jersey Municipal Employee Benefits Fund

The North Jersey Municipal Employee Benefits Fund is available to primarily serve governmental entities and school districts in the Northern parts of NJ, including Morris, Sussex, and Passaic Counties. The Fund contracts with Aetna & United Healthcare (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.



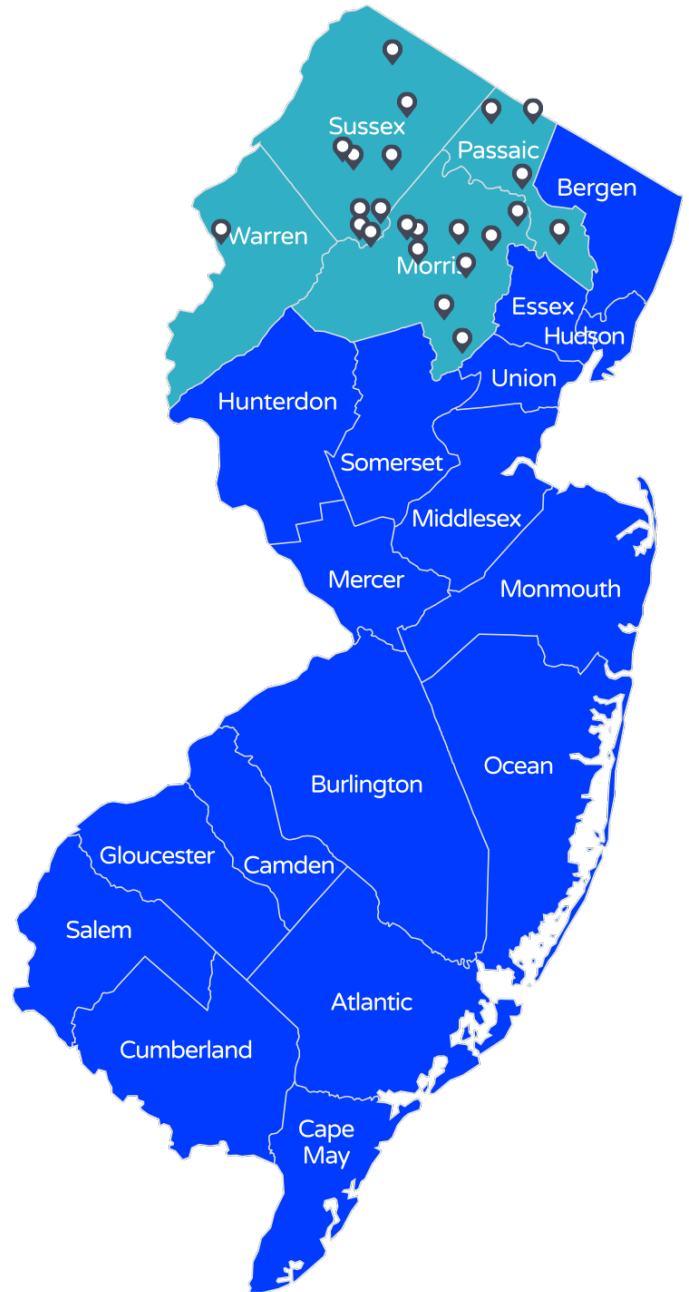
Our Wisdom, Your Advantage

The North Jersey Municipal 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

- Andover Township
- Berkeley Heights
- Bloomington
- Byram
- Dover Town
- Hanover
- Harding Township
- Hardyston Township
- Hopatcong
- Knowlton Board of Education
- Lincoln Park
- Madison
- Montville
- Mountain Lakes Borough
- Netcong
- Newton
- Prospect Park
- Randolph
- Ringwood
- Roxbury
- Sparta
- Wantage
- West Milford
- Woodland Park



**Dive in to New Jersey's Safest
Health Insurance Pool**

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