



New Jersey
Health Insurance Fund

Schools | Municipalities | Public Entities

By the Numbers

1993
ESTABLISHED

28
PUBLIC ENTITIES IN FUND

.31 percent
AVERAGE PREMIUM INCREASE
OVER PAST 5 YEARS

\$41,500,000
ANNUAL BUDGET

\$18,877,400
FUND SURPLUS

\$33,195,021
DIVIDENDS

1,615
EMPLOYEES

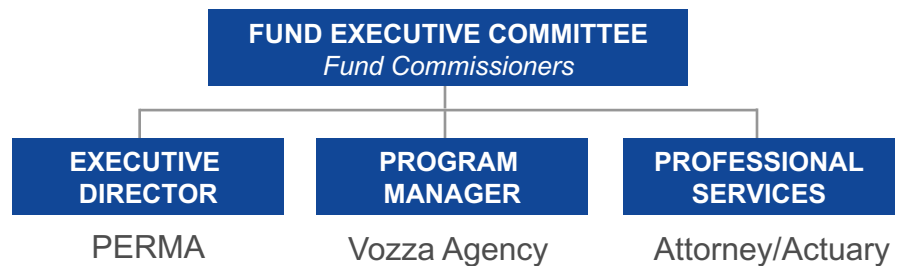
4,350
LIVES/BELLYBUTTONS

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, Passaic, Sussex and Warren Counties. The Fund contracts with Aetna (medical), United Healthcare for Medicare Advantage (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 manages every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



Our Wisdom, Your Advantage

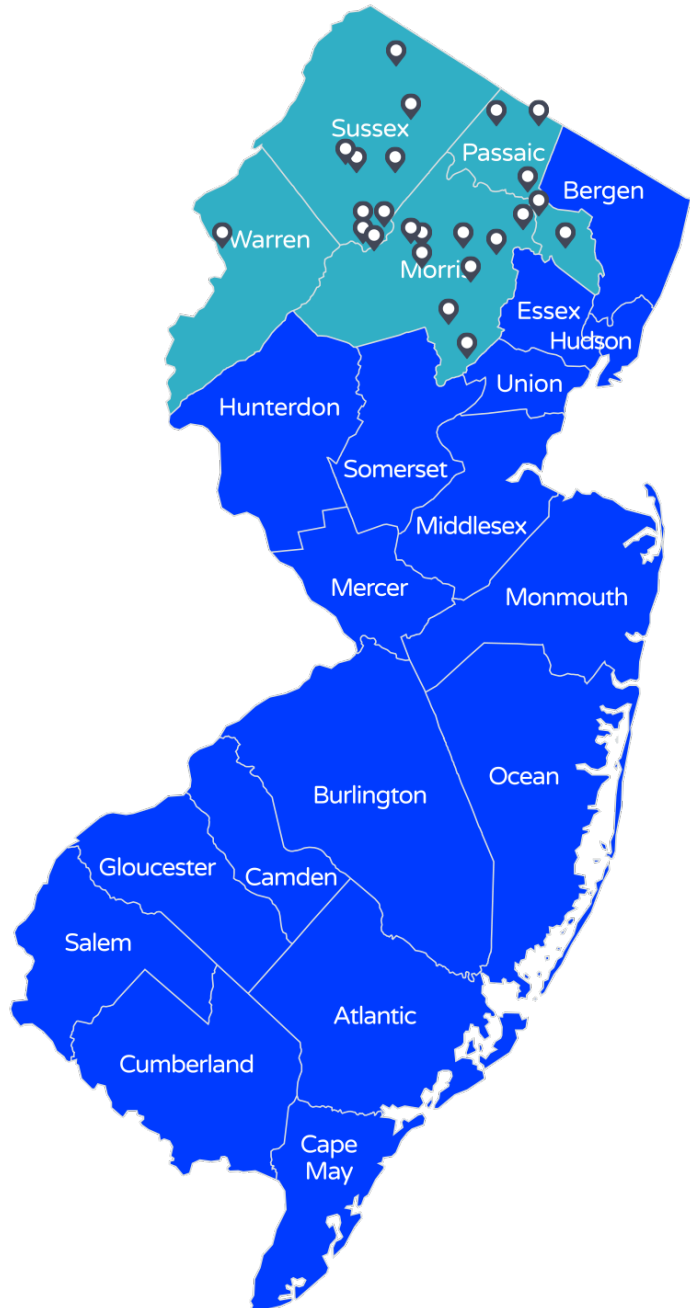
The North Jersey Municipal employee Benefits Fund, like all PERMA Health JIFs, has a proven track-record of fiscal responsibility. The reason is the decision-making process combines our decades of public entity expertise with your needs. *Over the past 18 years, members have never had a cash call to pay additional assessments.* The result is a Fund that delivers year-after-year.

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MUNICIPALITIES / OTHER

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



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