

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

**34**  
TOTAL PUBLIC ENTITIES IN FUND

**6.50 percent**  
AVERAGE PREMIUM INCREASE OVER PAST 10 YEARS

**\$17,170,163**  
FUND SURPLUS

**\$31,462,993**  
DIVIDENDS PAID

**\$43,511,748**  
ANNUAL BUDGET

**1,743**  
EMPLOYEES

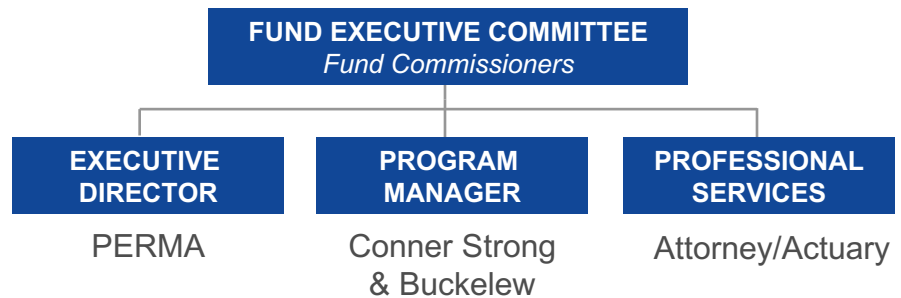
**4,706**  
MEMBERS

## PROFILE:

# Southern New Jersey Regional Employee Benefits Fund

The Southern New Jersey Regional Employee Benefits Fund is available to primarily serve governmental entities in Burlington, Camden and Gloucester. The Fund contracts with Aetna (medical), AmeriHealth (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.



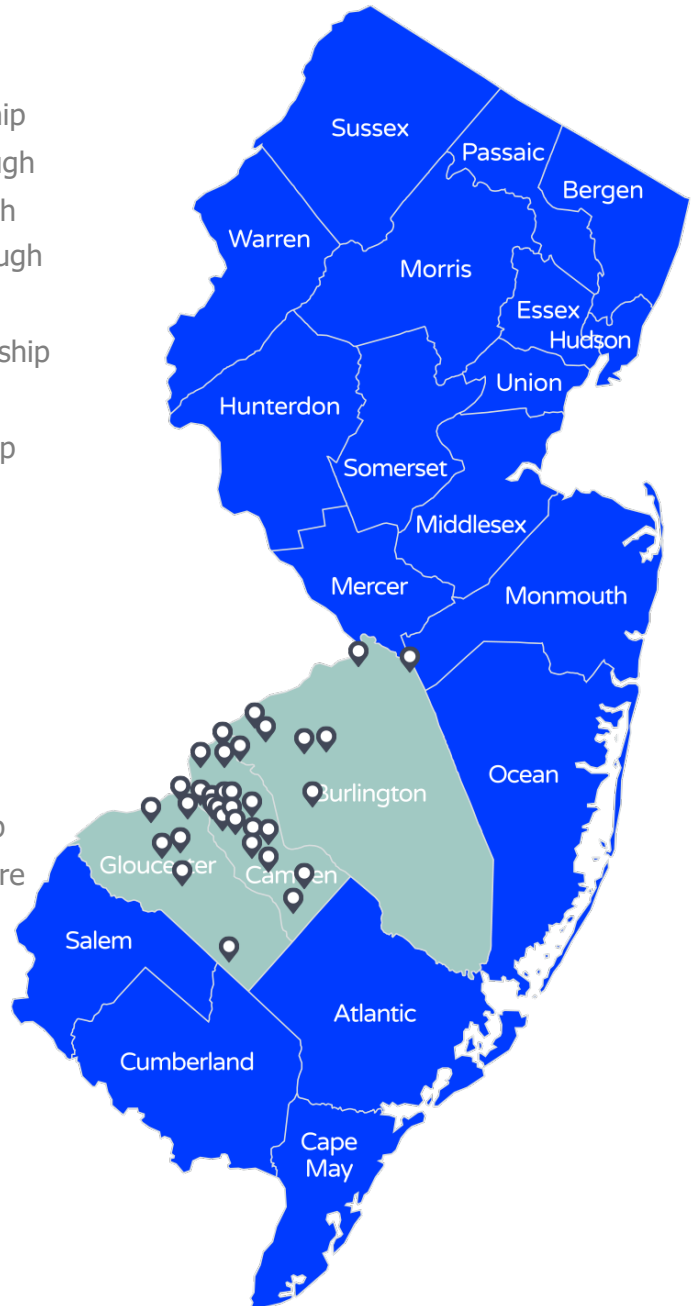
## Our Wisdom, Your Advantage

The Southern New Jersey Regional 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

- |  |                                   |
|--|-----------------------------------|
| Barrington Borough                     | Maple Shade Township              |
| Bellmawr Borough                       | Medford Lakes Borough             |
| Berlin Township                        | Merchantville Borough             |
| Bordentown Township                    | Mount Ephraim Borough             |
| Brooklawn Borough                      | Mount Holly MUA                   |
| Camden County Board of Social Services | North Hanover Township            |
| Chesilhurst Borough                    | Paulsboro Borough                 |
| Franklin Township                      | Pennsauken Township               |
| Gibbsboro Borough                      | Pine Hill Borough                 |
| Gloucester City                        | Pitman Borough                    |
| Haddon Heights Borough                 | Runnemede Borough                 |
| Haddonfield Borough                    | Somerdale Borough                 |
| Lawnside Borough                       | Waterford Township                |
| Lindenwold Borough                     | Wenonah Borough                   |
| Lumberton Township                     | Westville Borough                 |
| Magnolia Borough                       | Willingboro Township              |
| Mantua Township                        | Winslow Township Fire District #1 |



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

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