

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

4
PUBLIC ENTITIES
IN FUND

\$1,902,574
FUND SURPLUS

\$38,000,000
ANNUAL BUDGET

1,700
EMPLOYEES AND
RETIREES

4,500
MEMBERS

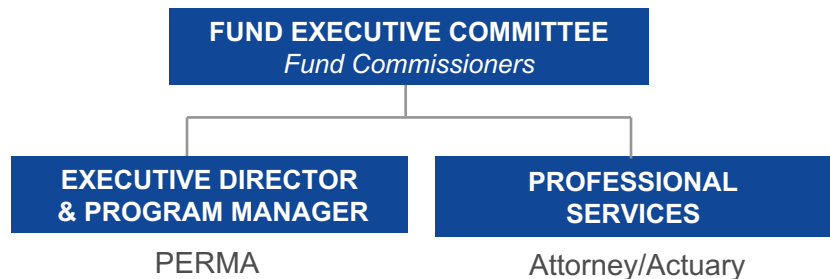
PROFILE:

Southern Skylands Regional Health Insurance Fund

The Southern Skylands Regional Health Insurance Fund is a health benefits insurance pool that serves municipalities and boards of education in Somerset, Sussex, Hunterdon and Warren Counties. The Southern Skylands HIF was formerly known as the Somerset County Insurance Commission, which was created in 2017.

The Fund contracts with Third Party Administrators: Aetna (medical) and Express Scripts (pharmacy). The Skylands Fund also offers its Partnership Health Center, powered by Integrity Health, which is a dedicated facility for employees and their dependents.

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.



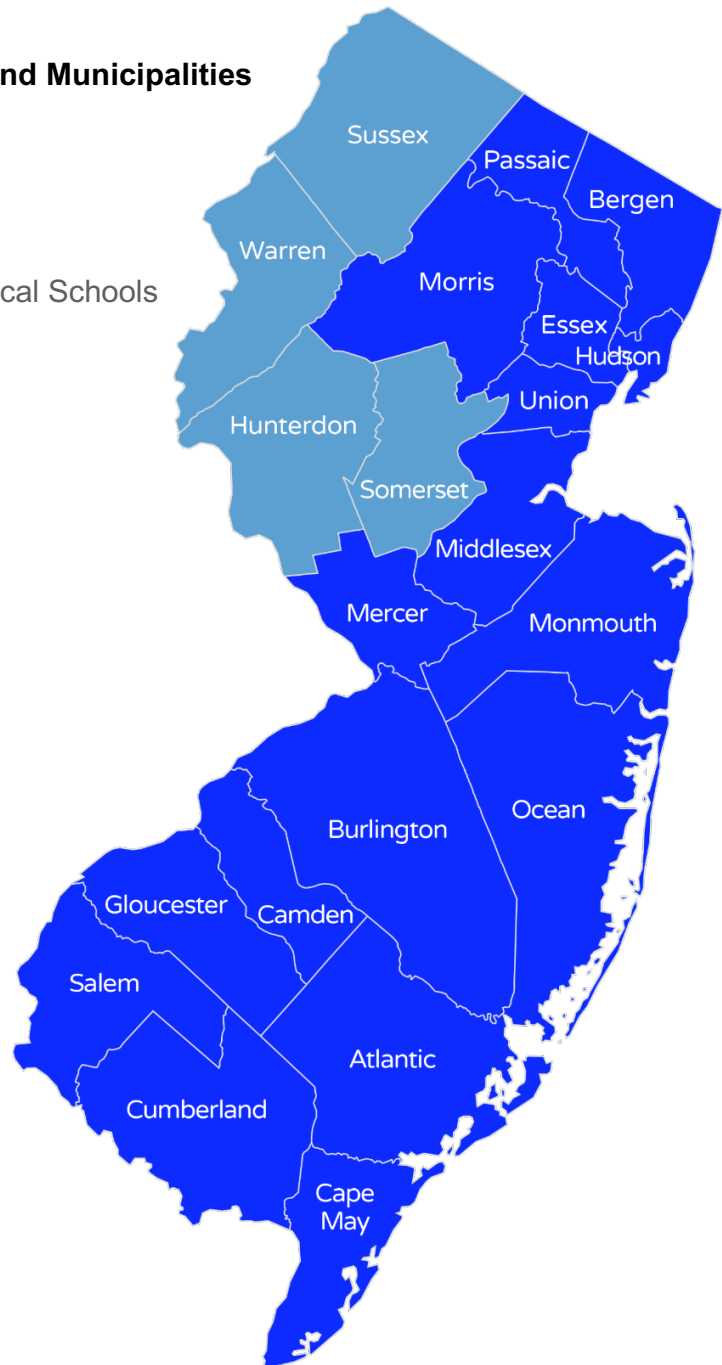
Our Wisdom, Your Advantage

The Southern Skylands Regional Health Insurance 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

County Entities, School Districts, and Municipalities

- Somerset County
- Somerset County Park Commission
- Somerset County Vocational & Technical Schools
- Somerset County Library



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

Sean Critchley, Esq.
PERMA Risk Management Services
1-973-659-6511
Sean@HiFundNJ.com