

By the Numbers

1992
ESTABLISHED

32
TOTAL PUBLIC ENTITIES
IN FUND

7.38 percent
AVERAGE PREMIUM
INCREASE OVER PAST
20 YEARS

\$12,007,652
FUND SURPLUS

\$13,011,885
DIVIDENDS PAID

\$43,540,657
ANNUAL BUDGET

1,970
EMPLOYEES

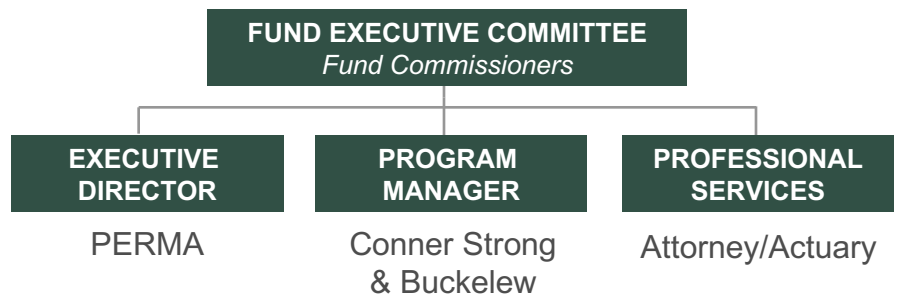
5,319
MEMBERS

PROFILE:

Southern New Jersey Regional Employee Benefits Fund

The Southern New Jersey Regional Employee Benefits Fund is available to primarily serve governmental entities and school districts 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.



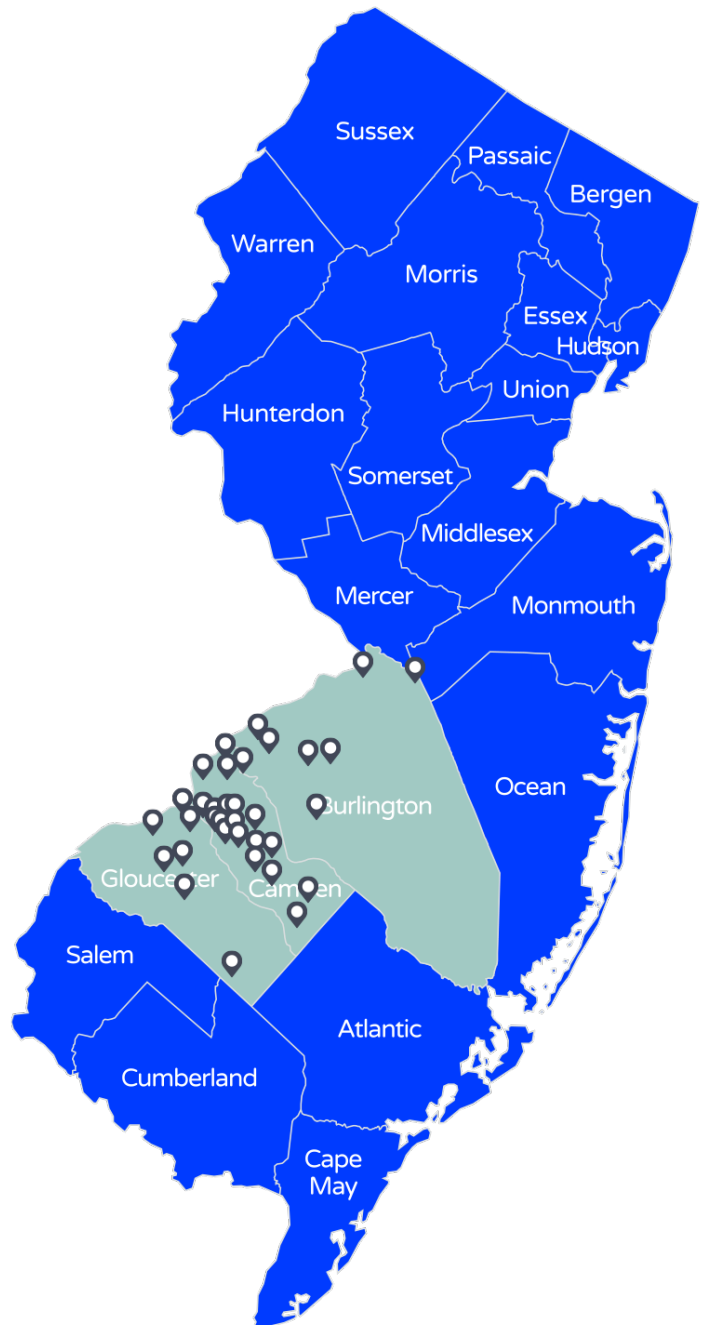
Our Wisdom, Your Advantage

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

Atco	Medford Lakes
Barrington	Merchantville
Bellmawr	Mount Ephraim
Bordentown	Mt. Holly
Brooklawn	Paulsboro
Camden	Pennsauken
Chesilhurst	Pine Hill
Franklin	Pitman
Gibbsboro	Runnemede
Gloucester City	Sicklerville
Haddon Heights	Somerdale
Haddonfield	Wenonah
Jacobstown	Westville
LAWNSIDE	Willingboro
Lindenwold	
Lumberton	
Magnolia	
Mantua	
Maple Shade	



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