

Founded in 2011, 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

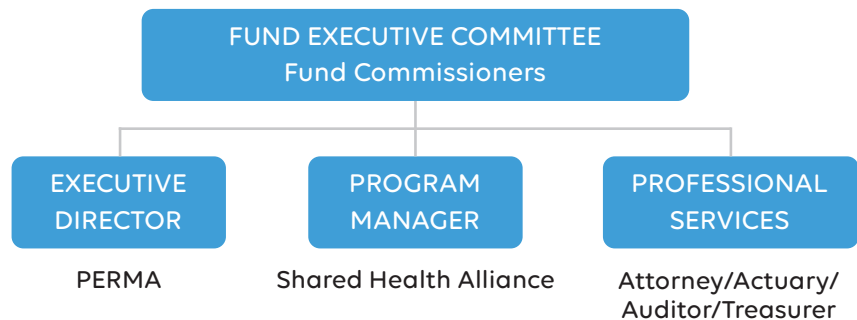
- 29**  
TOTAL ENTITIES
- 3.17 percent**  
AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS
- \$146,800,000**  
ANNUAL BUDGET
- \$6,779,920**  
FUND SURPLUS
- \$24,000,000**  
DIVIDENDS
- \$5,700,000**  
DIVIDENDS PAID
- 9,462**  
EMPLOYEES
- 25,547**  
MEMBERS

### PROFILE:

## Southern Coastal Regional Employee Benefits Fund

The Southern Coastal Regional Employee Benefits Fund was formed in 2011 and is available to primarily serve governmental entities and school districts in Atlantic, Cape May, Salem and Cumberland Counties. The Fund contracts with Aetna and AmeriHealth (medical), Express Scripts (pharmacy) and Delta Dental (dental).

Like all Health JIFs, each public entity is represented on the Fund Executive Committee by a Fund Commissioner. These individuals can have as little or as much involvement in shaping the Fund's overall direction as they choose. Depending on their needs, PERMA / Shared Health Alliance can manage every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



### Our Wisdom, Your Advantage

All PERMA Health JIFs have 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

## CURRENT MEMBERS

Absecon City  
Alloway Township BOE  
Bridgeton BOE  
Brigantine City  
Buena Regional BOE  
Cumberland County  
Cumberland County Charter School Network  
Cumberland County Improvement Authority  
Cumberland County Technical Education Center  
Cumberland Regional BOE  
Dennis Township BOE  
Downe Township BOE  
Egg Harbor Township  
Hopewell BOE  
Lawrence Township BOE  
Lower Cape May Regional School District  
Lower Township BOE  
Millville BOE  
Ocean City BOE  
Penns Grove  
Penns Grove Carney's Point Schools  
Pittsgrove Township  
Salem County  
Upper Deerfield BOE  
Upper Township BOE  
Vineland BOE  
Waterford Township BOE  
West Cape May BOE  
Woodstown Borough

