

SouthernCoastal^{FUND}

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

32

TOTAL ENTITIES

5.46 percent

AVERAGE PREMIUM INCREASE OVER

PAST 5 YEARS

\$164,000,000

ANNUAL BUDGET

\$28,200,000

DIVIDENDS

6,670

EMPLOYEES

16,000

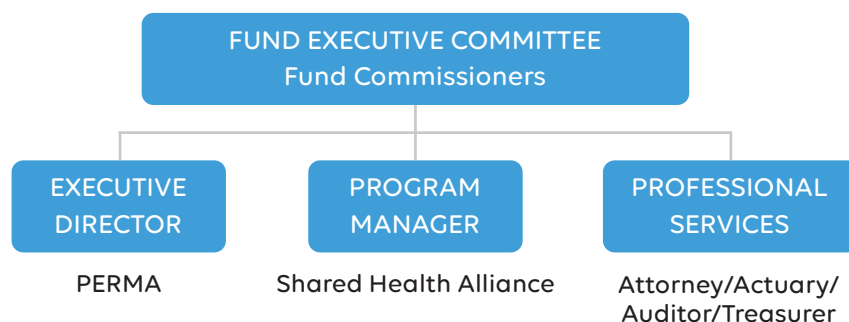
MEMBERS

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

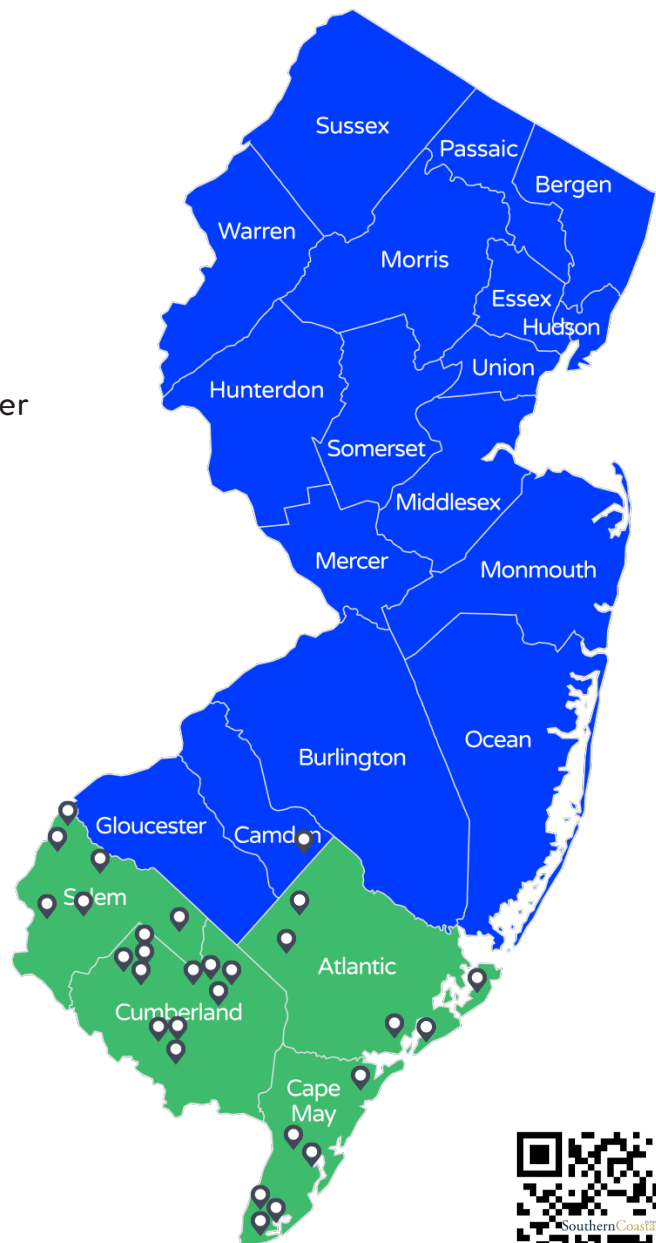
All PERMA Health JIFs have a proven track-record of fiscal responsibility. The reason is the decision-making process combines our decades of public entity expertise with your needs. Together, the result is a Fund that delivers year-after-year.

Powered by **PERMA** RISK MANAGEMENT SERVICES

You're in Good Company

CURRENT MEMBERS

Absecon City
Alloway Township BOE
Bridgeton BOE
Brigantine City
Buena Borough
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
Margate City
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



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