SouthernCoastal FUND

43	$262.4M	9.1%	8,550	22,775
TOTAL ENTITIES	ANNUAL BUDGET	AVERAGE 5-YEAR PREMIUM INCREASE	EMPLOYEES	MEMBERS

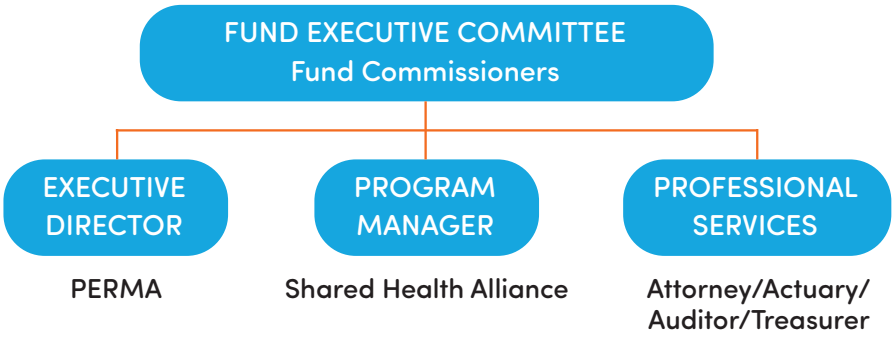
PROFILE:

Southern Coastal Regional Employee Benefits Fund

Founded in 2011

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).

Health Insurance Funds, known as HIFs, are self-governed. 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 Coastal Regional Employee Benefits Fund, like all the New Jersey Health Insurance Funds - Powered by PERMA, are separate and distinct Funds that operate independently according to state law. The Funds have an over 30-year proven track-record of fiscal responsibility, transparency, flexibility, and innovating new solutions to control costs. PERMA, one of the most trusted and experienced HIF administrators in the nation, has administered various NJ HIFs for decades. PERMA provides Fund members with access to the best industry professionals, including actuaries, auditors, attorneys, qualified purchasing agents, treasurers, and underwriters.

* This combines Fund surplus & IBNR as of 6/2025.

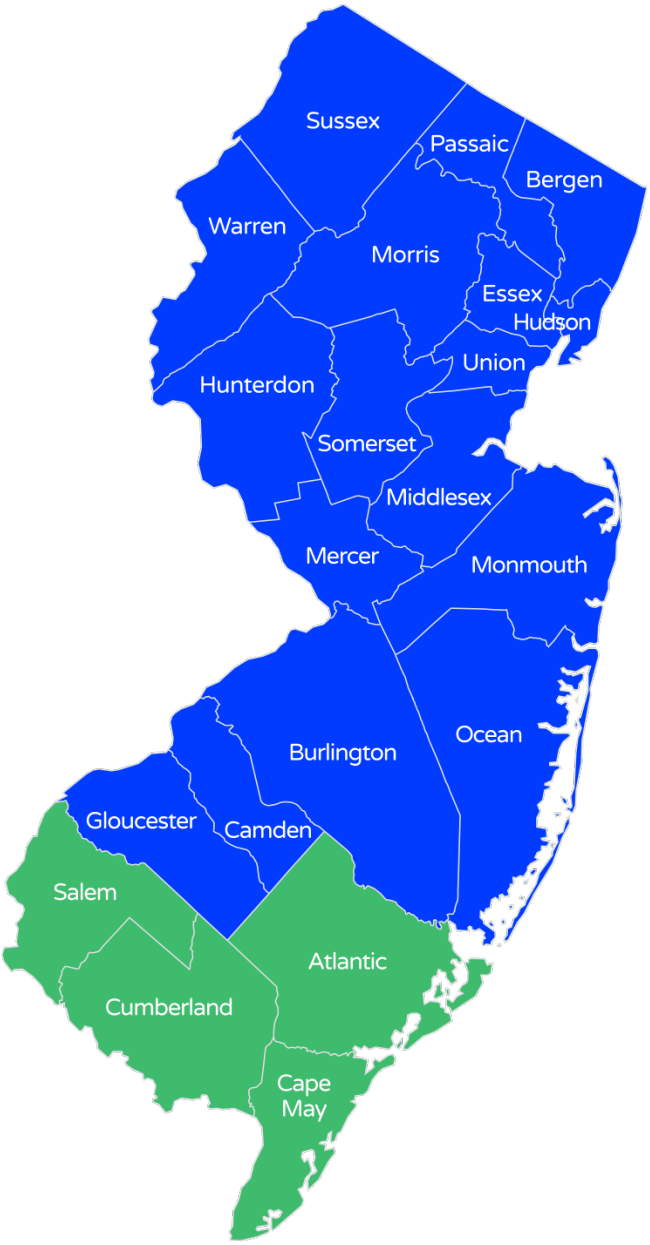
coastalhif.com

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President, Shared Health Alliance
855-742-6577
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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



Health Insurance Funds
Powered by PERMA

Since 1992, NJ Health Insurance Funds have delivered cost savings and rate stability to New Jersey public entities year after year.