

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

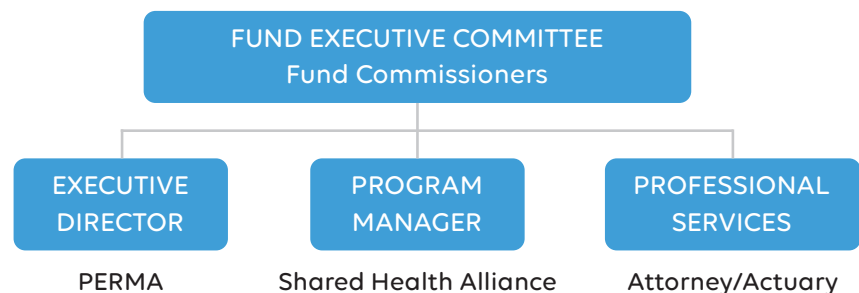
- 28**  
TOTAL ENTITIES
- 2.78 percent**  
AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS
- \$140,644,142**  
ANNUAL BUDGET
- \$12,195,244**  
FUND SURPLUS
- \$28,806,180**  
DIVIDENDS
- 6,359**  
EMPLOYEES
- 15,898**  
MEMBERS

### 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.



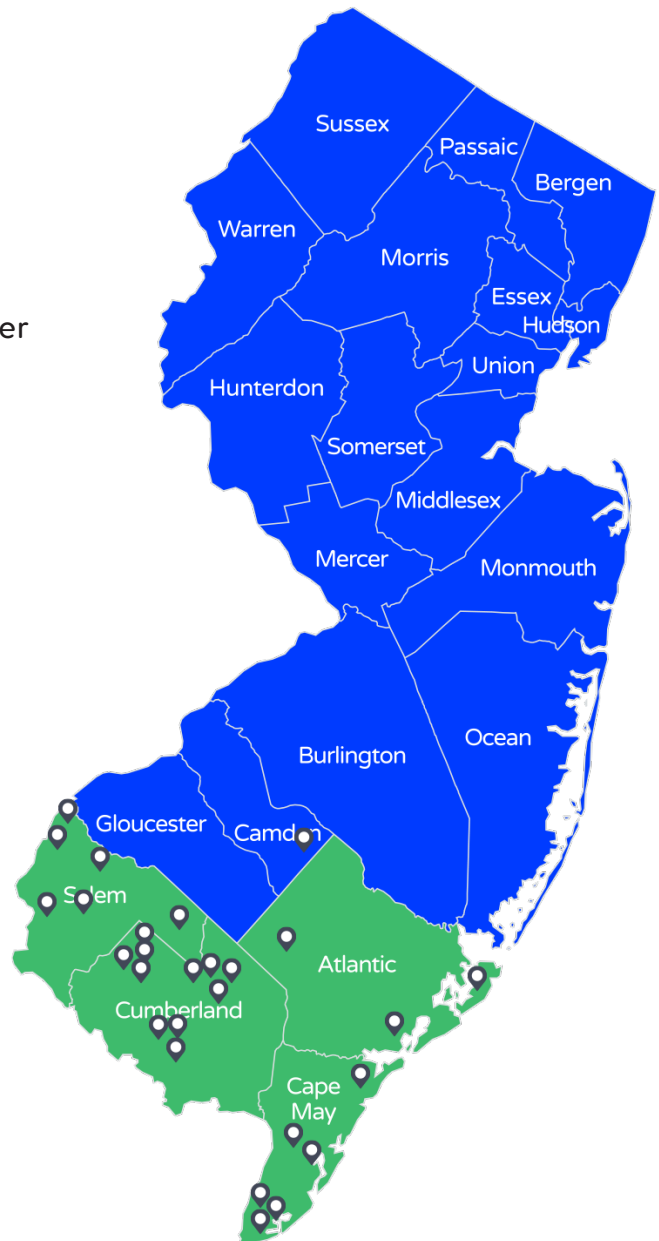
### Our Wisdom, Your Advantage

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

- 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



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