

Schools | Municipalities | Public Entities

By the Numbers

1994 ESTABLISHED

32 PUBLIC ENTITIES IN FUND

5.389 percent

AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS

\$74,700,000 ANNUAL BUDGET

\$42,500,000 DIVIDENDS

> 3,054 EMPLOYEES

> > 8,200 MEMBERS

PROFILE: North Jersey Municipal Employee Benefits Fund

The North Jersey Municipal Employee Benefits Fund is available to primarily serve governmental entities and school districts in the Northern parts of NJ, including Morris, Passaic, Sussex and Warren Counties. The Fund contracts with Aetna (medical), United Healthcare for Medicare Advantage (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 manages every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



Our Wisdom, Your Advantage

The North Jersey Municipal 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. Over the past 18 years, members have never had a cash call to pay additional assessments. The result is a Fund that delivers year-after-year.

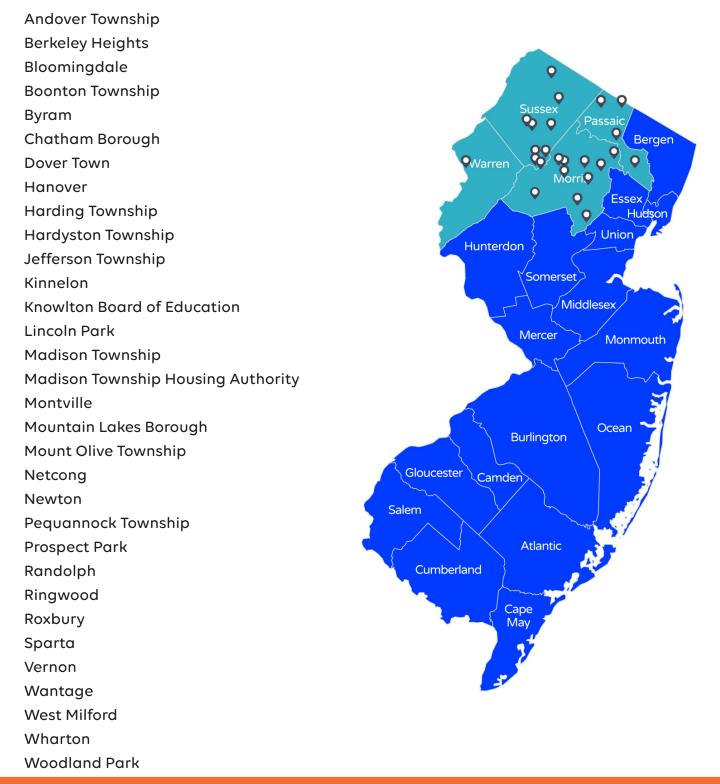


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MUNICIPALITIES / OTHER



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