



New Jersey  
Health Insurance Fund

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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MANAGEMENT  
SERVICES

# You're in Good Company

## MUNICIPALITIES / OTHER

Andover Township  
Berkeley Heights  
Bloomingdale  
Boonton Township  
Byram  
Chatham Borough  
Dover Town  
Hanover  
Harding Township  
Hardyston Township  
Jefferson Township  
Kinnelon  
Knowlton Board of Education  
Lincoln Park  
Madison Township  
Madison Township Housing Authority  
Montville  
Mountain Lakes Borough  
Mount Olive Township  
Netcong  
Newton  
Pequannock Township  
Prospect Park  
Randolph  
Ringwood  
Roxbury  
Sparta  
Vernon  
Wantage  
West Milford  
Wharton  
Woodland Park

