33	$95M	9.28%	3,200	8,700
PUBLIC ENTITIES IN FUND	ANNUAL BUDGET	AVERAGE 5-YEAR PREMIUM INCREASE	EMPLOYEES	MEMBERS

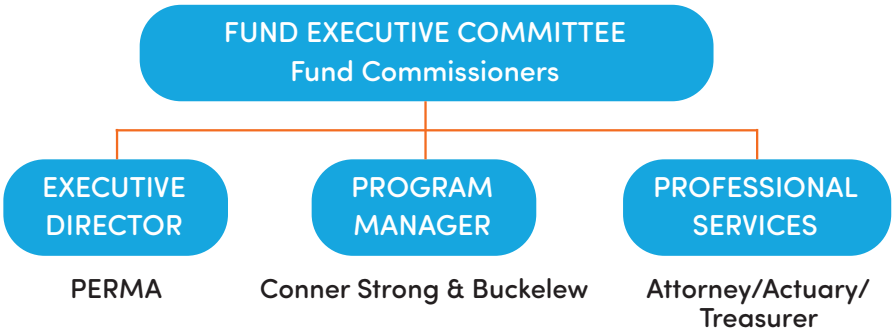
PROFILE:

North Jersey Municipal Employee Benefits Fund

Founded in 1994

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).

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 North Jersey Municipal 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.

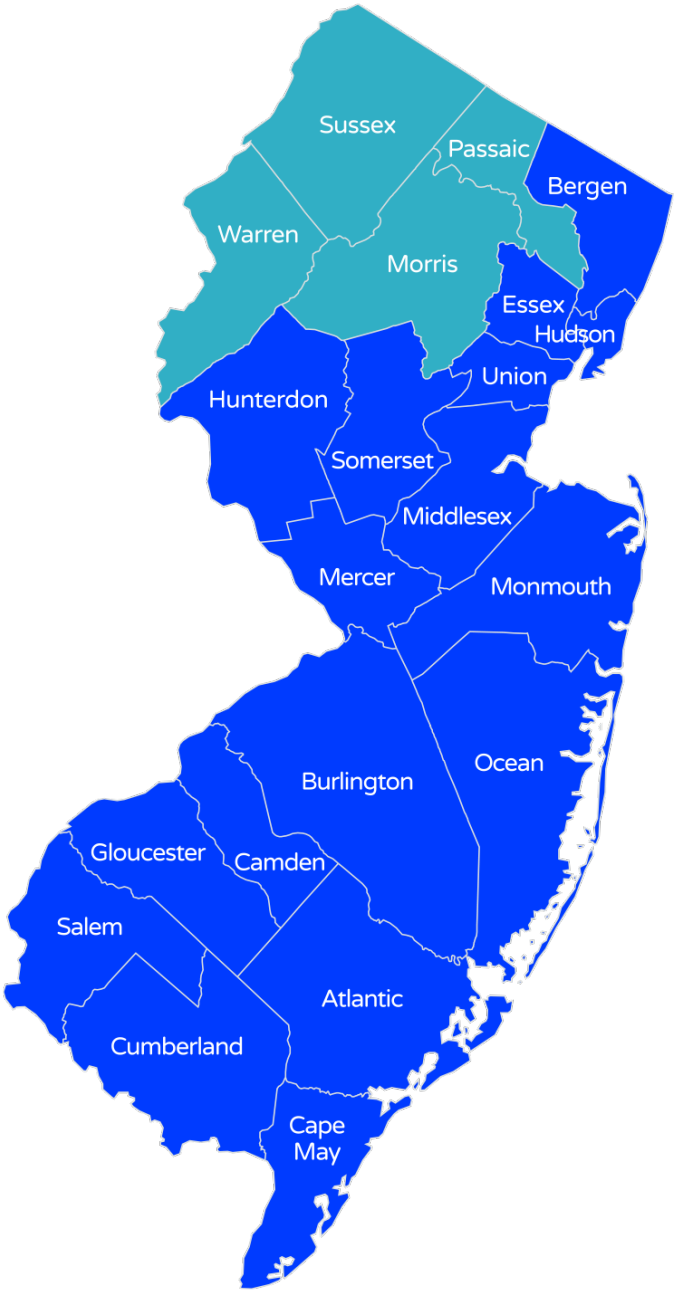
NorthJerseyHIF.com

Sean Critchley, Esq.
PERMA Risk Management Services
1-973-659-6511
scritchley@connerstrong.com

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
Mendham Borough
Montville
Mountain Lakes Borough
Mount Olive Township
Netcong
Newton
Pequannock Township
Prospect Park
Randolph
Ringwood
Roxbury
Sparta
Vernon
Wantage
West Milford
Wharton
Woodland Park



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.