



New Jersey  
Health Insurance Fund

Schools | Municipalities | Public Entities

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.

## PROFILE: Schools Health Insurance Fund

The Fund numbers speak for themselves

**83**  
SCHOOL DISTRICTS  
IN FUND

**2.58 percent**  
AVERAGE PREMIUM  
INCREASE OVER  
PAST 5 YEARS

**\$81,520,207**  
FUND SURPLUS

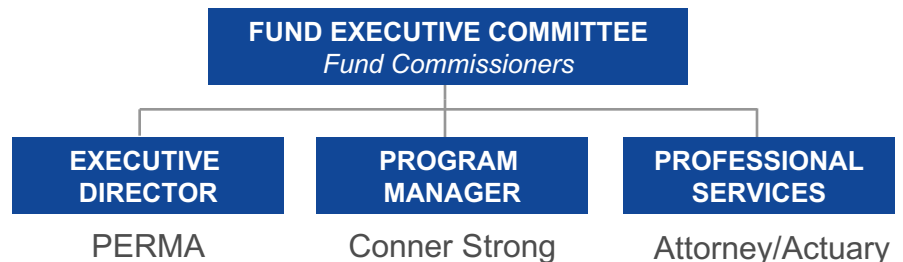
**\$292,637,916**  
ANNUAL BUDGET

**13,763**  
EMPLOYEES

**37,160**  
MEMBERS

The Schools Health Insurance Fund is available to serve school districts in New Jersey. The Fund contracts with Aetna (medical), AmeriHealth (medical), Horizon OMNIA (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 can manage every aspect of the Fund, from day-to-day functionality to vendor selection to long-range forecasting.



### Our Wisdom, Your Advantage

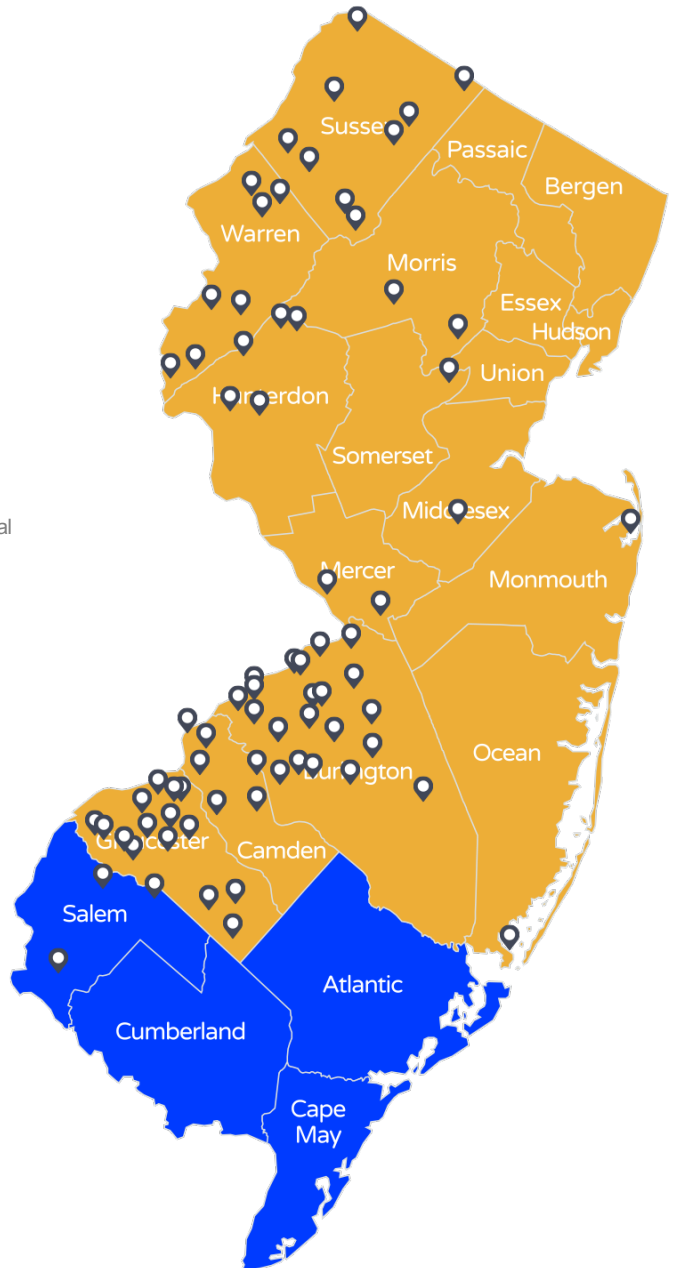
The Schools Health Insurance Fund, like all PERMA Health JIFs, has a proven track-record of fiscal responsibility. The reason is the decision-making process combines our decades of public entity expertise with your needs. Together, the result is a Fund that delivers year-after-year.

Powered by **PERMA** RISK MANAGEMENT SERVICES

# You're in Good Company

## SCHOOL DISTRICTS

- Alexandria Township
- Bellmawr Borough
- Berlin Borough
- Bethlehem Township
- Black Horse Pike Regional
- Blairstown Township
- Burlington City
- Burlington Township
- Byram Township
- Califon Borough
- Chatham Regional
- Chesterfield Township
- Cinnaminson Township
- Clayton Borough
- Collingswood Borough
- Delran Township
- Delsea Regional
- Deptford Township
- East Greenwich Township
- Eatontown Township
- Evesham Township
- Ewing Township
- Florence Township
- Foundation Academy Charter School
- Frankford Township
- Franklin Township (Gloucester)
- Franklin Township (Hunterdon)
- Fredon Township
- Frelinghuysen Township
- Gateway Regional
- Glassboro Borough
- Glen Ridge Borough
- Gloucester County Institute of Technology
- Gloucester County Special Services
- Greenwich Township (Warren)
- Hardyston Township
- Harrison Township
- Highpoint Regional
- Hope Township
- Jamesburg Township
- Kingsway Regional
- LEAP Academy Charter School
- Lebanon Township
- Lenape Regional
- Lenape Valley Regional
- Logan Township
- Lower Alloways Creek Township
- Lumberton Township
- Mansfield Township (Burlington)
- Mantua Township
- Maple Shade Township
- Medford Township
- Medford Lakes Borough
- Mendham Borough
- Moorestown Township
- Mount Holly Township
- Mount Laurel Township
- Northern Burlington County Regional
- Ogdensburg Borough
- Paulsboro Borough
- Pinelands Regional
- Pohatcong Township
- Rahway City
- Rancocas Valley Regional
- Riverside Township
- Sandyston - Walpack Township
- South Harrison Township
- Southampton Township
- Sparta Township
- Springfield Township (Burlington)
- Stillwater Township
- Swedesboro-Woolwich Township
- Tabernacle Township
- Upper Pittsgrove Township
- Voorhees Township
- Washington Borough (Warren)
- Watchung Hills Regional
- West Deptford Township
- White Township
- Woodbury City
- Woodbury Heights Borough
- Woodland Township
- Woodstown-Pilesgrove Regional



**Dive in to New Jersey's Safest  
Health Insurance Pool**

**Sean Critchley**  
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