

Founded in 2016, 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

**111**

SCHOOL DISTRICTS IN FUND

**3.16 percent**

AVERAGE PREMIUM INCREASE  
OVER PAST 5 YEARS

**\$528,000,000**

ANNUAL BUDGET

**\$109,500,000**

FUND SURPLUS

**21,000**

EMPLOYEES

**53,000**

MEMBERS

**\$51,300,000**

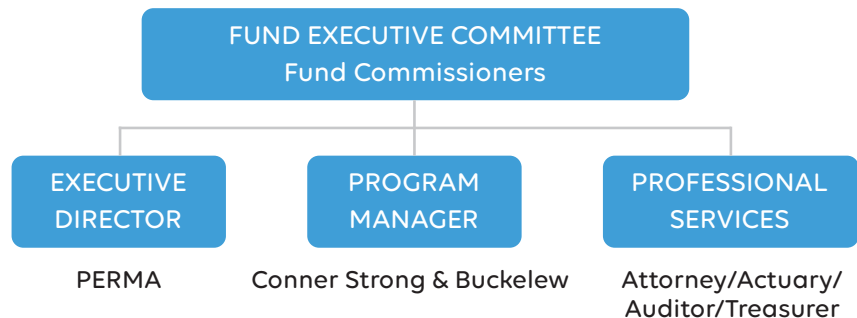
DIVIDENDS RELEASED

## PROFILE:

# Schools Health Insurance Fund

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.



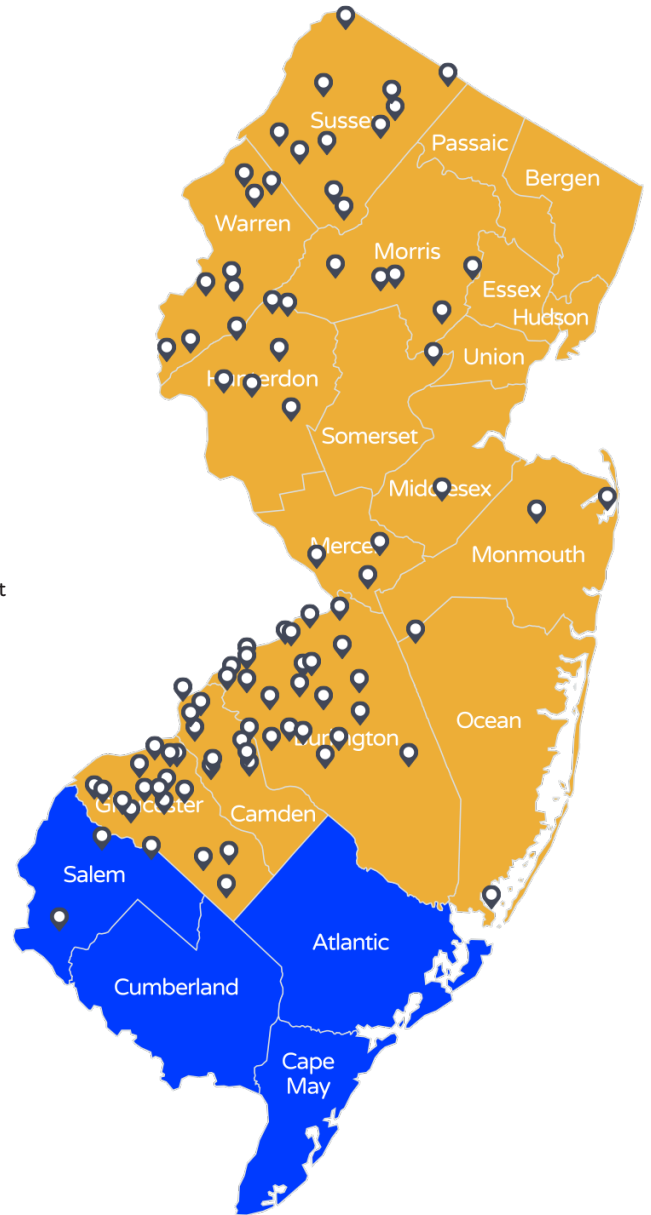
## Our Wisdom, Your Advantage

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.

# You're in Good Company

## SCHOOL DISTRICTS

- Alexandria Twp. BOE
- Bellmawr Public School District
- Berlin Borough BOE
- Bethlehem Twp. School District
- Black Horse Pike Reg. BOE
- Blairstown BOE
- Bloomsbury BOE
- Bogota BOE
- Burlington Twp. BOE
- Byram Twp. BOE
- Califon BOE
- Chesterfield BOE
- Cinnaminson Twp. BOE
- City of Burlington BOE
- Clayton BOE
- Clearview Reg. BOE
- Clinton BOE
- Collingswood BOE
- Colts Neck Twp. BOE
- Delran Twp. School District
- Delsea Reg. BOE
- Deptford Twp. BOE
- East Greenwich BOE
- Eastern Camden County School District
- Eatontown BOE
- ESC of Morris County
- Ewing Twp. BOE
- Florence Twp. BOE
- Foundation Academy Charter School
- Frankford Twp. BOE
- Franklin Twp. School District
- Fredon Town BOE
- Frelinghuysen Twp. BOE
- Gateway Reg. BOE
- Glassboro BOE
- Glen Ridge Public Schools
- Gloucester City BOE
- Gloucester County Special Services School District
- Gloucester County Vocational School District
- Gloucester Twp. BOE
- Greenwich Twp. BOE
- Hanover Park BOE
- Hardyston Twp. BOE
- Harrison Twp. BOE
- High Point Reg. BOE
- Hope Twp. School District
- Hunterdon Central Reg. HS BOE
- Jamesburg BOE
- Kingsway Reg. School District
- Lawrence Twp. BOE
- Leap Academy University Charter School
- Lebanon Twp. BOE
- Lenape Reg. H.S.
- Lenape Valley Reg. BOE
- Lindenwold BOE
- Logan Twp. BOE
- Lower Alloways Creek BOE
- Lumberton Twp. BOE
- Mansfield Twp. BOE
- Mantua Twp. BOE
- Maple Shade BOE
- Medford Lakes BOE
- Medford Twp. BOE
- Mendham Borough School District
- Mendham Twp. BOE
- Montgomery Township BOE
- Moorestown Twp. Public Schools
- Mount Laurel Twp.
- Mount Holly Twp. BOE
- Newton BOE
- North Hunterdon-Voorhees BOE
- Northern Burlington County Reg. School Dstrct
- Oakland BOE
- Ogdensburg Borough School District
- Oxford Central School
- Paulsboro Public Schools
- Pennsauken BOE
- Pinelands Reg. School District
- Pohatcong Twp. BOE
- Ramapo Indian Hills Reg. H.S.
- Rancocas Valley Reg. BOE
- Randolph BOE
- Riverside Twp. BOE
- Robbinsville BOE
- Roxbury Twp. BOE
- Sandyston-Walpack Consolidated School District
- School District of the Chathams
- Shamong Twp. BOE
- Somerset Hills BOE
- South Harrison BOE
- Southampton Twp. BOE
- Springfield Twp. BOE
- Sterling Regional High School
- Stillwater Twp. BOE
- Summit BOE
- Swedesboro Woolwich BOE
- Tabernacle BOE
- Twp. of Franklin Public Schools (GC)
- Upper Pittsgrove BOE
- Voorhees Twp. BOE
- Walkkill Valley Reg. BOE
- Washington Borough BOE
- Watchung Borough BOE
- Watchung Hills Reg. H.S.
- West Deptford BOE
- West Morris Reg. H.S.
- White Twp. BOE
- Woodbury City BOE
- Woodbury Heights BOE
- Woodland Twp. BOE
- Woodstown-Pilesgrave BOE



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