

Schools | Municipalities | Public Entities

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

SCHOOL DISTRICTS IN FUND

4.8 percent

AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS

> \$548,827,000 ANNUAL BUDGET

\$115,537,000 FUND SURPLUS

\$51,300,000 DIVIDENDS

> 22,032 EMPLOYEES

59,486 MEMBERS



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.

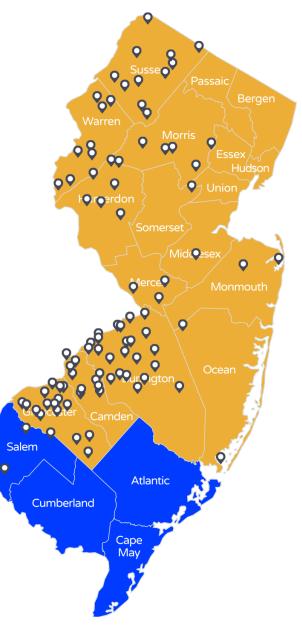
March 2024

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 BOF **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 Middlesex 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 Wallkill 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-Pilesgrove BOE



hifundnj.com schoolshif.com

Jason Edelman PERMA Risk Management Services 1-856-552-4692 Jason@HiFundNJ.com Sean Critchley, Esq. *PERMA Risk Management Services* 1-973-659-6511 Sean@HiFundNJ.com