



New Jersey
Health Insurance Fund

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

121

SCHOOL DISTRICTS IN FUND

6.29 percent

AVERAGE PREMIUM INCREASE
OVER PAST 5 YEARS

\$775,000,000

ANNUAL BUDGET

\$94,800,000

FUND SURPLUS

\$52,400,000

DIVIDENDS

26,000

EMPLOYEES

70,000

MEMBERS

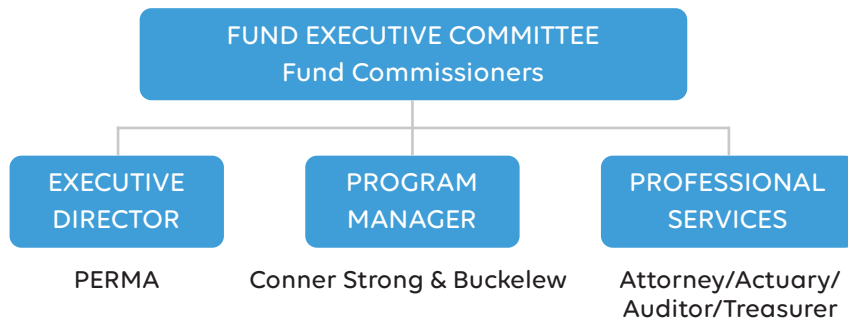
Powered by **PERMA** RISK MANAGEMENT SERVICES

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.

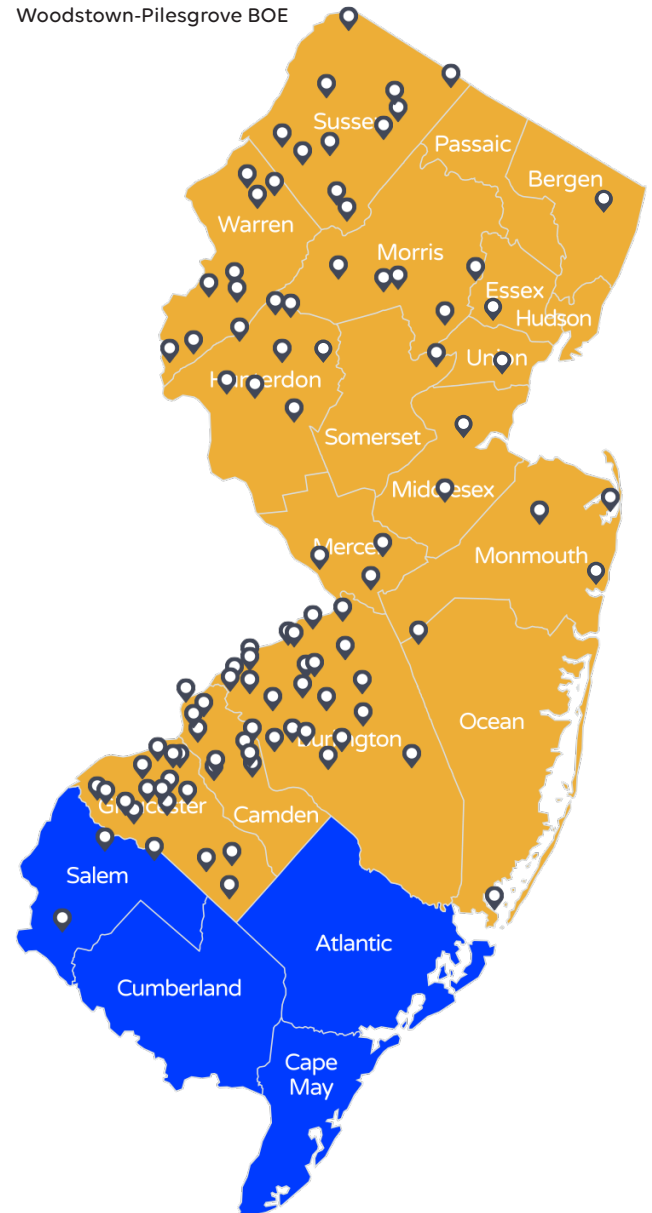
You're in Good Company

SCHOOL DISTRICTS

Alexandria Twp. BOE
Avon Borough 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
Clark 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
Metuchen BOE
Middlesex BOE
Montgomery Township BOE
Moorestown Twp. Public Schools
Morris Hills BOE
Mount Laurel Twp.
Mount Holly Twp. BOE
Newton BOE
North Hunterdon-Voorhees BOE
Northern Burlington County Reg. School District
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 Twp. BOE
Randolph BOE
Readington Twp. BOE
Ringwood 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
Washington Twp. BOE
Watchung Borough BOE
Watchung Hills Reg. H.S.
West Deptford BOE
West Morris Reg. H.S.
West Orange BOE
West Windsor-Plainsboro BOE
White Twp. BOE
Woodbury City BOE
Woodbury Heights BOE
Woodland Twp. BOE
Woodstown-Piles Grove 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