



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

112

SCHOOL DISTRICTS IN FUND

6.04 percent

AVERAGE PREMIUM INCREASE  
OVER PAST 5 YEARS

\$781,000,000

ANNUAL BUDGET

\$52,400,000

DIVIDENDS

47,700

EMPLOYEES

126,000

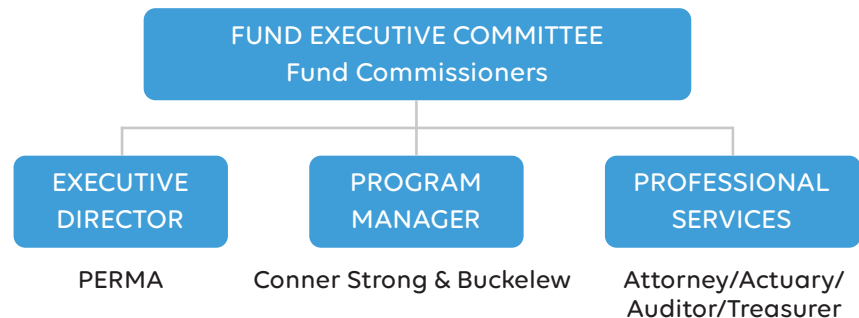
MEMBERS

## 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.

Powered by **PERMA** RISK MANAGEMENT SERVICES

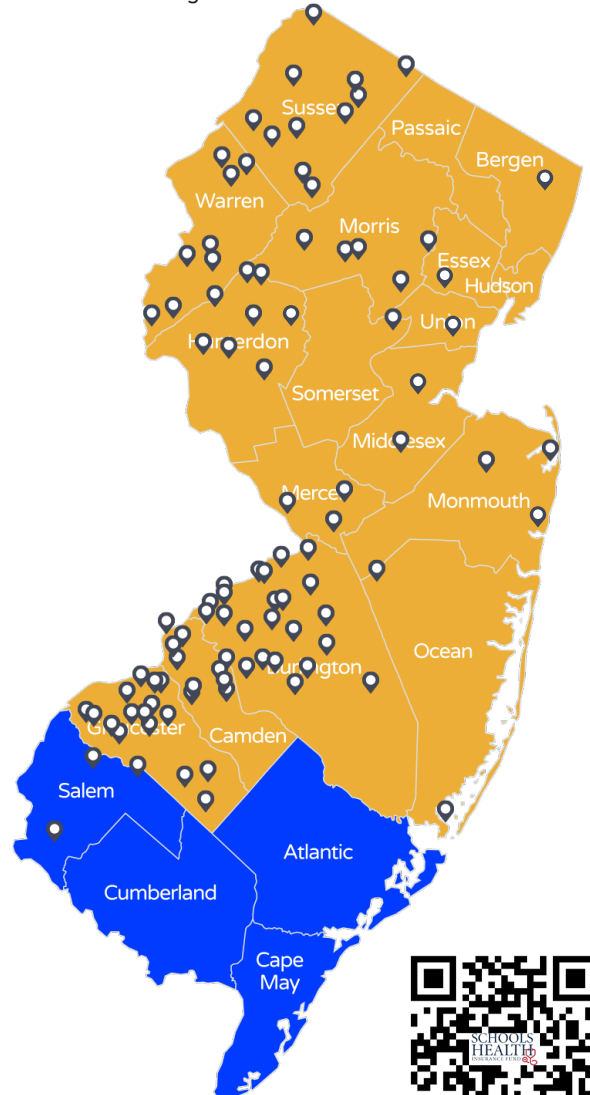
# You're in Good Company

## 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



[schoolshif.com](http://schoolshif.com)

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