

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.

The Fund numbers speak for themselves

100

SCHOOL DISTRICTS IN FUND

2.79 percent

AVERAGE PREMIUM INCREASE
OVER PAST 5 YEARS

\$361,316,000

ANNUAL BUDGET

\$110,157,000

FUND SURPLUS

16,486

EMPLOYEES

44,512

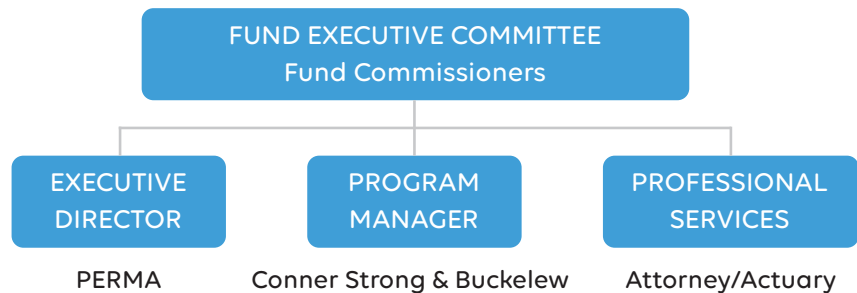
MEMBERS

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.



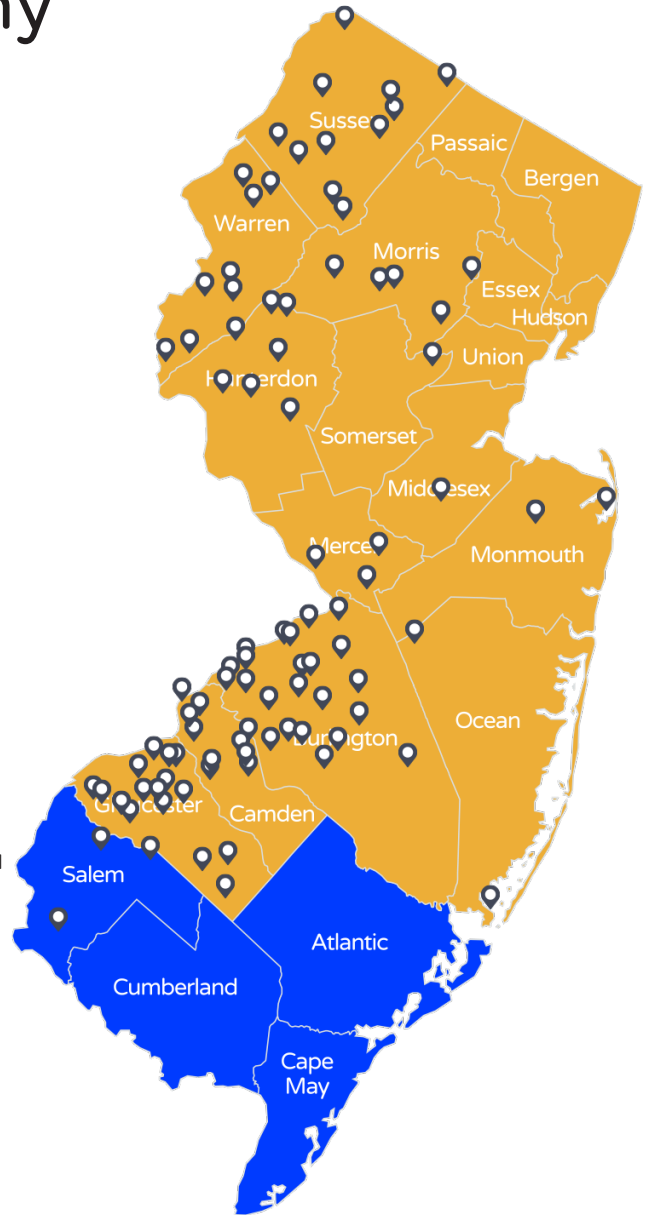
Our Wisdom, Your Advantage

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.

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
- Chesterfield Township
- Cinnaminson Township
- Clayton Borough
- Clearview Regional
- Collingswood Borough
- Colts Neck
- Delran Township
- Delsea Regional
- Deptford Township
- East Greenwich Township
- Eastern Camden County Board of Education
- 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 City
- Gloucester County Institute of Technology
- Gloucester County Special Services
- Gloucester Township
- Greenwich Township (Warren)
- Hanover Park
- Hardyston Township
- Harrison Township
- Highpoint Regional
- Hope Township
- Hunterdon Central
- Jamesburg Township
- Kingsway Regional
- LEAP Academy Charter School
- Lebanon Township
- Lenape Regional
- Lenape Valley Regional
- Lindenwold
- Logan Township
- Lower Alloways Creek Township
- Lumberton Township
- Mansfield Township (Burlington)
- Mantua Township
- Maple Shade Township
- Medford Township
- Medford Lakes Borough
- Mendham Borough
- Mendham Township
- Moorestown Township
- Mount Holly Township
- Mount Laurel Township
- Newton
- North Hunterdon
- Northern Burlington County Regional
- Ogdensburg Borough
- Oxford Board of Education
- Paulsboro Borough
- Pennsauken
- Pinelands Regional
- Plumstead Township
- Pohatcong Township
- Ramapo Indian Hills Regional High School
- Rancocas Valley Regional
- Riverside Township
- Robbinsville
- Sandyston - Walpack Township
- School District of the Chathams
- Shamong Township
- South Harrison Township
- Southampton Township
- Springfield Township (Burlington)
- Stillwater Township
- Swedesboro-Woolwich Township
- Tabernacle Township
- Upper Pittsgrove Township
- Voorhees
- Voorhees Township
- Walkkill Valley
- Washington Borough (Warren)
- Watchung Hills Regional
- West Deptford Township
- West Morris
- White Township
- Woodbury City
- Woodbury Heights Borough
- Woodland Township
- Woodstown-Piles Grove Regional



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