Central Jersey FUND

44	$90M	8.79%	3,700	10,000
TOTAL ENTITIES	ANNUAL BUDGET	AVERAGE 5-YEAR PREMIUM INCREASE	EMPLOYEES	MEMBERS

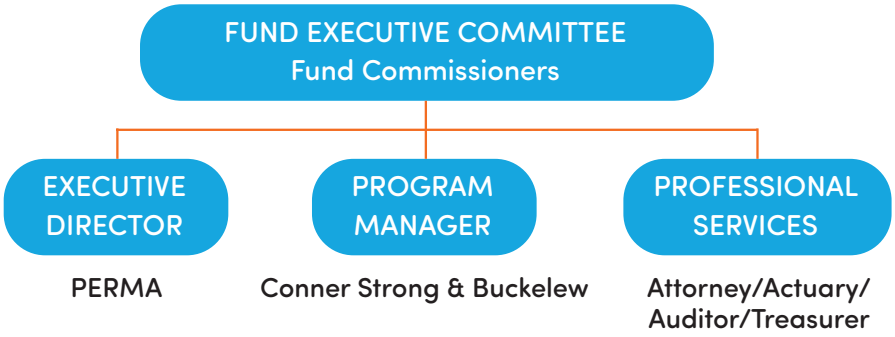
PROFILE:

Central Jersey Health Insurance Fund

Founded in 1992

The Central Jersey Health Insurance Fund is available to primarily serve governmental entities and school districts in Warren, Hunterdon, Somerset, Mercer, Monmouth and Ocean Counties. The Fund contracts with Aetna & Amerihealth (medical), Express Scripts (pharmacy) and Delta Dental of NJ (dental).

Health Insurance Funds, known as HIFs, are self-governed. 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 Central Jersey Health Insurance Fund, like all the New Jersey Health Insurance Funds - Powered by PERMA, are separate and distinct Funds that operate independently according to state law. The Funds have an over 30-year proven track-record of fiscal responsibility, transparency, flexibility, and innovating new solutions to control costs. PERMA, one of the most trusted and experienced HIF administrators in the nation, has administered various NJ HIFs for decades. PERMA provides Fund members with access to the best industry professionals, including actuaries, auditors, attorneys, qualified purchasing agents, treasurers, and underwriters.

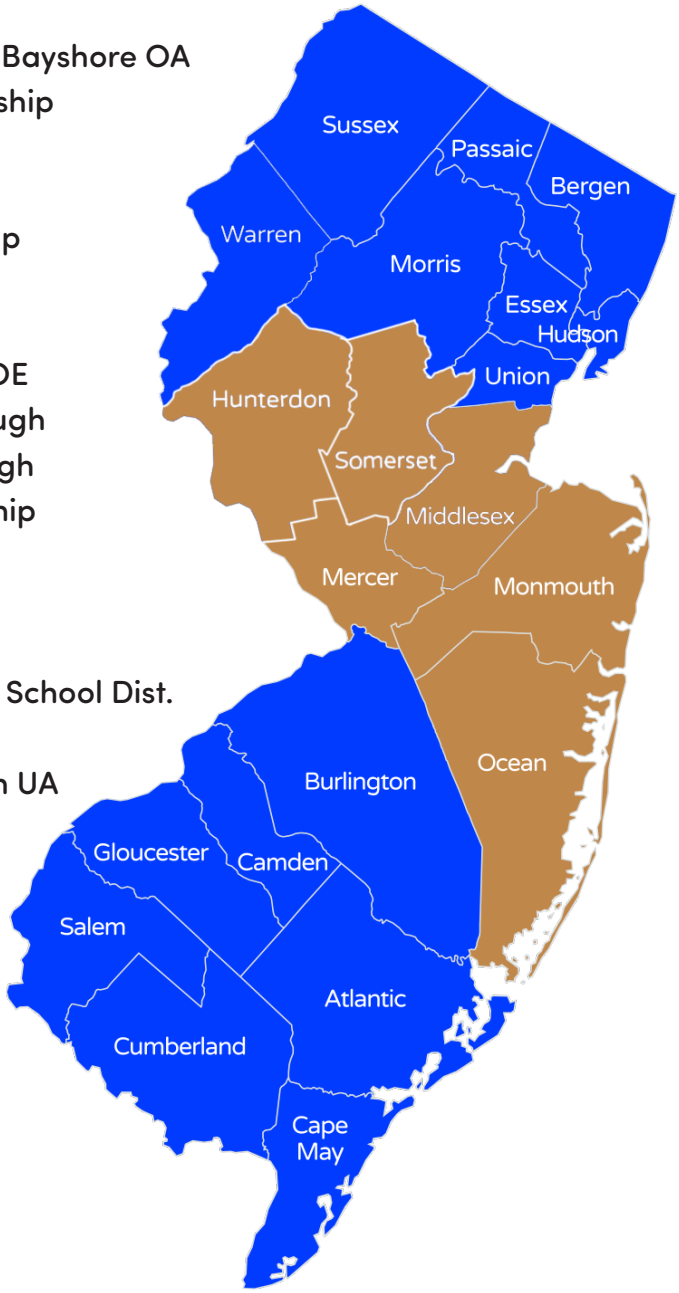
cjhif.com

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scritchley@connerstrong.com

You're in Good Company

SCHOOL DISTRICTS/MUNICIPALITIES/OTHER

Aberdeen
Allentown
Atlantic Highlands
Barnegat Light
Bayshore Regional SA
Bedminster Township
Brick Twp. Housing Auth.
Brick Township
Brielle Borough
Delaware River Basion Com.
Eatontown Sewerage Auth.
East Windsor Twp.
Englishtown
Hamilton Township
Harvey Cedars
Highland Park
Highland Park Borough
Interlaken
Jackson Township
Jamesburg Bororough
Keyport
Lakewood MUA
Lakewood Township
Lambertville City
Manasquan
Manasquan River Reg. Sew. Auth.
Manchester Township
Matawan
Monmouth County Bayshore OA
Montgomery Township
Oceanport
Plumsted MUA
Plumstead Township
Red Bank
Sayerville Borough
Seaside Heights BOE
Seaside Park Borough
Ship Bottom Borough
Shrewsbury Township
South River
Spring Lake
Toms River MUA
Tuckerton Borough School Dist.
West Long Branch
Western Monmouth UA



Health Insurance Funds
Powered by PERMA

Since 1992, NJ Health Insurance Funds have delivered cost savings and rate stability to New Jersey public entities year after year.