

By the Numbers

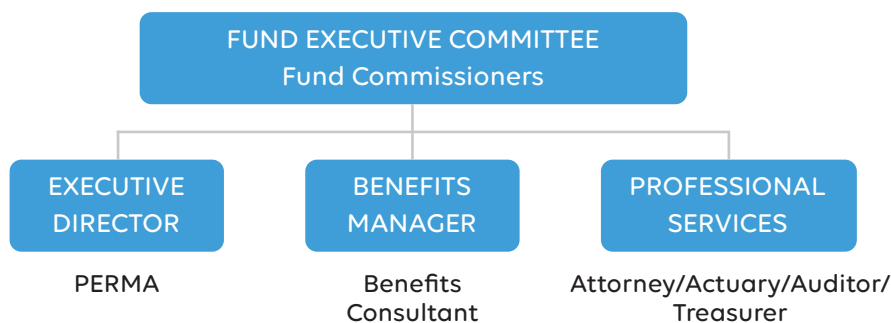
- 1992**
ESTABLISHED
- 34**
PUBLIC ENTITIES IN FUND
- 1.47 percent**
AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS
- \$41,100,000**
ANNUAL BUDGET
- \$11,473,000**
FUND SURPLUS
- \$25,147,000**
DIVIDENDS
- \$3,171,000**
4-YEAR AVERAGE DIVIDEND PAYMENT
- 1,288**
EMPLOYEES
- 3,400**
MEMBERS

PROFILE:

Bergen Municipal (Gateway/BMED) Employee Benefits Fund

The Bergen Municipal (Gateway/BMED) Employee Benefits Fund is available to primarily serve governmental entities and school districts in Passaic, Bergen, Essex, Hudson, Union, and Middlesex Counties. The Fund contracts with Aetna (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 Benefits 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 Gateway Regional Benefits 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

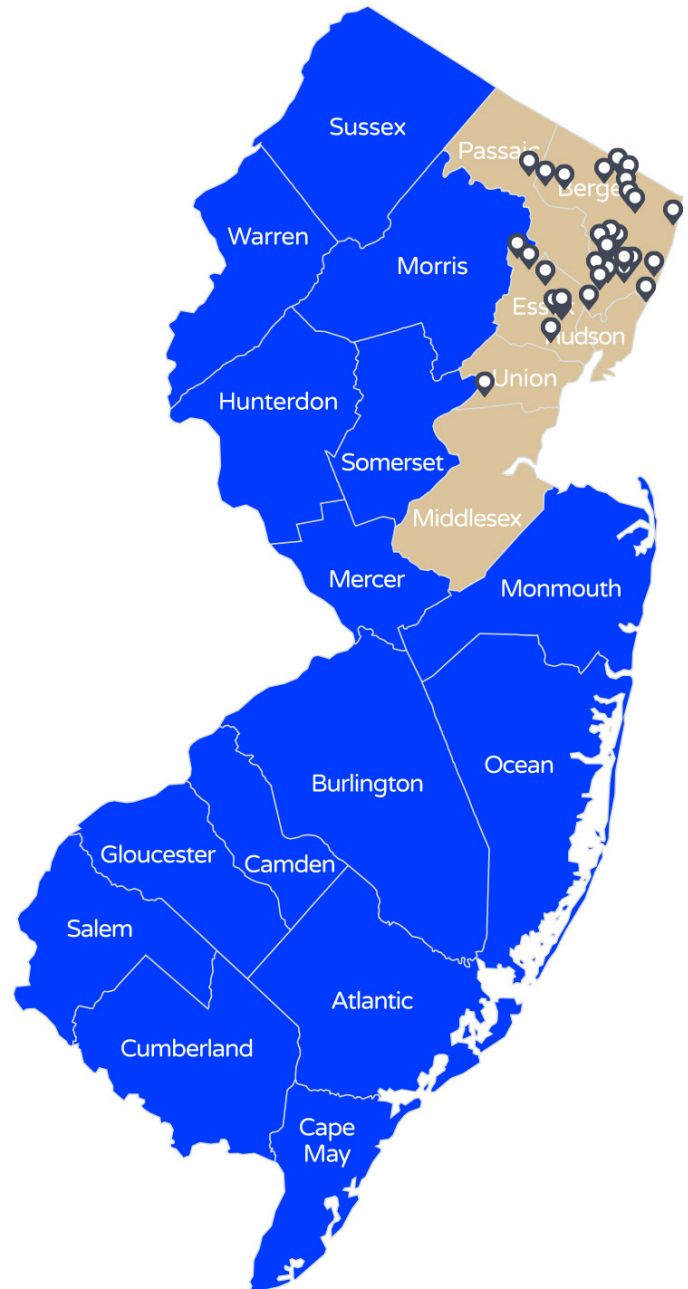
SCHOOL DISTRICTS

Carlstadt BOE*
East Rutherford BOE*
Fairfield BOE

MUNICIPALITIES / OTHER

Alpine*	Montvale
Carlstadt*	Moonachie
East Rutherford*	North Arlington*
Edgewater	Oakland
Emerson*	Park Ridge
Fairfield	Ridgefield Park
Fanwood	Rochelle Park*
Fort Lee*	Rutherford
Franklin Lakes	Saddle River
Garfield	South Hackensack
Garwood	Verona
Hillsdale*	Wallington
Irvington	Wanaque Valley SA*
Lodi*	Westwood
Maywood*	Woodcliff Lake
Mine Hill*	Wood-Ridge*

*Dental Only



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Sean Critchley, Esq.
PERMA Risk Management Services
1-973-659-6511
Sean@HiFundNJ.com