

By the Numbers

1992

ESTABLISHED

34

PUBLIC ENTITIES IN FUND

1.49 percent

AVERAGE PREMIUM
INCREASE OVER PAST
5 YEARS

\$42,000,000

ANNUAL BUDGET

\$13,500,000

FUND SURPLUS

\$27,000,000

DIVIDENDS

\$3,171,000

4-YEAR AVERAGE
DIVIDEND PAYMENT

1,948

EMPLOYEES

5,250

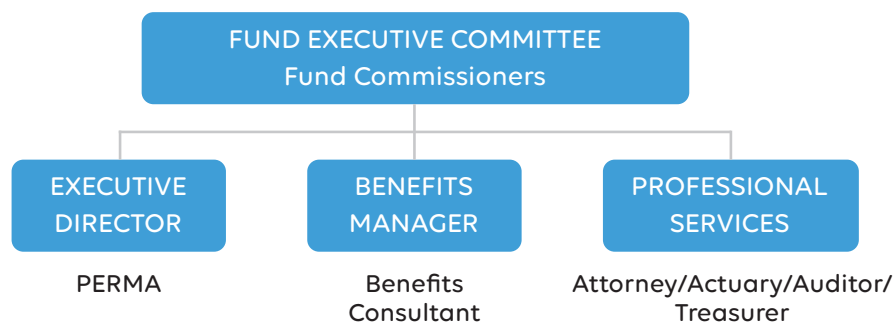
MEMBERS

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

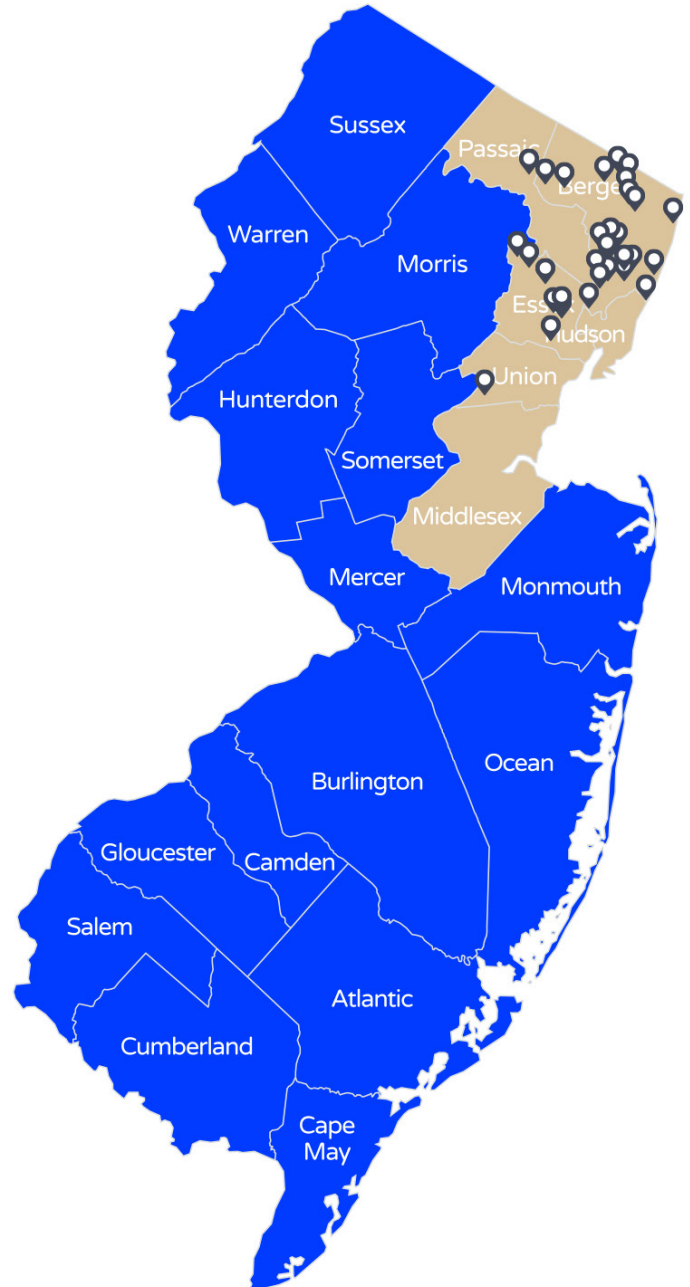
SCHOOL DISTRICTS

Carlstadt BOE*
East Rutherford BOE*
Fairfield BOE

MUNICIPALITIES / OTHER

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

*Dental Only



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