

## By the Numbers

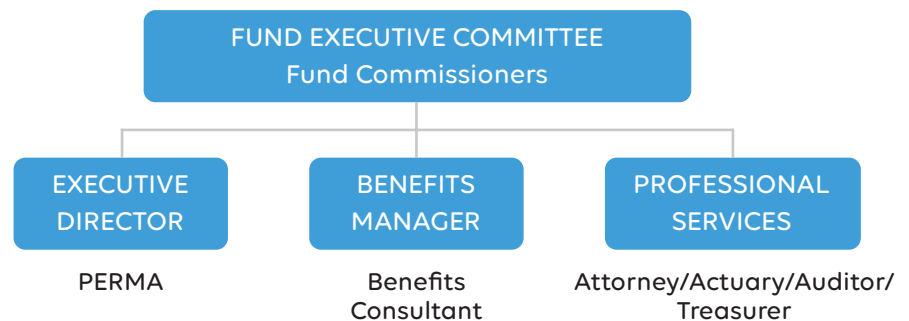
- 1992  
ESTABLISHED
- 35  
PUBLIC ENTITIES IN FUND
- 2.2 percent  
AVERAGE PREMIUM INCREASE OVER PAST 5 YEARS
- \$57,638,663  
ANNUAL BUDGET
- \$9,608,102  
FUND SURPLUS
- \$27,000,000  
DIVIDENDS
- \$2,900,000  
DIVIDENDS PAID
- 1,732  
EMPLOYEES
- 4,675  
MEMBERS

## PROFILE:

# Bergen Municipal Employee Benefits Fund (Gateway/BMED)

The Bergen Municipal Employee Benefits Fund (Gateway/BMED) 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.



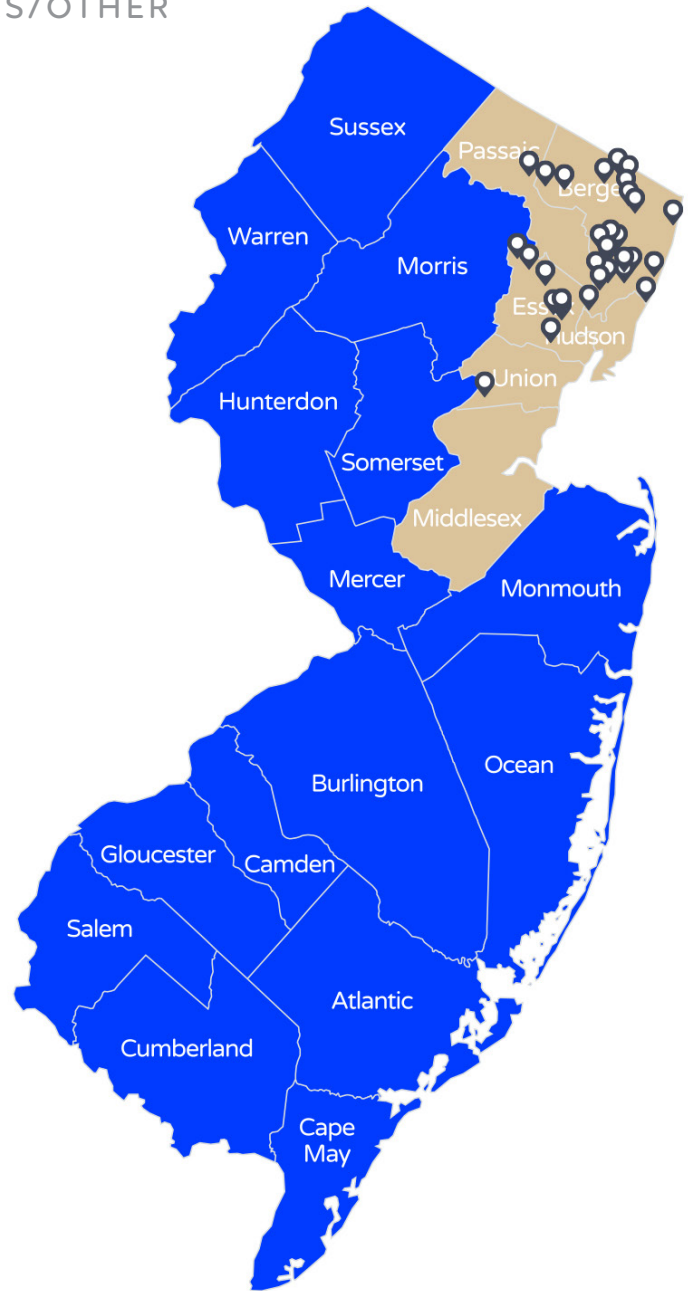
## Our Wisdom, Your Advantage

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/MUNICIPALITIES/OTHER

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



\*Dental Only