

Gateway

BMED FUND

37

TOTAL ENTITIES

\$82M

ANNUAL BUDGET

9.2%

AVERAGE 5-YEAR
PREMIUM INCREASE

2,700

EMPLOYEES

7,400

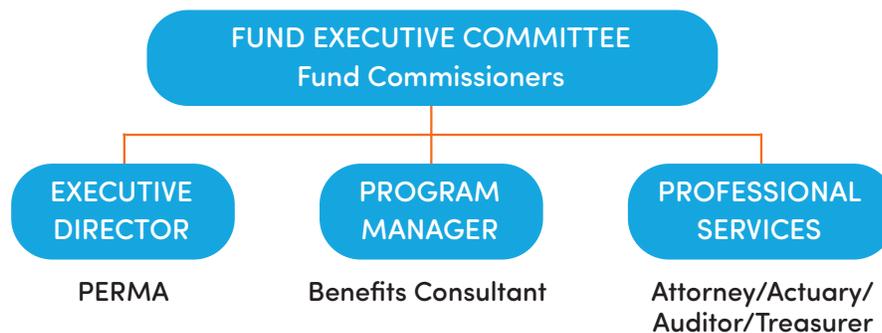
MEMBERS

PROFILE:

Bergen Municipal Employee Benefits Fund (Gateway/BMED) Founded in 1992

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).

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 Gateway Regional Benefits 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.

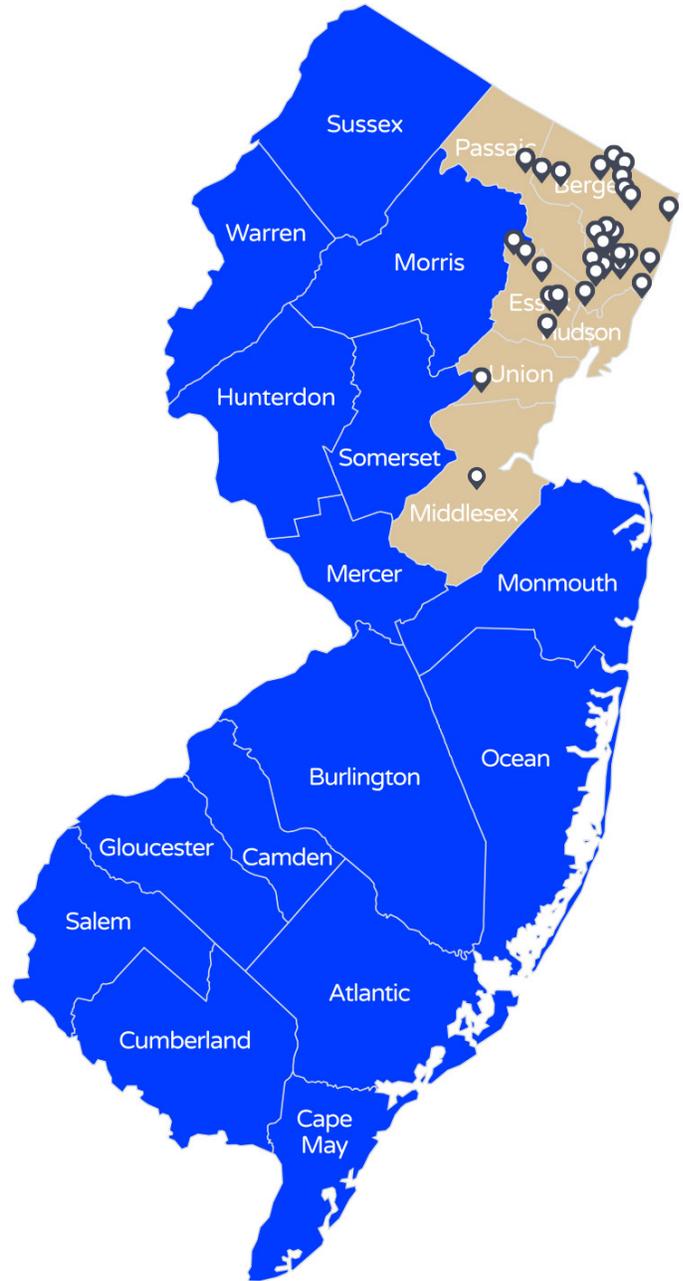
bmedhif.com

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You're in Good Company

SCHOOL DISTRICTS/MUNICIPALITIES/OTHER

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



**Dental Only*