

Gateway

BMED FUND

40

TOTAL ENTITIES

\$100M

ANNUAL BUDGET

9.2%

AVERAGE 5-YEAR
PREMIUM INCREASE

2,900

EMPLOYEES

8,000

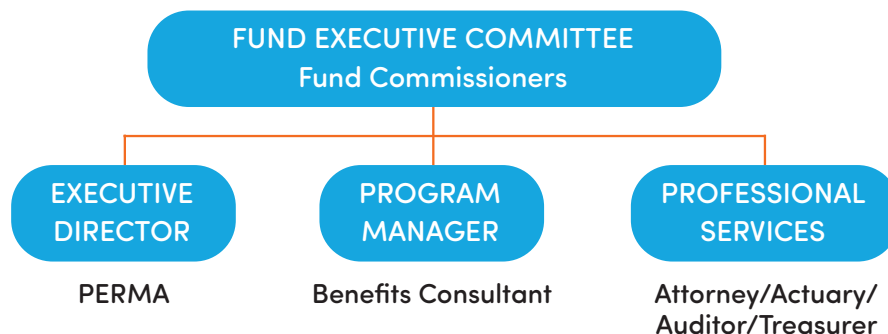
MEMBERS

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

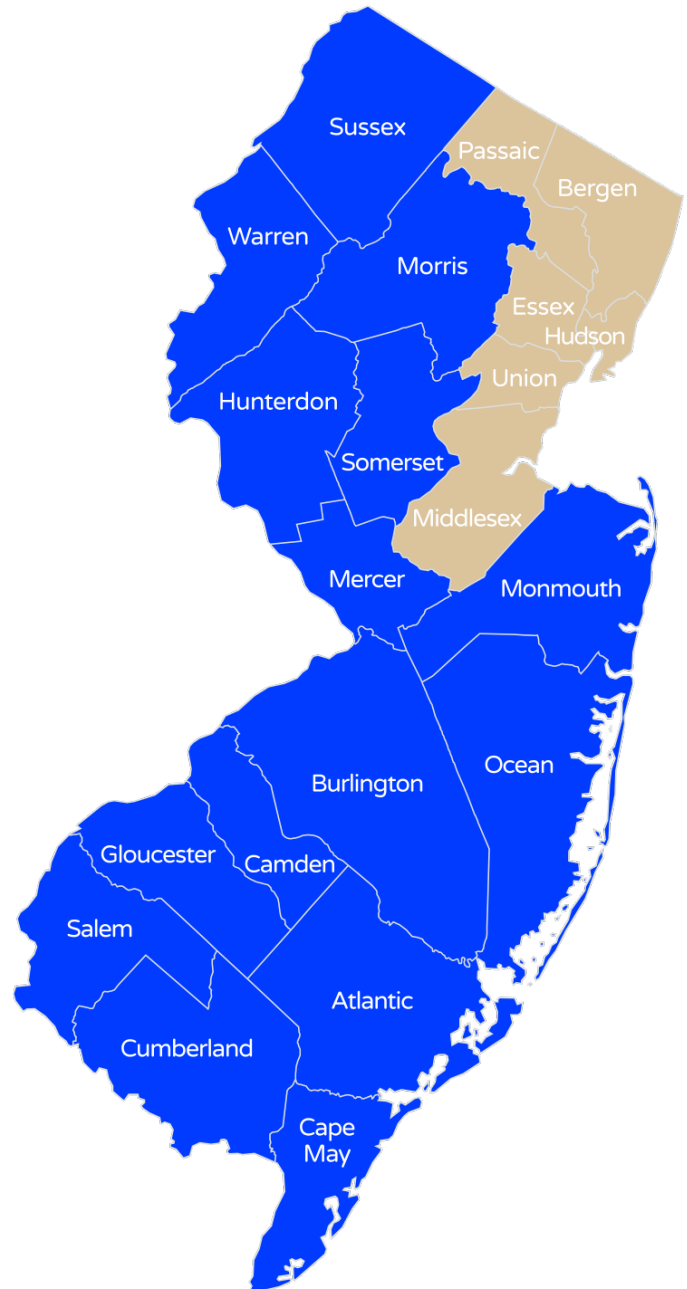
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You're in Good Company

SCHOOL DISTRICTS/MUNICIPALITIES/OTHER

Alpine
Bergenfield
Carlstadt
Carlstadt BOE*
East Rutherford
East Rutherford BOE*
Edgewater
Emerson*
Fairfield
Fairfield BOE
Fairview
Fanwood Township
Fort Lee
Fort Lee Borough
Franklin Lakes
Garfield
Garwood City
Highland Park Borough
Hillsdale*
Irvington
Lodi*
Maywood Borough*
Midland Park
Midland Park Borough

Mine Hill*
Montvale
Moonachie
North Arlington*
Oakland
Palisades Park
Park Ridge
Ridgefield Park
River Vale
Rochelle Park*
Rutherford
Saddle River
South Hackensack
Totowa
Verona
Wallington
Wanaque Valley
Regional SA*
Westwood
Woodcliff Lake
Wood-Ridge*



**Dental Only*



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.