

By the Numbers

1992
ESTABLISHED

36
PUBLIC ENTITIES
IN FUND

.69 percent
AVERAGE PREMIUM
INCREASE OVER PAST
5 YEARS

\$15,870,125
FUND SURPLUS

\$3,905,670
4-YEAR AVERAGE
DIVIDEND PAYMENT

1,875
EMPLOYEES

5,062
MEMBERS

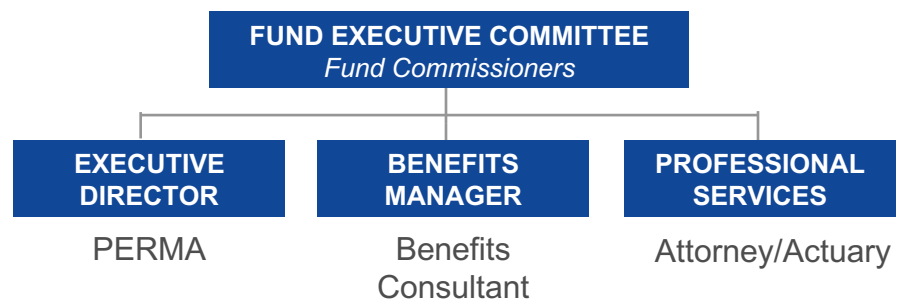
Powered by **PERMA** RISK MANAGEMENT SERVICES

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.

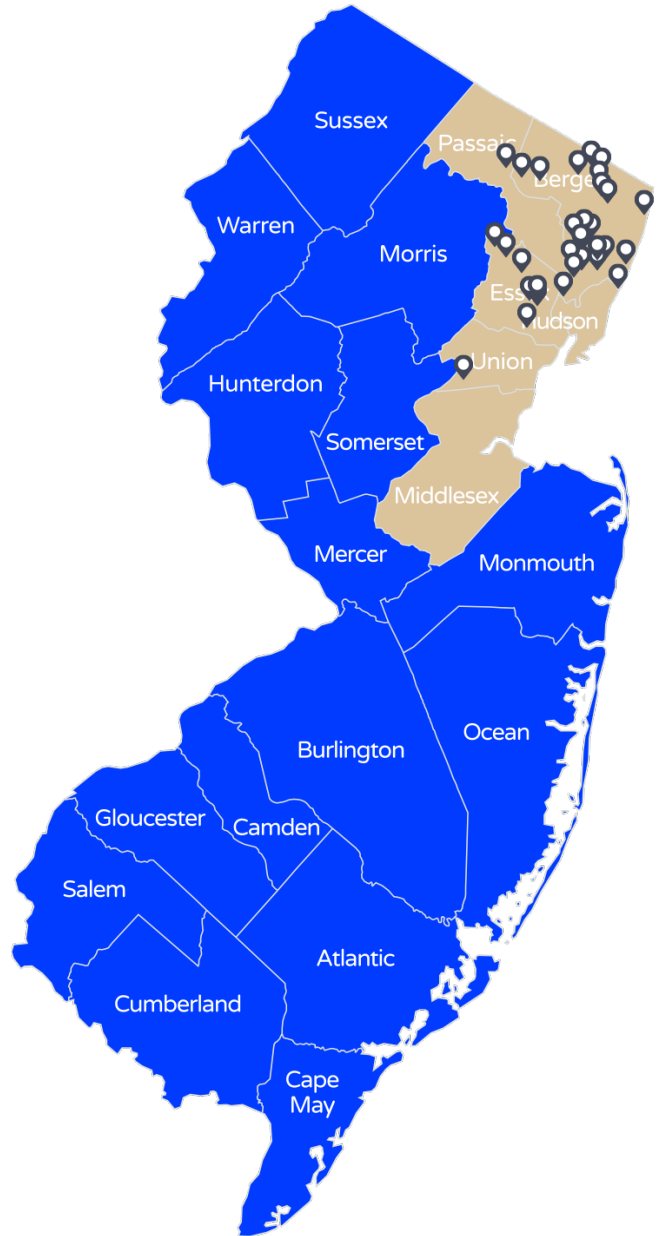
You're in Good Company

SCHOOL DISTRICTS

Carlstadt BOE*
East Rutherford BOE*
Fairfield BOE

MUNICIPALITIES / OTHER

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



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