

# BENEFITSALERT



Employee benefits premiums continue to escalate and dominate your budget.



Chapter 78 Legislation requires employees to be financially engaged in their health benefits cost.



Over time, employees will be asking for lower cost alternatives.



Public employers deal with large fluctuations in benefit costs with little warning and little predictability.



**Now is your opportunity to capitalize with lower cost, flexible plan designs available through a PERMA Health JIF.**

If you qualify to join a PERMA Health JIF, you'll be protected against large premium spikes and the uncertainty associated with other coverage options. PERMA Health JIFs allow public entities to purchase and deliver health benefits using a shared services model. This Joint Insurance Fund (JIF) approach has been successful in effectively delivering employee benefits and property and casualty insurance across the state, having saved public entities close to \$1 billion dollars.

A PERMA Health JIF official will contact you soon. It's not too late to start saving and protecting your future.

If you need immediate assistance, please call or email Joseph DiBella directly at 856-552-4618 or [jdibella@permainc.com](mailto:jdibella@permainc.com)

> see other side for more information

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With a PERMA Health JIF, you control the process, you control the products and you control the outcome. A PERMA Health JIF provides:

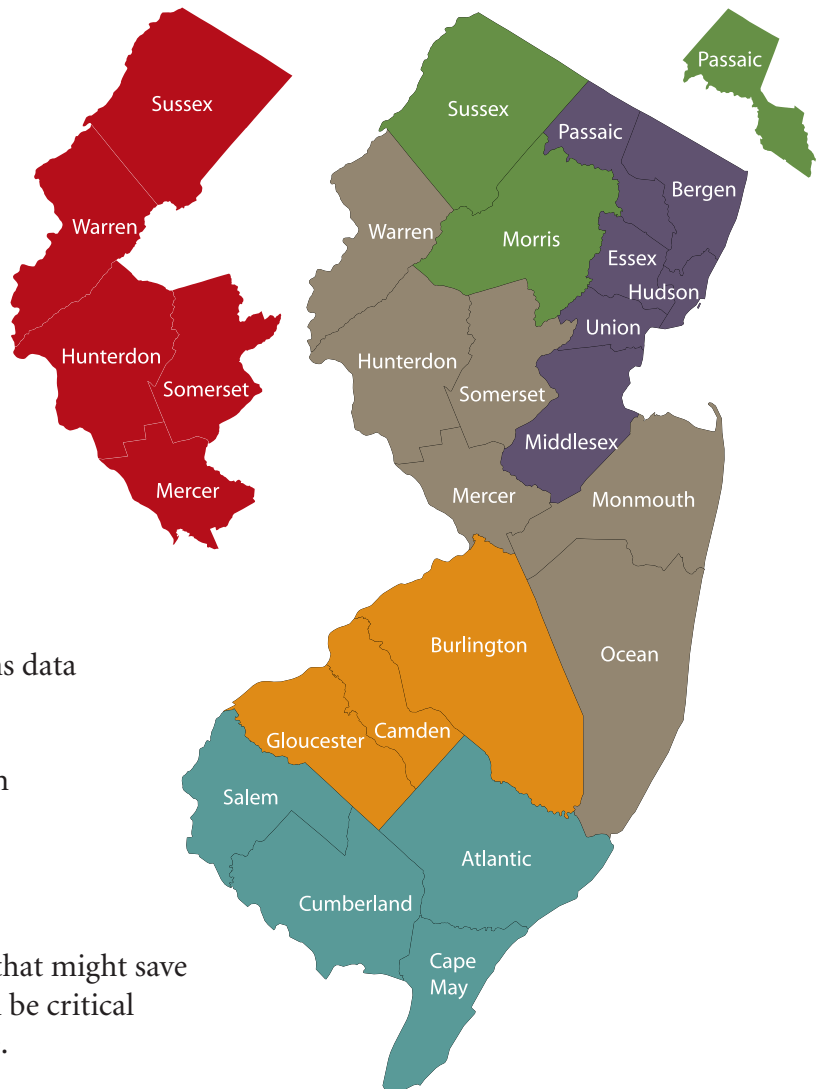
- Complete control over your plan design
- Ability to build and offer multiple benefit plan options to meet your needs
- Ability to better predict and control future healthcare costs: “no surprises”
- Local control over your insurance plan
- Ability to maintain your current level of benefits on an “equal to or better than basis” or build new alternate plans
- Reduced administrative expenses through increased negotiating clout
- Access to online automated administration: “no paper” and “no hassles”
- Integrated health and wellness services including personal wellness coaching for employees
- Increased transparency; access to your own claims data

PERMA is among the most respected risk management firms in the nation and manages Health and Property & Casualty Joint Insurance Funds across New Jersey. To access information about a PERMA Health JIF visit [www.permainc.com](http://www.permainc.com)

In this day and age, you must consider every option that might save your community money. Evaluating a Health JIF will be critical to your satisfying a review of every solution available.

## Stop Waiting and Start Saving!

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- Central Jersey Fund
- Gateway BMED Fund
- Northern New Jersey Fund
- School Alliance Insurance Fund  
*Part of the Southern Jersey Fund*
- Southern Coastal Fund  
*Part of the Southern Jersey Fund*
- Southern Jersey Fund