METROPOLITAN
HEALTH INSURANCE FUND

22	$106M	6.39%	5,400	13,000
TOTAL ENTITIES	ANNUAL BUDGET	AVERAGE 5-YEAR PREMIUM INCREASE	EMPLOYEES	MEMBERS

PROFILE:

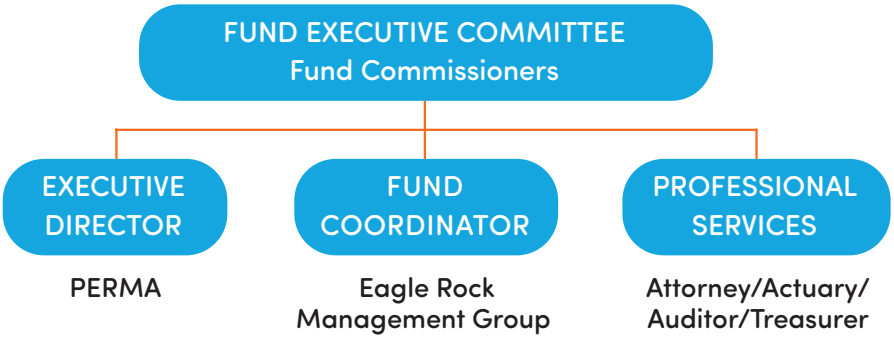
Metropolitan Health Insurance Fund

Founded in 2020

The Metropolitan Health Insurance Fund (Metro HIF) was launched in January 2020 to meet a growing demand for more stable, reliable health benefits options designed for mid-sized and large public entities in the North Jersey Metropolitan area. The Metro HIF was fostered under the Bergen Municipal Fund for three years, building members and gaining fiscal strength, and separated to become an individual Fund in 2024.

The Metro HIF is one of the fastest growing HIFs in the state, serving Essex, Hudson, Union and Middlesex Counties. The Fund contracts with Aetna (medical), Express Scripts (pharmacy), 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 Metropolitan Health Insurance 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.

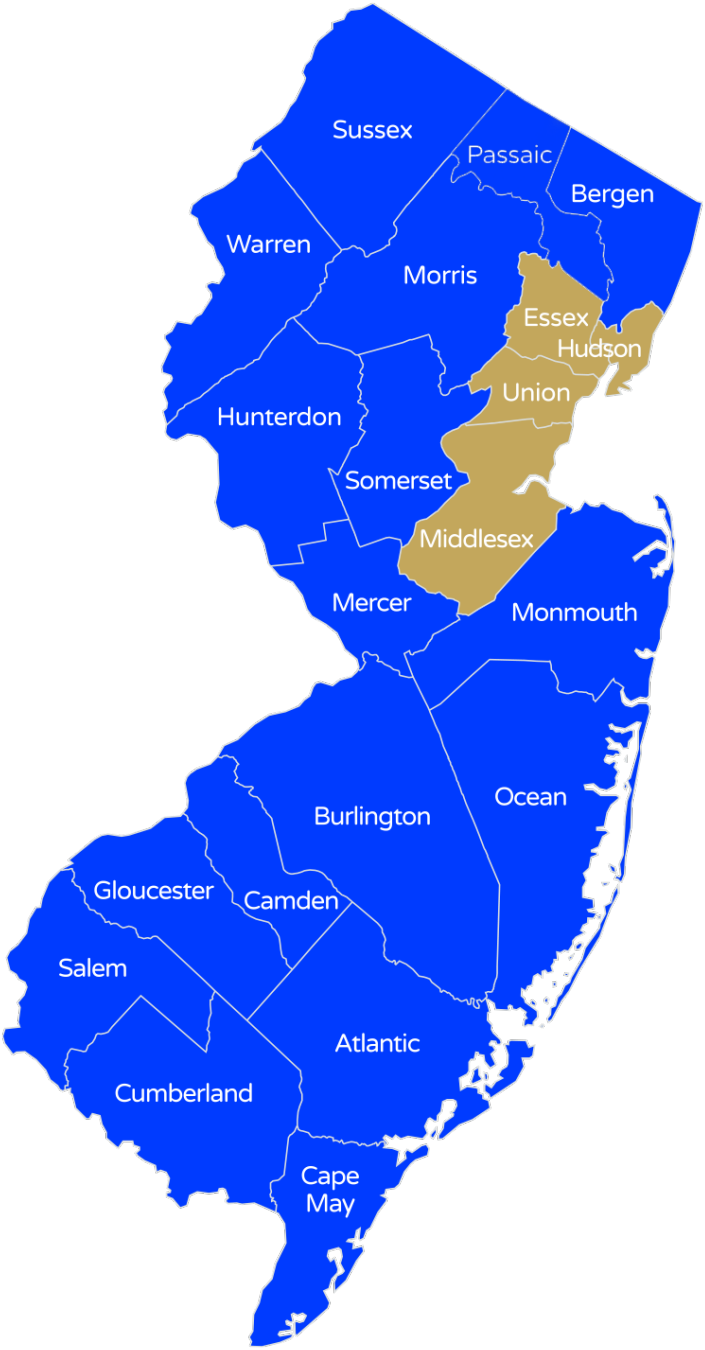
metrohif.com

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You're in Good Company

OUR MEMBERS

Bloomfield Township
Bloomfield Public Library
Chester Township
City of East Orange
East Amwell Township
East Hanover Township
Guttenberg
Maplewood Township
Millburn Township
Montclair Township (1/2026)
North Hudson Fire and Rescue
Paterson City (1/2026)
Plainfield Board of Education
Scotch Plains Township
Secaucus Township (1/2026)
Township of Irvington
Township of Morristown
Union Township
West Caldwell Township
West Orange Township



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.