



PERMA HIRES BENEFIT EXPRESS TO PROVIDE WORLD-CLASS BENEFIT ADMINISTRATION FOR HEALTH JIFS

*Benefit Express to Administer Benefits for Over 100
New Jersey Public Entities*

MARLTON, NJ, (January 18, 2011) – PERMA, a leading alternative risk solution provider for the public and private sectors, has selected Benefit *Express* to electronically administer benefits for its Health Joint Insurance Fund (Health JIF) business. PERMA Health JIFs are available to governmental entities and school districts throughout New Jersey.

“This partnership with Benefit *Express* is tremendous news not only for the public entities enrolled in our Health JIFs, but for their employees as well. It represents a material investment in technology that will allow us to provide exceptional web-based services to our members and eliminate many of the manual processes,” said Joseph DiBella, Executive Vice President of PERMA.

“This development takes what we can offer to the next level. Our Health JIFs and plan members will now enjoy things like online enrollment, secure access to their benefit elections, and self-service features similar to what they experience when they shop online at Amazon.com. Plus, important benefit documents will be at their fingertips, day and night. This set of bundled services is simply not available anywhere else,” said DiBella.

Implementation of the new Benefit *Express* services and their award winning platform, My Benefit *Express*™, will begin in the first quarter and be complete by the end of the year.

“Our innovative system and commitment to service make us the perfect choice for the PERMA Health JIFs. We offer solutions that will make a huge impact in terms of efficient benefit enrollment and administration,” said Monica Hinchey, Chief Client Services Officer. “This truly is a win-win situation for all involved.”

About Benefit *Express*

Benefit *Express* focuses on flexible administration solutions. Through My Benefit *Express*™, a self-service platform, Benefit *Express* delivers tools which help clients efficiently manage HR & Benefits Administration. With My Benefit *Express*™, clients have direct access to customized content delivery, online enrollment assistance, employee benefit education tools, transactional administrative processing/tracking, carrier billing reconciliation, vendor data-links and detailed HR reporting. These solutions provide the flexibility for clients to choose how, where, and by whom work gets done. For more, visit www.BenefitExpressOnline.com.

About PERMA

PERMA provides alternative risk solutions and expertise to organizations in the public entity and private business sectors. With more than 25 years of direct experience, PERMA has a deep understanding of every aspect of alternative risk solutions from markets and regulatory requirements to management, underwriting, and loss control.

PERMA offers five JIFs covering 35,000 lives across NJ and manages the third largest Health JIF in the country. The PERMA Health JIF's annual benefits budget exceeds \$155 million, and the programs provide effective employee benefits delivery to more than 100 public entities across the state.

PERMA's parent company, Conner Strong, is the only brokerage and consulting firm in New Jersey serving as Executive Director for the Health Insurance JIFs, offering unparalleled experience in managing this unique business. For more, visit www.permainc.com.