

Pension News



A Newsletter Published for New Jersey's Retired Public Employees

Pension Account Information Is Now Available Online

The Division of Pensions and Benefits is pleased to announce that the **Member Benefits Online System**, or **MBOS**, is now available to retired members of the New Jersey State-administered retirement systems. MBOS is a set of Internet-based applications that allows registered retired public employees and benefit recipients to access their retired pension account information over an Internet-connected computer. It also permits members to complete several online applications related to their membership and benefits in retirement. Retired members can now use MBOS to check their retired account information and tax withholding information, update their home mailing address, sign up for direct deposit of their benefit payment, and make changes to their direct deposit account.

How to Register for MBOS

In order to use the Member Benefits Online System, you must have a personal computer with Internet access and a valid e-mail address, and you must register with both MBOS and the *MyNewJersey* Web site. Registration is free. The registration insert on page 7 outlines the steps to follow.

It is important to remember the logon ID and password you select when you complete the registration process. More importantly, never share your logon ID and password with others so that your MBOS information remains secure.

Once you have completed the registration process, you may log on and begin using MBOS to access your retired member account information and to use the applications

(continued on page 4)

Updating Your Address Is Easy, and So Important!

Is your mailing address on file at the Division of Pensions and Benefits up-to-date? Informing us about a change of address helps to ensure that you will receive important information from the Division in a timely fashion, including your *Statement of Allowances and Deductions*, the *PensionNews* newsletter, and State Health Benefits Program information (if applicable).

The displayed address is also a link. When you click on the link to update your address or phone number information, it will bring you to the

(continued on page 6)

How to Update Your Home Mailing Address

There are several ways to update your home address information with the Division:

- Use the new Member Benefits Online System, or MBOS (see **Pension Account Information** above for more information). When you log on to MBOS, the address currently on file for you at the Division of Pensions and Benefits appears on the MBOS home page. (This is true for retired members only).

Inside — July 2008

From the Director	2
Need Information?	2
Conquer Your Cyberphobia	3
Division Publications for Retirees	6
How to Access Your Pension Account Online through MBOS	7
Appointments for Walk-in Counseling	8

From the Director

The Division of Pensions and Benefits makes information related to your pension and benefits in retirement available to you in a variety of ways. Our newest available option, the Internet-based **Member Benefits Online System**, or **MBOS**, has just been expanded to include several applications for retired members. When you want to access your retired pension account information, update your home address, authorize direct deposit of your benefit payment, or obtain your current tax withholding information, why not turn to MBOS to help you?

MBOS is one of the most efficient ways to accomplish these tasks. This secure Internet-based system is available 24 hours a day, seven days a week, and you can access MBOS from your own home if you have a Web-enabled computer and an e-mail address. When you submit an application through MBOS, the information is transmitted immediately, so processing times are reduced and mail delivery times are not a factor. Another advantage of MBOS is that since you interface directly with MBOS over the computer, third-party access to your personal information is eliminated.

Before you can use MBOS, you must register with MBOS and the *MyNewJersey* portal. The registration process is fairly simple and helps to keep the system secure, so it is well worth the effort required. Once you register, you have access to all current MBOS applications, and future applications now under development will become available to you automatically. We encourage you to register to use MBOS, so you can take advantage of this convenient online system developed with your needs in mind.

*Frederick J. Beaver, Director
Division of Pensions and Benefits*

Need Information?

When you need to find specific information regarding your membership and benefits quickly, knowing the best place to look can save you time! Calling the Division of Pensions and Benefits is not always the best way to get the information you want. The Division provides several resources to help you find answers to your questions in the most efficient manner possible.

Information via Your Personal Computer

If you have access to a personal computer with an Internet connection, two efficient methods for finding information are just a click away, and you won't have to wait in a phone queue or crowded reception area in order to get the answers you need.

- **Member Benefits Online System:** The Member Benefits Online System, or MBOS, is the Division's newest technological tool, and it is now available to retired New Jersey public employees. MBOS gives you online access to your pension account information and allows you to complete several online applications, as long as you have access to an Internet-connected computer and a valid e-mail address. MBOS applications that are currently available include Electronic Fund Transfer (EFT or Direct Deposit) and Retired Account Information. You can also use MBOS to update your home address and telephone number. For more information about MBOS, please refer to the "Pension Account Information" article on page 1.
- **Division of Pensions and Benefits Web site:** Extensive information about your membership and benefits in retirement is available on the Division of Pensions and Benefits Web site. When you type the Division's Web address, www.state.nj.us/treasury/pensions into the "address" field of your Web browser, the Division's

(continued on page 3)

Need Information? *(continued from page 2)*

home page appears first. Now you are a click away from a whole section of information dedicated to your needs as a retiree. Just click on the “Links for Retirees” button on the left-hand side of the home page to arrive at the “Retirees” page. The six drop down menus available on the left-hand side of this page and the links on the right-hand side provide a wide range of information for retirees.

Automated Information System

The Automated Information System is a convenient, efficient way to receive information regarding your individual pension system account over the telephone

24 hours a day, seven days a week. Through this automated system, you can hear your monthly allowance and deduction information, as well as your enrollment status in the New Jersey State Health Benefits Program. It is the fastest way to find out your specific monthly pension allowance or cost-of-living adjustment if you don’t have a personal computer or you have misplaced your most recent *Statement of Allowances and Deductions*.

To use the Automated Information System, dial (609) 777-1777 from a touch-tone phone (home or cell), enter your Social Security number, and follow the prompts for the information you are seeking.

Conquer Your Cyberphobia

The computer age is now in full swing, so if you feel that you are missing out because you do not have a computer, or your fear of computers or the Internet is preventing you from taking advantage of these important technological tools, why not sign up for a basic computer skills class or Internet class? Here are just a few of the available options:

- New Jersey’s community colleges offer continuing

education classes in basic computer skills and/or the Internet, as well as other non-credit classes. Contact information is listed below.

- Many local boards of education offer adult education classes in basic computer skills.
- Your county or local library, local senior citizens’ group, or the AARP may provide additional options to learn basic computer skills.

Community College Contact Information

College Name	Phone Number	Web Address
Atlantic Cape Community College	(609) 343-4900	www.atlantic.edu
Bergen Community College	(201) 447-7100	www.bergen.cc.nj.us/pages/1.asp
Brookdale Community College	(732) 842-1900	www.brookdale.cc.nj.us/pages/1.asp
Burlington County College	(609) 894-9311	www.bcc.edu/pages/1.asp
Camden County College	(856) 227-7200	www.camdencc.edu
Cumberland County College	(856) 691-8600	www.cccnj.net
Essex County College	(973) 877-3000	www.essex.edu
Gloucester County College	(856) 468-5000	www.gccnj.edu
Hudson Co. Community College	(201) 714-7100	www.hccc.edu
Mercer Co. Community College	(609) 586-4800	www.mccc.edu
Middlesex County College	(732) 548-6000	www.middlesex.cc.nj.us
County College of Morris	(973) 328-5000	www.ccm.edu
Ocean County College	(732) 255-0400	www.ocean.edu
Passaic Co. Community College	(973) 684-6800	www.pccc.edu
Raritan Valley Community College	(908) 526-1200	www.raritanval.edu
Salem Community College	(856) 299-2100	www.salemcc.edu
Sussex Co. Community College	(973) 300-2100	www.sussex.edu
Union County College	(908) 709-7000	www.ucc.edu
Warren Co. Community College	(908) 835-9222	www.warren.edu

Pension Account Information Is Now Available Online *(continued from page 1)*

that are currently available to retired members.

How to Log on to MBOS

You can log on to MBOS at any time, 24 hours a day, seven days a week, to view your account information or complete any application available to you as a retired public employee. Just follow the steps below.

1. Go to the State of New Jersey Web site, at www.state.nj.us
2. Click on the “Login” button in the upper left-hand corner of the State of New Jersey home page; this will take you to the *MyNewJersey* portal.
3. Type in your logon ID and password and click the “Log On” button.
4. Under “Pensions and Benefits Information Connection,” which appears on the left-hand side of the page, click “Logon.”
5. You have now reached the MBOS home page.

It is also possible to access MBOS through the New Jersey Division of Pensions and Benefits home page, at www.state.nj.us/treasury/pensions. Just click on the button, “Online Retiree Services — MBOS,” which appears on the top left-hand side of the Division’s home page. Then click the “Logon to MBOS” button.

MBOS Home Page

The MBOS home page has three main areas (labeled 1, 2, and 3 on the MBOS home page image below). A brief description of each area is provided here.

Area 1: Member Information

Your personal information as a retired member, such as your current e-mail address, phone number, mailing address, and retirement number, appears in this area. If your mailing address, phone number, or e-mail address has changed or is incorrectly displayed, MBOS allows you to click on the incorrect item and correct it yourself.

njhome | mynewjersey | people | business | government | departments

new jersey division of pensions and benefits
member benefits online system

Retired Account Applications pensions and benefits home

WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM

1 → Member Information

Member Name:	KEN MEMBER	Mailing Address:	<u>123 MAIN STREET</u>
Retirement Number:	3-10-033333	Home Phone Number:	<u>(609)-555-5555</u>
E-mail Address:	<u>k.member@mailaddress.com</u>		

Please update your address, phone number, and e-mail address, if changed, by clicking the appropriate link above.

3 → Message Board

Please check back often to see more Retired Account Applications

Retired Account Applications ← 2

Pension Account Information

<input type="button" value="Electronic Fund Transfer"/>	← a
<input type="button" value="Retired Account Information"/>	← b
<input type="button" value="Income Tax Withholding"/>	← c

Application Help

<input type="button" value="Links and Forms"/>	<input type="button" value="Search Help"/>
--	--

Your feedback and suggestions are important to us!
for help call (609) 777-0534 | contact us | privacy notice

Pension Account Information Is Now Available Online

These three data items have been formatted as links on the MBOS home page; each link will take you to an application that permits you to correct that item.

Note: If you change your mailing address and/or phone number, the address on file at the Division for pension (and health benefits if applicable) will be updated to reflect the change(s).

Area 2: Retired Account Applications

The retired member applications that are available for your use, as well as links to help you with these applications, are displayed in “Retired Account Applications” (labeled a, b, and c respectively on the right-hand side of the MBOS home page image on page 4). To access an application, click on its button.

Applications currently available to retired New Jersey public employees on MBOS include **Electronic Fund Transfer**, **Retired Account Information**, and **Income Tax Withholding**.^{*} A description of each application appears below.

- a. **Electronic Fund Transfer:** The “Electronic Fund Transfer” application allows you to sign up for Electronic Fund Transfer (EFT, or Direct Deposit) of your monthly retirement benefit payment, make changes to your EFT information if you already receive your pension payment electronically and there are changes to your existing account, or terminate Electronic Fund Transfer of your retirement benefit payment.
- b. **Retired Account Information:** The “Retired Account Information” application displays your personal retirement account information. You can view your personal data, your specific retirement information, and your most up-to-date allowance and deduction information, as listed on your *Statement of Allowances and Deductions*.
- c. **Income Tax Withholding:** The “Income Tax Withholding” application allows you to view your current federal and New Jersey State income tax withholding information, as well as your withholding information for the past three years. (Members who retired less than three years ago will have

either a one- or two-year withholding history displayed.) This application also allows you to start, change, or stop federal and/or New Jersey State income tax withholding by submitting an online federal *Form W-4P* and/or a New Jersey State *Form NJ W-4P*.

Area 3: Message Board

A “Message Board” appears on the bottom left-hand side of the MBOS home page. It displays important news and information for retired members, such as the mailing date of the *1099-R Forms*.

Future MBOS Applications

The Division of Pensions and Benefits is developing additional MBOS applications for retired members, including the “Retiree Letter Request” application and the “State Health Benefits” application. “Retiree Letter Request” will allow retirees to request letters and statements containing specific retired member account information, like a summary of benefits or income verification to obtain a mortgage or to qualify for low-income housing. Retirees enrolled in the State Health Benefits Program (SHBP) will be able to view their present SHBP coverage and SHBP coverage history by using the “State Health Benefits” application.

Your Personal Information Is Secure

A number of measures are taken when you sign up to use MBOS, to ensure the MBOS account you open is secure and to prevent any compromise of your personal information. Authorization codes are used when you open your account, and you may not log on to MBOS without providing the logon ID and password that you create. Thus, you will be the only user allowed to access your specific account information available through MBOS. Use caution with your logon ID and password so that your MBOS account remains secure.

Remember, MBOS is an optional service that you voluntarily sign up for; the choice is yours. If you register to use MBOS, we believe you’ll find it to be a fast, easy, and useful resource for obtaining the accurate pension and health benefits information you need.

^{*}The *Income Tax Withholding* application was scheduled to become available on MBOS as the July 2008 *PensionNews* was going to press. Please continue to check MBOS for accessibility to this application if it is unavailable when you first receive the newsletter.

Division Publications for Retirees

Do you need more information or a detailed explanation about a subject related to your pension and/or benefits? The publications below address topics of relevance to retired New Jersey public employees. All are available on the Division of Pensions and Benefits Web site: www.state.nj.us/treasury/pensions

Identity Theft - **NEW!**

The newest publication available to active and retired public employees alike is Fact Sheet 72, *Identity Theft and Your Benefits*. This fact sheet explains the procedures already in place at the Division of Pensions and Benefits to help protect your personal information. It also outlines the actions to take in conjunction with the Division if your personal information is compromised.

Returning to Work

If you wish to return to public employment in New Jersey after retiring, you should first investigate just how, if at all, your employment will impact your pension allowance and/or benefits. The fact sheets below provide up-to-date information about employment after retirement from a New Jersey public agency:

- Fact Sheet 21, *PERS Employment after Retirement*;
- Fact Sheet 28, *TPAF Employment after Retirement*;
- Fact Sheet 29 *PFRS Employment after Retirement*;
- Fact Sheet 57, *SPRS Employment after Retirement*.

Special “return to employment” rules are in effect for Ordinary or Accidental Disability retirees. The fact

sheets listed below offer guidance for those disability retirees who wish to return to work:

- Fact Sheet 15, *PERS and TPAF Disability Retirement Benefits*;
- Fact Sheet 16, *PFRS Disability Retirement Benefits*;
- Fact Sheet 39, *SPRS Disability Retirement Benefits*.

If you still have specific questions about returning to work or require further clarification, please write to: Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295.

Reporting a Death

Fact Sheet 10, *Reporting a Death*, provides information about the process of notifying the Division of Pensions and Benefits by phone when a retired public employee passes away, including the member information required to process the death claim.

Other Publications

Additional publications available on the Division’s Web site, www.state.nj.us/treasury/pensions include:

- Fact Sheet 12, *Taxation of Retirement Benefits*;
- Fact Sheet 18, *Cost-of-Living Adjustments*;
- Fact Sheet 49, *Family Status Changes — Retirees*;
- Fact Sheet 64, *About Your Retirement Check*;
- *Retired New Jersey Income Tax Withholding Form —NJ W-4P*;
- *Retired Federal Income Tax Withholding Form— Federal W-4P*.

Updating Your Address Is Easy, and So Important! *(continued from page 1)*

“Retired Member Address Change” application. You may enter your new address and/or phone number in the fields provided. Then hit the “Submit” button.

- Use our Internet Change of Address form.* Go to the Division’s Web site at: www.state.nj.us/treasury/pensions and click on “Links for Retirees.” Then click on “Online Change of Address,” right. Enter the information requested and hit “Submit.”
- Call the Division’s MOVE line, at (609) 292-6683.
- Write to Pension Payroll, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295. Include your name, Social Security or retirement

number, old and new addresses, date of move, daytime phone number, and signature.

- E-mail the Division of Pensions and Benefits, at pensions.nj@treas.state.nj.us Include your name, birth date, retirement number or the last four digits of your Social Security number, old and new addresses, move date, and daytime phone number.

If you are enrolled in retired State Health Benefits Program (SHBP) coverage, notifying the Division of your new address will also update your address information with the SHBP.*

*SHBP members who do not receive a monthly pension check cannot use the Internet Change of Address form and must call or write to the Division.

HOW TO ACCESS YOUR PENSION ACCOUNT ONLINE THROUGH MBOS

REGISTRATION FOR FIRST TIME USERS

IF YOU REGISTERED PREVIOUSLY AS AN ACTIVE MEMBER, **DO NOT** REGISTER AGAIN!
YOU MAY CONTINUE TO USE YOUR LOGON ID AND PASSWORD FROM YOUR ACTIVE ACCOUNT.
BECAUSE REGISTRATION REQUIRES SEVERAL STEPS, PLEASE READ AND FOLLOW THESE
INSTRUCTIONS CAREFULLY! REGISTRATION FOR MBOS IS FREE!

STEP ONE: Register for a *MyNewJersey* account at: www.state.nj.us

NOTE: If you already have a *MyNewJersey* account, go to **STEP TWO** and use your existing account.

1. Click on the “Register” button and complete the registration information.
2. Create your own logon ID and password.

If you need to write down your logon ID and password to remember them, please be sure to keep this written information in a safe place, and do not share with others to help prevent identity theft!

3. This will open your personal *MyNewJersey* online account.

STEP TWO: Register for MBOS at: www.state.nj.us/treasury/pensions/mbosregister.htm

1. Click the “Begin MBOS Registration” button at the bottom of the Web page and complete the online MBOS registration form.
2. When registering, you will need your retirement number.

Your retirement number can be found on your Statement of Allowances and Deductions.

Retirement Number: _____

3. You will receive an e-mail with the **Authorization Code**. **Print this e-mail.**

STEP THREE: Enter the MBOS Authorization Code at your *MyNewJersey* home page.

1. Log on to your *MyNewJersey* account and then click the “Enter Authorization Code” link.
2. On the page that opens, enter your MBOS Authorization Code and click the “Finished” button.
3. Delete the e-mail with your Authorization Code. **It can only be used once.**

STEP FOUR: Log back onto your *MyNewJersey* account.

1. When you log on, you will see the Pensions and Benefits links along the left side.
2. Click the “logon” link to go to MBOS and your account information.

If you need help, call the MBOS Help Desk at: (609) 777-0534.

*MBOS registration and access is for the exclusive use of pension account members and benefit recipients.
Unauthorized access is subject to prosecution to the fullest extent of the law.*

Appointments for Walk-in Counseling Coming Soon

In early 2009, the Division of Pensions and Benefits will begin taking appointments for its walk-in counseling services as a way to improve our customer service to you. When issues arise that warrant the time and attention of a pension counselor, active and retired members or their beneficiaries will need to schedule an appointment with the Division's Counseling and Correspondence Unit, in one of two possible ways:

- By selecting a date and time online from available options listed on the Division of Pensions and Benefits Web site.
- By calling the Division using a phone line designated for this purpose.

Members who visit the Division's Office of Client Services to perform a simple task, like dropping off a properly completed form, will not be required to schedule an appointment. They will be put into the Quick Serve line and helped on a first come, first served basis. Walk-in clients who need to speak to a pension counselor but do not have a scheduled appointment will receive service on a first come, first served basis, after scheduled appointments are taken.

PensionNews

July 2008

Division of Pensions and Benefits
www.state.nj.us/treasury/pensions

DIRECTOR

Division of Pensions and Benefits

Frederick J. Beaver

DEPUTY DIRECTOR

Benefit Operations

Florence J. Sheppard

SENIOR EDITORS

Steven R. Stokley

Helen C. Benjamin

EDITOR

Barbara P. Simone

GRAPHICS

Serena M. Falzini

This newsletter is published periodically by the New Jersey Division of Pensions and Benefits to provide news and information to all retired public employees of the State of New Jersey. The selections in this publication are for information purposes only, and while every attempt at accuracy is made, it cannot be guaranteed. If there are discrepancies between the information presented here and the law, regulations, or contracts, the latter will govern.

PRESORTED
 STANDARD
 US POSTAGE PAID
 TRENTON NJ
 PERMIT #21

New Jersey Division of Pensions and Benefits
 PO Box 295
 Trenton, NJ 08625-0295
