



[Pensions and Benefits Home Page](#)

MEMBER BENEFITS ONLINE SYSTEM

MBOS *RETIRED* USER'S INFORMATION GUIDE

This page is for MBOS users who are retirees

If you are an employee, view the [MBOS User's Information Guide](#)

If you need to register for MBOS, view the [MBOS Registration Instructions](#)

If you need help logging on to MBOS, view [MBOS Logon Help](#)

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PART I - Welcome to the Member Benefits Online System (MBOS)

The **Member Benefits Online System (MBOS)** is a set of Internet based applications that allow registered retirees and benefit recipients access to their pension and, if applicable, health benefit account information. The Division of Pensions and Benefits has designed MBOS to be both fast and easy to use. Once you begin to use MBOS, we believe you will find it to be one of your most useful resources for getting accurate, up-to-date information about your pension and health benefits.

For more information about becoming a registered user of MBOS, see the [MBOS Registration Information](#) page.

Your MBOS Home Page

When you first sign onto MBOS you are taken to your MBOS Retiree Home Page.

Note: If you have more than one pension account registered with MBOS, you will be presented a screen to select the account you wish to view.

The MBOS Home Page displays your information as a retired member, including the current e-mail, mailing address, and phone number on file with the Division of Pensions and Benefits. If any of this information is incorrect, see the detailed instructions provided below on [how to submit changes](#).



Your Retired MBOS Home Page

[pensions and benefits home](#)

[Logout](#)

WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM

Member Name: KEN MEMBER
Retirement Number: 3-10-033333
Payment to Retiree
E-mail Address: k.member@mailaddress.com
Mailing Address: [123 MAIN STREET](#)
Home Phone Number: [\(609\)555-5555](tel:(609)555-5555)

MBOS MESSAGE BOARD - See important retiree messages displayed here.

Retired Account Applications

Pension Account Information	Application Help
Electronic Fund Transfer	Additional Information
Retired Account Information	Retired MBOS User Guide
Income Tax Withholding	
SHBP / SEHBP	

A Message Board area is included for news and updates of interest to retirees.

Also on your MBOS Home Page is the "Retired Account Applications" area.

- Here you will find buttons for calling up the various online retiree applications. These applications provide information about your pension account and link you to online application forms. Additional information about using these applications is provided in the sections below.

Retired Account Applications

Pension Account Information	Application Help
Electronic Fund Transfer	Additional Information
Retired Account Information	Retired MBOS User Guide
Income Tax Withholding	
SHBP / SEHBP	

Access to MBOS applications is based upon the type of retirement or benefit payment in combination with the benefits provided under your former employer. Therefore, not all applications are available to all retirees.

Note: New applications (online forms, etc.) will be added as programming is completed.

MBOS Support

If, after reading the information in this *User's Guide*, you still have questions about or difficulty accessing or using MBOS, registered users may contact the Division's MBOS Help Desk at (609) 777-0534 or send e-mail to: pensions.nj@treas.state.nj.us.

PART II - MBOS Retiree Applications

Navigating Between Applications

member benefits online system

pensions and benefits home

Home

Logout

All of MBOS's Retiree Applications contain navigation buttons at the top of the page that allow you to:

- Return to your MBOS Home Page to access other MBOS applications. You should **always use the "Home" button** (instead of the browser's "Back" buttons) to return to your MBOS Home Page.
- Logout of MBOS and end the session. It is important that when you are finished with your MBOS session, **be sure to always log out of MBOS** to prevent unauthorized access to your account information.

Retiree Change of Address or E-Mail

The MBOS Home Page displays your information as a retired member, including the current mailing address, phone number, and e-mail address on file with the Division of Pensions and Benefits.

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

If any of this information is incorrect, click on the highlighted text and a page will open where you can submit changes.

Address and Phone Number Changes

Click on the highlighted address or phone number to open the Change of Address page.

The Change of Address page displays the current address and provides fields where you can enter changes.

Retired Member Address Change

Please Provide the New Address and/or Phone Number Below:

Current Address: 66 JERSEY HWY, APT 6
ANYTOWN, NJ 08555

(609) 555-5552

Country: UNITED STATES OF AMERICA

Address Line1: 123 Main Street

Address Line2:

City: Anytown

State: NJ

Zip Code: 08555 -

Phone Number: 609 555 5555 **Extension**

Submit

Enter your new address and/or telephone information. Then click the "Submit" button.

You will be shown a confirmation page verifying the change.

Retired Member Address Change

Your Change of Address and/or Phone Number Has Been Successfully Submitted.

The Change Will Be Effective With Your 07 / 01 / 2008 Pension Check.

Please press the HOME button to return to MBOS.

Click the "Home" button at the top of the page to return to the Home page.

E-Mail Address Changes

Click on the highlighted e-mail address to open the E-mail change page.

The page displays the current e-mail address and provides fields where you can enter the new address.

k.member@mailaddress.com

Change Email Address To

Submit

Enter your new e-mail address, then click the "Submit" button.

Click the "Home" button at the top of the page to return to the Home page and the new e-mail address will be displayed. A confirmation e-mail is also sent for verification purposes to the old and new e-mail addresses.

Retired Account Information

The Retiree Account Information application allows you to view information about your personal retirement account.

To access to the application, click the "Retired Account Information" button on your MBOS Home Page.

The page that opens will show your current account information.

Retired Account Information

Name: KEN MEMBER

PERSONAL DATA

Address: 123 MAIN STREET
ANYTOWN, NJ 08555

E-Mail Address: k.member@mailaddress.com

Home Phone Number: (609) 555-5555

If your address is incorrect, please click here to update.

RETIREMENT INFORMATION

Retirement ID: 3-10-033333

Payment to Retiree

Effective Date: 08/01/2006

Retirement Type: Chaptr-109

Option Selection: MAXIMUM

ALLOWANCE AND DEDUCTION INFORMATION FOR CHECK DATED 03/01/2008 PAYMENT FOR MONTH OF 02/2008

CURRENT EARNINGS		CURRENT DEDUCTIONS		YEAR TO DATE	
Regular	\$2,132.00	Health Coverage		Gross Pension Allow.	\$6,396.00
Supplemental		Federal Income Tax	\$250.73	Taxable Pension, Fed.	\$6,314.70
Cost-of-living		NJ Income Tax		Medicare Part B	
Medicare Part B		Loan Payment			
		Dental Coverage	\$61.81		
TOTAL ALLOWANCES	\$2,132.00	TOTAL DEDUCTIONS	\$316.54	NET ALLOWANCE	\$1,815.46

Please click here to view Retirement Check Mailing Dates and EFT Effective Dates for current year.

To view Allowances and Deductions for a previous check, select the check date:

HEALTH BENEFITS INFORMATION : NJ DIRECT15
Retiree Dental Expense Plan

DIRECT DEPOSIT (EFT) : No

MEMBER CONTRIBUTIONS : \$117,022.17

COST-OF-LIVING ADJUSTMENT

COLA Starting on 08/01/2008: \$34.22

GROUP LIFE INSURANCE INFORMATION

GLI Amount: \$45,238.24

LOAN INFORMATION

Monthly Payment: \$379.29

Loan Balance: \$2,119.53

Please use the "printable version" link above to print and keep a copy for your records.

The first section contains member information and information about your date and type of retirement.

The second section contains allowance and deduction information about your current retirement payment.

The third section contains information about other pension related information, including Direct Deposit status, Cost-of-Living Adjustment information, and - if applicable - Health Benefits information and Pension Loan repayment status.

At the top of the Retired Account Information page is a link to a "printable version." where you can print a copy of this information to keep for your records.

Click on the "Home" button at the top of the page to exit the application and return to the MBOS Retiree Home Page.

Retirement Check Information

The second section of the Retired account Information page contains allowance and deduction information about your current retirement payment.

Also provided is a drop-down box where you can select other check dates for viewing.

To view Allowances and Deductions for a previous check, select the check date:

Choose Check Date
Choose Check Date
March 01, 2008
February 01, 2008
January 01, 2008
December 01, 2007
November 01, 2007
October 01, 2007

To see the information about another check date, select that date from the drop-down list. A page will open with allowance and deduction information about that check date.

Retired Account Information

Member Name: KEN MEMBER

Retirement No.: 3-10-033333

**ALLOWANCE AND DEDUCTION INFORMATION FOR CHECK DATED 12/01/2007
PAYMENT FOR MONTH OF 11/2007**

CURRENT EARNINGS

Regular \$2,132.00
Supplemental
Cost-of-living
Medicare Part B

TOTAL ALLOWANCES \$2,132.00

CURRENT DEDUCTIONS

Health Coverage
Federal Income Tax \$251.48
NJ Income Tax
Loan Payment
Dental Coverage \$61.81

TOTAL DEDUCTIONS: \$313.29

Return

When you are done, click the "Return" button to exit and go back to the Retired Account Information page.

Electronic Funds Transfer (Direct Deposit)

The Electronic Funds Transfer (EFT) application allows you to start or change an EFT or direct deposit of your monthly pension payment.

To access the application, click the "Electronic Funds Transfer" button on your MBOS Home Page.

- **If you do not have Electronic Funds Transfer currently in effect,** the page that opens will ask if you wish to begin a new EFT Authorization. Click the "New EFT Authorization" button to begin the process.

Retired Electronic Funds Transfer (Direct Deposit)

Name: KEN MEMBER
Address: 123 MAIN STREET
ANYTOWN, NJ 08555

E-mail Address: k.member@mailaddress.com
Retirement No.: 03-10-033333
Phone Number: (609) 555-5555

Please click here to update your mailing address if the address shown is incorrect.

No Authorization for Direct Deposit of Benefit Payment is on file for you. To sign up for Direct Deposit (Electronic Funds Transfer) of your benefit payment, please click "New EFT Authorization" button below.

New EFT Authorization

- **If an existing Electronic Funds Transfer is currently in place**, the page that opens will ask if you wish to "Update" or "Terminate" your EFT. (Note: *Terminating an EFT will end the transfer or direct deposit of your payment without changing bank accounts, and you will be mailed a paper check. [See below.](#)*)

Retired Electronic Funds Transfer (Direct Deposit)

Name: KEN MEMBER
Address: 123 MAIN STREET
ANYTOWN, NJ 08555

E-mail Address: k.member@mailaddress.com
Retirement No.: 03-10-033333
Phone Number: (609) 555-5555

Please click here to update your mailing address if the address shown is incorrect.

Your pending Direct Deposit (Electronic Funds Transfer) information is shown below.

NAME OF FINANCIAL INSTITUTION: BOILING SPRINGS S & L ASSN

EFFECTIVE DATE: 03/10/2008

ACCOUNT TYPE: Checking

Use the "printable version" link at the top of this page to print your current EFT information.

What do you wish to do at this time?

Update

I wish to update my Electronic Funds Transfer information
(Change bank account type, bank account number, and/or bank routing number).

Terminate

I wish to terminate Electronic Funds Transfer of my benefit payment.

If you select a "New EFT" or wish to "Update" your current EFT information, a page will open with form fields and detailed instructions on how to enter your bank information.

Retired Electronic Funds Transfer (Direct Deposit)

Name: KEN MEMBER

Retirement No.: 03-10-033333

Please enter the Direct Deposit (Electronic Funds Transfer) information requested in the fields below.

This change will take effect with the payment date of 05/01/2008.

ACCOUNT TYPE: Account Type ▾

ACCOUNT NUMBER: ?

REENTER ACCOUNT NUMBER: ?

BANK ROUTING NUMBER: ?

Your bank's routing number is nine digits in length. For help, click on the ?

Continue

Where to Find the Routing Number and the Account Number on Your Check

Account Holder Name

The diagram shows a sample check with the following details:

- Account Holder Name: Jane Q. Smith, 222 NW Glastonbury, SL, Portland, Oregon 97200
- Check # 1001
- Pay to: _____ Dollars
- MICR line: @ 184002763 @ 14570720 # 1001

Callouts explain the MICR line components:

- The Routing Number** appears between these symbols.
- The Account Number** appears before this symbol
- Sometimes the check number appears between the routing and account numbers. **DO NOT INCLUDE IT**

To authorize Direct Deposit of your retirement benefit payment, you will need to provide the nine-digit routing number for your bank and your account number at that bank.

Routing Number: The routing number is usually found at the far left of the row of digits and symbols on the bottom of your check (the MICR line). It is always found between the symbols @ and : (see the sample check above). The first two digits must be between 01 and 12 or 21 though 32. The routing number on the sample check above is 184002763.

Account Number: The account number usually appears to the right of the routing number. The account number on the sample check above is 14570720. **Do not** include the check number. The check number may appear before or after the account number. The check number on the sample check above is 1001.

NOTE: The routing number and the account number may not appear in the same order as they do on the sample check above.

Please check that the requested information is correct and click the "Continue" button.

A Summary page will follow that displays the bank and account information.

Retired Electronic Funds Transfer (Direct Deposit)

Member Name: KEN MEMBER

Retirement No.: 03-10-033333

YOU HAVE INDICATED THAT YOU WISH TO BEGIN DIRECT DEPOSIT (ELECTRONIC FUNDS TRANSFER) OF YOUR RETIREMENT BENEFIT PAYMENT TO THE FINANCIAL INSTITUTION/ACCOUNT BELOW. IF CORRECT, CLICK SUBMIT. OTHERWISE, USE THE BACK BUTTON TO MAKE ANOTHER SELECTION.

NAME OF FINANCIAL INSTITUTION: BOILING SPRINGS S & L ASSN

ACCOUNT TYPE: Checking

Submit

Back

To make any corrections, click the "Back" button.

Otherwise, click the "Submit" button to complete processing of your EFT request. A final confirmation page will be shown.

Retired Electronic Funds Transfer (Direct Deposit)

Member Name: KEN MEMBER

Retirement No.: 03-10-033333

YOUR REQUEST TO BEGIN ELECTRONIC FUNDS TRANSFER OF YOUR RETIREMENT BENEFIT PAYMENT TO THE FINANCIAL INSTITUTION/ACCOUNT HAS BEEN SUBMITTED SUCCESSFULLY.

To print this information, please use the "Printable version" link at the top of this page.

If you wish to terminate an existing EFT, click the "Terminate" button. (Note: Terminating an EFT will end the transfer or direct deposit without changing bank accounts, and you will be mailed a paper check).

Member Name: KEN MEMBER

Retirement No.: 03-10-033333

YOU HAVE INDICATED THAT YOU WISH TO TERMINATE DIRECT DEPOSIT (ELECTRONIC FUNDS TRANSFER) OF YOUR RETIREMENT BENEFIT PAYMENT. IF CORRECT, CLICK SUBMIT. OTHERWISE, USE THE BACK BUTTON TO MAKE ANOTHER SELECTION.

Submit

Back

A Summary page will display the EFT termination request.

To cancel or make changes, click the "Back" button.

Otherwise, click the "Submit" button to complete processing of your EFT Termination request. A final confirmation page will be shown and your monthly pension payment will be sent as a paper check.

When you are finished, click on the "Home" button at the top of the page to exit the application and return to your MBOS Home Page.

Income Tax Withholding (Form W-4P)

The Income Tax Withholding application allows you to start, change, or stop Federal and/or New Jersey State Income tax withholding from your monthly pension payment by submitting a federal *Form W-4P* ([go to details](#)) or State *Form NJ W-4P* ([go to details](#)).

To access the application, click the "Income Tax Withholding" button on your MBOS Home Page.

- The page that opens will show a three year history of any retiree account Federal and New Jersey State withholding.
- A link to Fact Sheet #12, [Taxation of Retirement Benefits](#), Adobe PDF (45K) is also available to provide additional tax information.

To change your withholding, click the button for either the "Federal W-4P" or the "New Jersey State W-4P."

W-4P — Income Tax Withholding

Member Name: KEN MEMBER

Retirement No. 3-10-033333

Which W-4P form would you like to complete or update at this time?

Federal W-4P

New Jersey State W-4P *

For additional information about how to correctly select federal or NJ State income tax withholding amounts, please read [Fact Sheet #12, Taxation of Retirement Benefits](#).

****New Jersey residents only.***

The Division of Pensions and Benefits cannot withhold tax for other states. If you reside outside of the State of New Jersey, please contact your local tax office to find out what your state and/or local tax obligations are.

FEDERAL THREE YEAR HISTORY			STATE THREE YEAR HISTORY			
YEAR	Gross Allowance	Taxable Allowance	Tax Withheld	YEAR	Gross Allowance	Tax Withheld
2007	\$51,168.00	\$50,842.80	\$3,017.76	2007	\$51,168.00	\$0.00
2006	\$19,299.44	\$19,163.94	\$2,179.13	2006	\$19,299.44	\$0.00

Please note: *If you live outside New Jersey*, you are *not* required to pay New Jersey income tax on the pension you receive from the retirement system. The Division of Pensions and Benefits does not withhold income tax for other states. Check with your home state's tax office to determine if your pension is taxable in your state of residence.

Federal Form W-4P

To access the federal **Form W-4P**, click the "Federal W-4P" button.

The page that opens will show your current federal income tax withholding status.

- **Note:** IRS regulations require a default withholding status from all new retirement accounts of "Married with 3 allowances" unless/until you change your federal withholding by submitting a *Form W-4P*.

Federal W-4P

Member Name: KEN MEMBER

Retirement No. 3-10-033333

YOUR CURRENT WITHHOLDING INFORMATION ON FILE

(Please note that the Division of Pensions and Benefits is required by law to automatically withhold federal income tax based upon a status of MARRIED with THREE allowances, unless you specify otherwise.)

Total amount currently withheld Monthly : \$250.00

Marital Status : Married

Allowances / Dependents : 0

Optional Additional Deductions : \$0.00

Do you wish to change your withholding amount ?

- Stop withholding all federal income tax.**
- Calculate the federal income tax withholding amount based on the marital status and allowances that I choose. ?**

[View Summary of Changes](#)

To **STOP** all federal tax withholding, select the check box to "Stop withholding all federal income tax."

A selection list will appear where you must choose a retirement check date to end withholding.

Do you wish to change your withholding amount ?

- Stop withholding all federal income tax.**
- Calculate the federal income tax withholding amount based on the marital status and allowances that I choose. ?**

Effective date of withholding changes, BY CHECK DATE : ?

April 01, 2008

[View Summary of Changes](#)

After you have selected your check date, click the "View Summary of Changes" button.

You will be shown a Summary Page on your changes. Click the "Submit W-4P Form" button to complete the process and view a Confirmation Page for this change.

To **CHANGE** your federal tax withholding amounts, select the check box to "Calculate federal income tax withholding...."

Selection boxes will appear where you must indicate your Marital Status for tax purposes, the Number of Allowances/Dependents, any Additional Dollar Amount you wish withheld (monthly) for Federal income tax withholding, and an effective date for the retirement check when you want the changes to take effect.

Federal W-4P

Member Name: KEN MEMBER

Retirement No. 3-10-033333

YOUR CURRENT WITHHOLDING INFORMATION ON FILE

(Please note that the Division of Pensions and Benefits is required by law to automatically withhold federal income tax based upon a status of MARRIED with THREE allowances, unless you specify otherwise.)

Total amount currently withheld Monthly : \$250.00

Marital Status : Married

Allowances / Dependents : 0

Optional Additional Deductions : \$0.00

Do you wish to change your withholding amount ?

- Stop withholding all federal income tax.
- Calculate the federal income tax withholding amount based on the marital status and allowances that I choose. [?](#)

Marital Status :

Married ▾

No. of Allowances / Dependents :

2

Optional additional federal withholding amount (in dollars) :

15.00

Calculate

The total amount of monthly Federal Withholding would be **\$100.45**, based on your selections indicated above and the IRS tax table.

Effective date of withholding changes, BY CHECK DATE : [?](#)

June 01, 2008 ▾

View Summary of Changes

When all of the withholding information has been entered, click the "Calculate" button and you will be able to see the total monthly amount to be withheld for federal income tax.

- If you wish to further change the federal withholding amount, you can re-enter information in the fields and re-click the "Calculate" button until you are satisfied with the result.
- If you are satisfied with the new withholding calculation, click the "View Summary of Changes" button.

The "Federal W-4P Monthly Withholding Summary" page will open. Please check that the information shown is what you wish withheld monthly for federal income tax.

Federal W-4P

Member Name: **KEN MEMBER**

Retirement No. **3-10-033333**

FEDERAL W-4P MONTHLY WITHHOLDING SUMMARY

The total dollar amount to be withheld, based on your selections indicated below and the IRS Tax table, is **\$100.45**

Marital Status: **Married**

Allowances / Dependents: **2**

With Additional Optional Deductions of: **\$15.00**

Effective Check date: **June 01, 2008**

[Make Additional Changes](#)

[Submit W-4P Form](#)

- If you wish to make changes, click the "Make Additional Changes" button.
- If the information is correct, click the "Submit W-4P Form" button to complete the process.

You will be shown a Confirmation Page that contains a final summary of your selections.

A link to a "Printable Version" is on the page. Please print a copy of the final information for your records.

Federal W-4P

Member Name: **KEN MEMBER**

Retirement No. **3-10-033333**

FEDERAL W-4P CHANGES SUBMITTED SUCCESSFULLY:

CERTIFICATE OF WITHHOLDING OF FEDERAL INCOME TAX FROM PENSION AND ANNUITY PAYMENTS

FEDERAL W-4P WITHHOLDING CHOICE:

The total dollar amount to be withheld, based on your selections indicated below and the IRS Tax table, is **\$100.45**

Marital Status: **Married**

Allowances / Dependents: **2**

With Additional Optional Deductions of: **\$15.00**

Effective Check date: **June 01, 2008**

[To make changes to your NJ State withholding information, click here.](#)

There is also a link to go to the New Jersey State *Form NJ W-4P* if you wish to make changes to your New Jersey State income tax withholding.

Otherwise click on the "Home" button at the top of the page to exit the application and return to the MBOS Retiree Home Page.

New Jersey State Form NJ W-4P

To access the New Jersey State Form NJ W-4P, click the "New Jersey State W-4P" button. The page that opens will show your current New Jersey State income tax withholding status.

New Jersey W-4P

Member Name: **KEN MEMBER**

Retirement No. **3-10-033333**

This amount of total accumulated pension you have received to date does not yet exceed the amount of total member contributions you made while employed.

Date of Retirement : **July 01, 2006**

Total Member Contributions : **\$116,389.23**

Total Pension Allowance Received to Date : **\$76,863.44**

You therefore may be exempt from paying State Income Tax on your Pension allowance at this time. If you have other income and wish to have New Jersey State Income Tax withheld from your Pension Allowance, Please enter the amount to be withheld below :

NEW JERSEY W-4P CURRENT WITHHOLDING (Monthly) : \$0.00

At this time, what do you wish to do?

Stop ALL State income tax withholding.

Change withholding amount to (enter new amount) Minimum \$10 per month: \$

Effective Date of Change Requested (Select Check Date):

Most retirees will not be subject to New Jersey income tax on their pension allowance until they recover in pension checks the amount of the contributions which they made to the retirement system while working.*

For additional information, please see [Fact Sheet #12, Taxation of Retirement Benefits](#).

**If you will not recover your total contributions within three years of retirement, refer to your NJ Gross Income Tax Return Form 1040 booklet to determine how your pension is taxed.*

[View Summary of Changes](#)

Please note:

- **You may not owe New Jersey State income tax on your pension** until the total of accumulated pension received is equal to the total amount of pension contributions you made while employed. See Fact Sheet #12, [Taxation of Retirement Benefits](#), Adobe PDF (45K) or contact the [N.J. Division of Taxation](#) for more information.
- **If you live outside New Jersey**, you are *not* required to pay New Jersey income tax on the pension you receive from the retirement system. The Division of Pensions and Benefits does not withhold income tax for other states. Check with your home state's tax office to determine if your pension is taxable in your state of residence.

On the NJ W-4P Page, indicate by clicking the appropriate check box whether you wish to:

- Stop all New Jersey State income tax withholding; or
- Change the withholding amount. (**Note:** Withholding amounts for New Jersey state income tax must be in \$10 increments and listed as whole dollars - no cents.)

- You must indicate the effective date for any action by selecting a retirement check date from the drop-down list.

NEW JERSEY W-4P CURRENT WITHHOLDING (Monthly) : \$0.00

At this time, what do you wish to do?

Stop ALL State income tax withholding.

Change withholding amount to (enter new amount) Minimum \$10 per month: \$

Effective Date of Change Requested (Select Check Date): ▼

After you have made your selections, click the "View Summary of Changes" button.

You will be shown a Summary Page on your changes. Please check that the information shown is correct.

New Jersey W-4P

Member Name: KEN MEMBER

Retirement No. 3-10-033333

CERTIFICATE OF VOLUNTARY WITHHOLDING OF NEW JERSEY GROSS INCOME TAX FROM PENSION AND ANNUITY PAYMENTS

NEW JERSEY W-4P WITHHOLDING CHOICE:

**The Total dollar amount to be withheld, based on your selection, is \$30.00, effective
June 01, 2008.**

[Make Additional Changes](#)

[Submit W-4P Form](#)

- If you wish to make changes, click the "Make Additional Changes" button.
- If the information is correct, click the "Submit W-4P Form" button to complete the process.

You will be shown a Confirmation Page that contains a final summary of your selections.

A link to a "Printable Version" is on the page. Please print a copy of the final information for your records.

New Jersey W-4P

Member Name: KEN MEMBER

Retirement No. 3-10-033333

NEW JERSEY W-4P CHANGES SUBMITTED SUCCESSFULLY:

CERTIFICATE OF VOLUNTARY WITHHOLDING OF NEW JERSEY GROSS INCOME TAX FROM PENSION AND ANNUITY PAYMENTS

NEW JERSEY W-4P WITHHOLDING CHOICE:

The Total dollar amount to be withheld, based on your selection, is \$30.00, effective June 01, 2008.

[To make changes to your federal withholding information, click here.](#)

There is also a link to go to the federal *Form W-4P* if you wish to make changes to your federal income tax withholding.

Otherwise click on the "Home" button at the top of the page to exit the application and return to the MBOS Retiree Home Page.

Duplicate Form 1099-R

The Duplicate 1099-R application allows you to view or request a duplicate *Form 1099-R* for filing Federal or State income taxes.

To access the application, click the "Duplicate 1099-R " button on your MBOS Home Page.

- The page that opens will show the 1099-R information for the *most recent* tax year.
- To see information for a *different* tax year, select the year from the drop menu.

Health Benefits Programs

State Health Benefits Program (SHBP) School Employees' Health Benefits Program (SEHBP) (if applicable)

The Health Benefits Programs application allows you to view health benefit account information for you and your enrolled dependents, if enrolled in the State Health Benefits Program (SHBP) or the School Employees' Health Benefits Program (SEHBP).

To access the application, click the "SHBP/SEHBP" button on your MBOS Home Page.

From the "Subscriber/Eligibility" page, select your account by clicking on the "Employer ID" number.

Subscriber/ Eligibility Selection Select A Subscriber

Employer Id	Bureau	Employer Name	Status	Termination Date	Person Status
0001	00		Retired		Subscriber

The page that opens will show your Eligibility Summary, Coverage Information, and Dependent Information.

Retiree Accounts

On the Retiree Eligibility Summary, the following information will appear:

Eligibility Summary

John A. Member - SSN 123-45-6789

Employment Status Retired

Active Cobra Account Retiree Information

Gender	Male	Former Name	N/A	Eligibility Reason	Self
Marital Status	Married	Former SSN	n/a	Eligibility Status	Eligible
Date of Birth	05/04/1944	Medicare-A Date	n/a	Health Coverage Allowed	Yes
Address	123 Fourth Street Trenton, NJ 08628-2832	Medicare-B Date	n/a	Health Coverage Waived	No
Phone Number	(609) 555-4567	Medicare Proof	n/a	Rx Union Code	n/a
Hire Date	11/16/1970	25 yr Union Code	999	Former Link SSN	n/a
10 Month/ 12 Month Employee	n/a	Date of Death	n/a		

Coverage Information

Dependent Information

Select a coverage for additional information			Select here to view previous coverage information				Name	Rel	SSN
Plan Type	Service Name	Contract Level	Info	Effective Date	Termination Date	Reason			
Health	NJ DIRECT15	Mem/spse-dom Prtn	Current	08/09/2003			Maryann Member	Spouse	987-65-4321
Prescription Drug	None								
Dental	None								
Vision	None								

To access additional retiree detail, click the "Retiree Information" button when it appears at the top right of the Retiree Eligibility Summary screen.

Retiree Information

The following information will appear:

Retiree Information

John A. Member - SSN 123-45-6789

Pension Fund	02 Public Employees Retirement System
Member ID	9999999
Retirement Number	10-987654
Retirement Date	07/01/2003
Retirement Months of Service	380
Retirement Type	All Other Retirement Types
Retirement Board Decision	n/a
Premium Share Union Code	999
Alternate Benefits Program 25 year Service Date	n/a
Free/ Not Free Reason	Chapter 6 - State Pers-paid

[Back to Subscriber Information](#)

[Click here](#) for information about retiree bills.

To return to the Retiree Eligibility Summary screen, hit the "Back to Subscriber Information" button at the bottom of the Retiree Information screen.

Coverage History

To view the history of your SHBP account, click the link "Click here to view coverage history".

[Click here to view coverage history](#)

The following information will appear:

Previous Coverage Information

John A. Member - SSN 123-45-6789

Plan Type	Service Name	Contract Level	Effective Date	Term Date/Reason
Health	NJ DIRECT15	Family	07/01/2000	
Health	Traditional	Family	11/23/1994	07/01/2000
Health	Traditional	Member/Spouse	08/09/1990	11/23/1994
Health	Traditional	Single	12/01/1989	08/09/1990

[Next](#)

[Back to Subscriber Information](#)

Clicking the "Next" button will show additional pages of coverage history.

To return to the Retiree Eligibility Summary screen, hit the "Back to Subscriber Information" button at the bottom of the Previous Coverage Information page.

Dependent Information

To view details about a dependent's coverage, click on the linked name of a covered dependent.

Dependent Information	
Name	Relation
Maryann Member	Spouse
Kristy Member	Child
Jeffrey Member	Child

Information about the dependent's coverage will appear:

Dependent Information			
Maryann Member - SSN 987-65-4321			
Former Name	n/a	Relationship	Spouse
Former SSN	n/a	Relationship Proof	n/a
Date of Birth	11/11/1969	Relationship Proof Date	n/a
Marital Status	Married	Medicare-A Date	n/a
Date of Death	n/a	Medicare-B Date	n/a
Gender	Female	Medicare Proof	n/a
Dependent Disability Extension	n/a		
Dependent Disability Date	n/a		
Dependent Disability Term Date	n/a		

Additional coverage information				
Plan Type	Service Name	Effective Date	Termination Date	Reason
Health	NJ DIRECT15	08/09/1990		
Dental	Dental Expense Program	08/09/1990		

Click the "Next" button to view additional Dependent Detail.

Dependent Information
Maryann Member - SSN 987-65-4321

Former Name	n/a	Relationship	Spouse
Former SSN	n/a	Relationship Proof	n/a
Date of Birth	11/11/1969	Relationship Proof Date	n/a
Marital Status	Married	Medicare-A Date	n/a
Date of Death	n/a	Medicare-B Date	n/a
Gender	Female	Medicare Proof	n/a
Dependent Disability Extension	n/a		
Dependent Disability Date	n/a		
Dependent Disability Term Date	n/a		

Additional coverage information				
Plan Type	Service Name	Effective Date	Termination Date	Reason
Health	NJ DIRECT15	07/01/2000		
Health	Traditional	08/09/1990	07/01/2000	0
Prescription Drug	State Formal Prescription Drug	08/09/1990		
Dental	Dental Expense Program	08/09/1990		

[Previous](#)

[Back to Subscriber Information](#)

To return to the Eligibility Summary screen, hit the "Back to Subscriber Information" button at the bottom of the Dependent Detail screen.

COBRA Accounts

To access COBRA information (if available), hit the "COBRA Account" button when it appears at the top right side of the Eligibility Summary screen.

[Cobra Account](#)

The following information will appear:

Eligibility Summary

John A. Member - SSN 123-45-6789

Employment Status COBRA

Gender	Male	Former Name	N/A	Eligibility Reason	Self
Marital Status	Married	Former SSN	n/a	Eligibility Status	Termed
Date of Birth	05/04/1944	Medicare-A Date	n/a	Health Coverage Allowed	Yes
Address	123 Fourth Street Trenton, NJ 08628-2832	Medicare-B Date	n/a	Health Coverage Waived	No
Phone Number	(609) 555-4567	Medicare Proof	n/a	Rx Coverage Allowed	Yes
Hire Date	n/a	25 yr Union Code	n/a	Rx Coverage Waived	No
10 Month/ 12 Month Employee	n/a	Date of Death	n/a	Dental Coverage Allowed	Yes
				Dental Coverage Waived	No
				Vision Coverage Allowed	Yes
				Vision Coverage Waived	No
				Rx Union Code	n/a
				Former Link SSN	n/a

Coverage Information

Dependent Information

Select a coverage for additional information			Select here to view previous coverage information				Name	Rel	SSN
Plan Type	Service Name	Contract Level	Info	Effective Date	Termination Date	Reason			
Health	None						Maryann Member	Spouse	987-65-4321
Prescription Drug	None								
<u>Dental</u>	Dental Expense Program	Mem/spse-dom Prtn	Past	08/09/2003	01/01/2005	Non-payment No Cob			
Vision	None								

To access additional COBRA detail, click the "COBRA Information" button when it appears at the top right of the COBRA Eligibility Summary screen.

The following information will appear:

COBRA Information

John A. Member - SSN 123-45-6789

COBRA Reason	Retirement
COBRA Start Date	08/09/2003
COBRA Terms	18
COBRA Paid Thru Date	12/31/2004

To return to the Eligibility Summary screen, hit the "Back to Subscriber Information" button at the bottom of the COBRA screen.

SHBP Billing Information
(For retirees and COBRA enrollees)

Plan Type
<u>Health</u>
<u>Prescription Drug</u>
<u>Dental</u>
<u>Vision</u>

To view information about your SHBP bill, click on one of the links under "Plan Type."

The following information will appear showing the current bill status for that plan:

John Member - SSN 123-45-6789

Service Provider

Service	NJ DIRECT15	Primary Provider	n/a
Employment Status	Active	Secondary Provider	n/a
Eligibility Reason	Self	Direct Bill Reason	n/a
		Direct Bill Date	n/a

SBI Inquiry Detail for 12/01/2004

Type	Count	Subscriber	Employer	Pension Fund	Status Pay	Div Expense
Retro						
Partial						
Full						
Totals:						

Selected Bill Period

Bill Period 2004-12 ▾

Use the drop down list to select a specific Billing Period.

If there is a link in the "Type" column, clicking it will show you additional billing details.

John A. Member SSN 123-45-6789

Full **Detail Record**

Service	NJ DIRECT15
Employment Status	Retired
Eligibility Reason	Self

Coverage Period						Bill Period	
From Date	To Date	Charge Days	Contract Level	Total Amount	Direct Bill	From Date	To Date
08/09/2003		031	Mem/spse-dom Prtn	+1028.13	N	01/01/2005	

To return to the Eligibility Summary screen, hit the "Back to Subscriber Information" button at the bottom of the Service Provider screen.

PART III - Questions or Comments About MBOS

The Division of Pensions and Benefits wants MBOS to be a tool that its members find useful and choose to use in their career and financial planning. We have made every effort to make MBOS powerful while also keeping it easy to use. We would like to hear about how you liked using MBOS and welcome your suggestions on how MBOS could be made better for the way you work. We will try - based on the response we receive - to include the features you would like to see in future versions of MBOS. Send your questions, comments, and suggestions to the Division's MBOS development staff at: pensions.nj@treas.state.nj.us or you can call the MBOS Help Desk at (609) 777-0534.

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Division of Pensions and Benefits

PO Box 295

Trenton, NJ 08625-0295

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