



[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](#)

RETIRED MBOS USER'S GUIDE CONTENTS

PART I

- [Welcome to MBOS for Retirees](#)
- [MBOS Home Page](#)
- [MBOS Support](#)

PART II

- [Navigating Between Applications](#)
- [Retiree Change of Address or E-mail](#)

- [Retired Account Information](#)
- [Retirement Check Information](#)
- [Electronic Funds Transfer \(Direct Deposit\)](#)
- [Income Tax Withholding \(W-4P\)](#)
- [Health Benefits Program Information \(if applicable\)](#)

PART III

- [Questions or Comments About MBOS](#)

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.

[BACK TO TOP](#)

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](#).

The screenshot shows the top navigation bar with the NJ state seal and the text "njhome | mynewjersey | people | business | government | departments". Below this is the "new jersey division of pensions and benefits member benefits online system" header. The main content area is titled "Retired Account Applications" and includes a "Logout" button. A welcome message reads "WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM". Under "Member Information", the following details are listed: Member Name: KEN MEMBER; Retirement Number: 3-10-03333; E-mail Address: k.member@mailaddress.com; Mailing Address: 123 MAIN STREET, ANYTOWN, NJ 08555; Home Phone Number: (609)-555-5555. A red notice asks users to update their contact information if changed. On the left is a "Message Board" box with the text "Please check back often to see more Retired Account Applications". On the right is a "Retired Account Applications" section with buttons for "Electronic Fund Transfer", "Retired Account Information", "Income Tax Withholding", and "Application Help" (which includes "Links and Forms" and "Search Help"). At the bottom, there is a feedback message: "Your feedback and suggestions are important to us! for help call (609) 777-0534 | contact us | privacy notice" with a help icon.

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

Also on the 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.

Note:

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

2. 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.

[BACK TO TOP](#)

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.

[BACK TO TOP](#)



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 the 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 the 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.

[BACK TO TOP](#)

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 Information

Member Name:	KEN MEMBER	Mailing Address:	123 MAIN STREET ANYTOWN , NJ 08555
Retirement Number:	3-10-033333	Home Phone Number:	(609) 555-5555
E-mail Address:	k.member@mailaddress.com		

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

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**

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

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.

[BACK TO TOP](#)

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 the MBOS Home Page.

The page that appears 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

RETIREMENT INFORMATION

Retirement ID: 3-10-033333

Payment to Retiree

Effective Date: 08/01/2006

Retirement Type: Chaptr-109

Option Selection: MAXIMUM

[Please click here to update your home address information if the address shown is incorrect.](#)

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	\$1,379.29		
		Dental Coverage	\$61.81		
TOTAL ALLOWANCES	\$2,132.00	TOTAL DEDUCTIONS	\$1,691.83	NET ALLOWANCE	\$440.17

[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

Present COLA:

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.

[BACK TO TOP](#)

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	▼
Chcose 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

<i>CURRENT EARNINGS</i>		<i>CURRENT DEDUCTIONS</i>	
<i>Regular</i>	\$2,132.00	<i>Health Coverage</i>	
<i>Supplemental</i>		<i>Federal Income Tax</i>	\$251.48
<i>Cost-of-living</i>		<i>NJ Income Tax</i>	
<i>Medicare Part B</i>		<i>Loan Payment</i>	\$1,379.29
		<i>Dental Coverage</i>	\$61.81
TOTAL ALLOWANCES	\$2,132.00	TOTAL DEDUCTIONS:	\$1,692.58

Return

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

[BACK TO TOP](#)

Electronic Funds Transfer (Direct Deposit)

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

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

- **If you do not have Electronic Funds Transfer currently in effect**, the page that appears 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 appears 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 NUMBER: ?

REENTER ACCOUNT NUMBER: ?

BANK ROUTING NUMBER: ?

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

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 information:

- Account Holder Name: Jane Q. Smith, 922 NW Glastonbury St, 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.

pensions & benefits: [home](#) | [health benefits home](#) | [forms and publications](#) | [counseling appointments](#) | [pensions and benefits search](#)

treasury: [home](#) | [services](#) | [people](#) | [businesses](#) | [divisions](#) | [forms](#) | [online](#) | [treasury search](#)

statewide: [njhome](#) | [my new jersey](#) | [people](#) | [business](#) | [government](#) | [departments](#) | [search](#)

Copyright © State of New Jersey, 1996-2010

Division of Pensions and Benefits

PO Box 295

Trenton, NJ 08625-0295

Last Updated: October 15, 2010