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February 23, 2011

TO: Certifying Officers

FROM: Florence J. Sheppard, Acting Director, 
Division of Pensions and Benefits

SUBJECT: Online Application Requirement for Purchase of Service Credit

The Division of Pensions and Benefits is implementing significant changes to the application procedures for the purchase of service credit for members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (SPRS).

ONLINE PURCHASE APPLICATION REQUIRED

Effective April 1, 2011, an eligible member who wishes to purchase service credit into a pension account, **must submit the purchase request online** using the *Purchase Application* accessible through a personal account with the Member Benefits Online System (MBOS).

- The *Application to Purchase Service Credit* will no longer be available as a printed form or through the Division's Web site.
- Paper *Applications to Purchase Service Credit* that are received by mail as of April 1, 2011, will be returned to members with instructions on submitting the purchase request through MBOS (see page 2 for specific exceptions).

MBOS ACCESS

The Member Benefits Online System (MBOS) is a set of Internet applications that allow registered retirement system members access to their pension account information.

- MBOS provides members with the fastest, most efficient method for requesting a purchase request. Confirmation of receipt of an application is provided to the member on screen and by e-mail.
- Employees who are already registered MBOS users currently have access to the online Purchase Application through their MBOS account.
- Employees who are new to MBOS can access MBOS after they register with both the *MyNewJersey* Web site and MBOS. Registration is free; however, the registration process requires several steps and new users should carefully follow the *MBOS Registration Instructions* (see attachment).

If, after following the MBOS *Registration Instructions*, an employee still needs assistance registering for or using MBOS, they should call the MBOS Help Desk at (609) 777-0534 or send an e-mail with the subject line "MBOS E-mail" to: pensions.nj@treas.state.nj.us

EMPLOYER PARTICIPATION

Early and frequent communication with employees is a key element for a smooth transition to requiring *Purchase Applications* through MBOS. The Division expects participating employers to play a significant role in assisting with the change.

- Employers should take all available opportunities to inform employees of the coming *Purchase Application* change using any in-house communication channels.
- As we near the April 1, 2011, implementation date, the Division will provide State employees with pay check messages through centralized payroll.
- All employers should also make the attached fliers, or similar messages, available to employees to inform them of the pending change.

Exceptions to Online Purchase Application

While the majority of purchase requests will require processing through MBOS, a limited number of members will not be able to use the MBOS *Purchase Application*. These member groups are:

- Members applying for the purchase of **Military Service after Enrollment** under the provisions of the Uniformed Services Employment and Reemployment Rights Act (USERRA). To purchase this service the employer must submit the *Request for USERRA Eligible Service* form within the time frames required under the law. See Fact Sheet #36, *Military Service after Enrollment and USERRA*, for additional information.
- PERS or TPAF members applying for the purchase of **Leave of Absence for Union Representation**. This type of leave must be purchased quarterly and within 30 days of the end of each fiscal quarter. See the *Application to Purchase Service Credit for Union Representation* for additional information and instructions.
- Members of the **Judicial Retirement System (JRS)**. Please follow the purchase instructions outlined in the *JRS Member Handbook*.

Employers and members should also note that limited access to a computer or a member's reluctance to use MBOS **will not** be considered sufficient circumstances to allow a paper application for a purchase request.

ADDITIONAL INFORMATION

For additional information about the purchase of service credit, see:

- Fact Sheet #1, *Purchasing Service Credit* (PERS, TPAF & PFRS)
- Fact Sheet #2, *Estimating the Cost of Purchasing Service Credit* (PERS & TPAF)
- Fact Sheet #3, *Estimating the Cost of Purchasing Service Credit* (PFRS)

- State Police Retirement System members should refer to the *SPRS Member Handbook*.

Fact sheets and handbooks are available for viewing or printing on the Division of Pensions and Benefits Web site at: www.state.nj.us/treasury/pensions

For assistance registering with or using MBOS, contact the MBOS Help Desk at (609) 777-0534 or send an e-mail with the subject line "MBOS E-mail" to: pensions.nj@treas.state.nj.us

If you have questions regarding any of the other information provided in this letter, contact the Division's Office of Client Services at (609) 292-7524, or e-mail the Division at: pensions.nj@treas.state.nj.us

Enclosures

MBOS Online Purchase Application Flier
MBOS Registration Instructions

State of New Jersey
Department of the Treasury
Division of Pensions and Benefits

**MEMBER BENEFITS ONLINE SYSTEM (MBOS)
ONLINE PURCHASE APPLICATION REQUIREMENT**

ATTENTION: The Division of Pensions and Benefits is implementing a significant change to the purchase of service application process.

Effective April 1, 2011, all requests to purchase service credit must be submitted online using the *Purchase Application* program of the Member Benefits Online System (MBOS). This requirement applies to all eligible members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (PFRS) who wish to purchase service credit to their pension account.

MBOS is a set of Internet applications that allow registered members access to their pension account information.

- **MBOS provides you with the fastest, most efficient method for requesting a purchase of service credit.**
- **With MBOS you receive immediate confirmation** on screen and by follow-up e-mail that your *Purchase Application* has been received.
- **If you are already a registered MBOS user**, you currently have access to the online *Purchase Application* through your MBOS account.
- **If you are new to MBOS** you can access MBOS after you register with both the *MyNewJersey* Web site and MBOS. Registration is free at: www.state.nj.us/treasury/pensions/mbosregister.shtml. Registration requires several steps — new users should read and carefully follow the MBOS *Registration Instructions*.

In addition, as of April 1, 2011:

- The *Application to Purchase Service Credit* will no longer be available as a printed form or on the Division's Web site.
- Paper *Applications to Purchase Service Credit* received by mail as of April 1, 2011, will be returned to members with instructions on submitting the purchase request using MBOS.

If, after following the MBOS *Registration Instructions*, you still need assistance registering for or using MBOS, call the MBOS Help Desk at (609) 777-0534 or send an e-mail with the subject line "MBOS E-mail" to: pensions.nj@treas.state.nj.us

ACCESS YOUR PENSION ACCOUNT ONLINE THROUGH THE MEMBER BENEFITS ONLINE SYSTEM (MBOS)

REGISTRATION INSTRUCTIONS FOR FIRST TIME USERS

To use MBOS you must register with both MBOS and the *myNewJersey* Web site.
These instructions will guide you through both processes.

**REGISTRATION FOR MBOS IS FREE
READ AND FOLLOW THESE INSTRUCTIONS CAREFULLY!**

STEP ONE — SET UP YOUR MBOS ACCOUNT WITH THE DIVISION OF PENSIONS AND BENEFITS.

1. Go to: www.state.nj.us/treasury/pensions
2. On the Division of Pensions and Benefits home page click the link "Register for MBOS".
3. Read the "Disclaimer Page" that opens and click the "Continue" button if you are an Active Member or a Retiree.
4. Complete all of the information requested on the MBOS "Member Registration" page.
5. Be sure to select whether you are an **Active Member** or a **Retiree**.

You will need **both** your Social Security number **and** your pension Member ID Number.

Your pension Member ID can be obtained from your employer or by contacting the Division's Office Client Services.

Note: *If you register for MBOS as an active member, do not register again when you retire – you can continue to use your Logon ID and password from your active account.*

Pension ID Number: _____

6. When all of the information has been entered click the "Submit" button.

Note: *At this point, MBOS checks to see if you have already registered. If it finds that you are a registered MBOS user, it will automatically take you to the myNewJersey "Log On Page". If the "Log On Page" opens, see the MBOS log on instructions for registered users.*

Otherwise, continue to item #7.

7. The *myNewJersey* Account Page will open.

STEP TWO — SIGN-ON TO, OR CREATE, YOUR *myNewJersey* ACCOUNT

- If you already have a *myNewJersey* account, click "Yes" on the *myNewJersey* Account Page and follow these directions **starting with item #1** below.
- If you **do not** have a *myNewJersey* account, you need to create one. Click "No" on the *myNewJersey* Account Page and follow these directions **starting with item #4** below.

MBOS REGISTRATION INSTRUCTIONS FOR FIRST TIME USERS *(Continued)*

1. If you already have a *myNewJersey* account, enter your **Log On ID** and **Password** on the *myNewJersey* Account Page.
2. When done, click the "Link MBOS to My Account" button.
3. Proceed to "STEP THREE"

If you do not have a myNewJersey account, Start Here!

4. To create your personal *myNewJersey* account, enter all of the information requested on the *myNewJersey* Account Page.
5. Be sure to select a **Log On ID** and **Password** that is easy to remember!

Note: *Forgotten Log On IDs and Passwords are the most common problem members have when using MBOS. Be sure that you can remember your Log On ID and Password for future use.*

Passwords must be at least 6 characters long and chosen from at least two of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes and \).

6. When done, click the "Create this new myNewJersey Account and Link MBOS to it" button.
7. Proceed to "STEP THREE"

STEP THREE — START USING MBOS

1. Once you successfully create, or link to, your *myNewJersey* account your "MBOS Home Page" will open.

Members with Multiple User Roles

If you have MBOS access to other pension fund accounts or employer access to the *Employer Pensions and Benefits Information Connection* (EPIC), you will need to select the "user role" you wish open each time you log on to MBOS or EPIC.

After you log on to MBOS or EPIC you can click the "Select Different Role" button to leave the current MBOS or EPIC session and access your other accounts or user roles.

2. From the MBOS Home Page you can access the MBOS Applications that are currently available to active or retired members. MBOS Applications provide information about your pension account and link you to benefit calculators and online application forms.

Additional information about using MBOS Applications is provided online in the *MBOS User's Guide* — just click the "Search Help" button on the MBOS Home Page.

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