Recent Modifications to Improve Our Service to You

A number of significant changes have been implemented since the February 2012 issue of the PensionNews was mailed. These changes have been made to streamline and improve our service to you.

Division’s Call Center Hours Expanded

The hours of service for the Division of Pensions and Benefits Call Center have been expanded. Telephone representatives are now available to take calls from 7:30 a.m. until 4:30 p.m., Monday through Friday, except State holidays.

Phone Number for the Automated Information System and Call Center Now the Same

Now you can dial the same telephone number to reach both the Division of Pensions and Benefits Automated Information System and the Division’s Call Center. As of August 1, 2012, use (609) 292-7524 to contact the Call Center or to access your personal account information and use any of the applications offered over the Automated Information System. All calls to this number will be placed in a queue, where they will be directed to the system you wish to use, based on the prompt that you choose.

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Automated Information System: Efficient and Easy to Use

Now that it has been enhanced with Interactive Voice Response (IVR) technology, the Division of Pensions and Benefits Automated Information System has greater functionality than ever. In addition to providing information about your specific retirement account, this IVR-enhanced telephone system now allows you to revise your tax withholding information, request a duplicate Form 1099-R, and update your direct deposit information — right over the telephone — 24 hours a day, seven days a week!

The only equipment required to access your specific pension account information or to complete any of the available applications is a touch-tone phone. In addition, you must enter your Social Security number by typing it into your telephone key pad or by saying it into the telephone receiver. After you dial (609) 292-7524 and enter your Social Security number, choose the option for the function you wish to use over this automated telephone system.

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Accessing Your Retired Account Information

The Automated Information System allows you to listen to information about your retirement account over the telephone, 24 hours a day, seven days a week. It provides your monthly allowance and deduction information, as found on your most recent Statement of Allowances and Deductions. It also lists data about your retirement, like your retirement type and selected retirement option (if applicable), your final average salary or final compensation, and your total pension contributions. Choose the option, “Account Information” to listen to your specific retirement account information over this system.

Updating Your Mailing Address

The Automated Information System also allows you to change your address information and telephone number on file with the Division, right over the phone. If you are also a retired member of the State Health Benefits Program (SHBP) or the School Employees’ Health Benefits Program (SEHBP), your address on file with the SHBP or SEHBP will also be updated. To update your mailing address or telephone number, choose the “Change Address” option.

Updating Your Current Direct Deposit Information

Retired public employees who already receive their monthly pension payment through Electronic Fund Transfer (EFT or direct deposit) may use the Automated Information System to update their direct deposit information. Retired members may change both direct deposit account information and direct deposit bank information. To update your current direct deposit information, choose the option, “Change Direct Deposit.”

Please note: It is not possible to sign up for direct deposit through the Automated Information System. Retired members who do not yet use direct deposit to receive their monthly pension payment must use the Member Benefits Online System (MBOS) or submit a printed Authorization for Direct Deposit of Benefit Payment form to authorize direct deposit of their monthly pension allowance.

Duplicates of Form 1099-R

Retired members and benefit recipients may also request a duplicate Form 1099-R for the current tax year through the Automated Information System. Duplicates of Form 1099-R for up to three previous tax years may also be requested. If you need a duplicate of your Form 1099-R, listen for the option, “Duplicate 1099-R.”

Changing Federal or State Tax Withholding Information

If you already have State or federal tax withholding taken from your monthly pension allowance, you can listen to your current tax withholding amounts and status through the Automated Information System. You may also change your State tax withholding amount or increase your federal tax withholding. To access or make changes to your tax withholding information, select the option, “Tax Withholding.”

Please note: Retired members must use the "Tax Withholding" application on the Member Benefits Online System, or the printed Federal Tax Withholding Form W-4P or New Jersey State Tax Withholding Form NJ W-4P, to begin federal and/or State withholding for tax purposes.

Requesting Specific Letters about your Pension Account from the Division

Retired public employees can now request various account-specific letters through the Automated Information System, such as a statement of account letter, mortgage verification letter, federal tax letter, or State tax letter. To request a specific letter regarding your pension account, select the option, “Pension Account Letter.”

Additional Information for Members of the SHBP or SEHBP

If you are a retired member of the State Health Benefits Program (SHBP) or School Employees’ Health Benefits Program (SEHBP), you can check your enrollment status and coverage as a retired member of the SHBP or SEHBP at any time, through the Automated Information System. For health benefits functions, choose the option, “Health Benefits.”

The Automated Information System provides you with more information and services than ever before — right over the phone! Call (609) 292-7524 to give this IVR-enhanced system a try, as it will help you get answers and make changes quickly!
Recent Modifications to Improve Our Service to You (continued from page 1)

Remember, the Automated Information System is available 24 hours a day, seven days a week, and it is now enhanced with Interactive Voice Response technology, so its functionality has been expanded. Please see the article, “Automated Information System: Efficient and Easy to Use” on page 1 to learn about the information and applications available to retirees over this automated telephone system.

MOVE Line Discontinued

Beginning on September 4, 2012, the Division of Pensions and Benefits MOVE Line will no longer be in service. However, it will still be possible to change your address over the telephone, via the Automated Information System, now at (609) 292-7524. For more information, please see the article, “Automated Information System: Efficient and Easy to Use,” on page 1.

MBOS Retired Account Information Application

The Member Benefits Online System, or MBOS, is an Internet-based system which allows you to view your retired account information 24 hours a day, seven days a week. You can also use MBOS to update your mailing address, check your tax withholding information, sign up for direct deposit of your benefit payment, and make changes to your direct deposit account at any time, day or night. One major advantage of MBOS is that it allows you to have immediate access to your pension account and the available retired member applications; you do not have to wait in a phone queue or face mail processing or delivery delays to get your specific retirement account information or submit applications.

Before you can use the Member Benefits Online System, you must have access to a personal computer with Internet service, as well as a valid e-mail address, and you must register by creating both an MBOS account and a MyNewJersey account. To learn how to register for MBOS, go to:

www.state.nj.us/treasury/pensions/mbos-retired.shtml

Using the MBOS Retired Account Information Application

The Retired Account Information application, one of the four main applications available to retired members on MBOS, allows you to access your personal data and your retirement account information 24 hours a day, seven days a week. After logging on to MBOS, you can access the Retired Account Information application by selecting the Retired Account Information button on the MBOS retiree home page.

The Retired Account Information application consists of three sections. The first section contains member information, like your name, address, and telephone number, as well as information about your retirement.

NAME: KEN MEMBER
PERSONAL DATA
Address: 123 MAIN STREET
ANYTOWN, NJ 08555
E-Mail Address: kmember@mailaddress.com
Home Phone Number: 609-555-5555

RETIREMENT INFORMATION
Retirement ID#: 3-10-000000
Payment to Retiree:
Effective Date: 08/01/2012
Retirement Type: Chapter - 109
Option Selection: MAXIMUM

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

The second section contains your most up-to-date allowance and deduction information as it appears on your most recent Statement of Allowances and Deductions. To view information for a previous retirement check, select (continued on page 6)
Nominations are being accepted to fill the position of one elected, retired police officer or firefighting representative to the Board of the Police and Firemen's Retirement System (PFRS), whose term will expire on December 31, 2012*. If you wish to declare your interest in running for the position of “retired PFRS representative,” please send a written request to the PFRS Board Secretary at: Pensions.NJ@treas.state.nj.us or PO Box 295, Trenton, NJ 08625-0295.

The general responsibility for the operation of the PFRS is vested in the Board of Trustees under the provisions of N.J.S.A. 43:16A-13. The Board meets monthly at the Division of Pensions and Benefits in Trenton. A member who wishes to be a candidate for the position must be a retired police or firefighting member of the PFRS and must be nominated by at least 100 retired PFRS police or firefighting members. Only retired PFRS members may nominate a candidate for the retired PFRS position.

After the candidates have declared their interest in becoming a PFRS representative, nominations to support your choice for a candidate are now made electronically through a secure Web site. Please be sure to allow sufficient time after this notification for the retiree(s) to request candidacy and to have ample time for the vendor to enter the retiree’s name to the online system. Afterwards, the process is very easy and it only takes a few minutes to support the candidate of your choice. You just need to have access to a computer and log on to https://vote.election-america.com/PFRS and follow the simple directions. The only information you will need to provide is the last 4 digits of your Social Security number, the first 4 letters of your last name, and your year of birth. The list of those declaring their interest in being a candidate will then be available for your selection.

Nominations must be registered online on or before 4:00 p.m. Friday, September 14, 2012. If an election is needed, the ballots will be mailed to the PFRS retirees on or about October 8, 2012. All qualified candidates will be invited to attend the drawing by lot for position on the ballot, if necessary, on September 21, 2012.

We appreciate your assistance in supporting this transition to an electronic nominating process. By doing so you are helping to decrease administrative costs and preserve resources!

PRESENT MEMBERS - TERM

Police Officers: John Sierchio - 6/30/14; Wayne Hall - 11/30/15; Firefighters: Richard Mikutsky - holdover until election certified; Michael Postorino - 6/30/14; Retired member: *Marty Barrett - 12/31/12; Gubernatorial Appointments: Laurel Brennan; Vincent Foti; Sherryl Gordon; Frank Leake; Richard Loccke; State Treasurer Representative: Susanne Culliton, Ex Officio Member.
PFRS BOARD RESPONSIBILITIES

◆ Render determinations regarding disability retirement cases.
◆ Review appeals pertaining to the disallowance of pension benefits.
◆ Adopt rules and regulations to provide for the payment of benefits and collection of monies as required by the statute.
◆ Establish rules and regulations within the limitations of statutes and opinions of the Courts and the Attorney General, designed to prevent injustices and inequities that may arise in the operation of the Retirement System.
◆ Resolve individual questions on the merits of each case in terms of statutes, opinions of the Attorney General, advice of the Actuary, and cases cited by counsel as deliberated by the Courts.
◆ View monthly and annual reports setting forth data such as assets and liabilities, income and disbursements, and statistical summarization of membership, as documented by the Actuary.

Available Options for Changing Your Mailing Address Information

Pleas remember to provide the Division of Pensions and Benefits with your updated address information if your mailing address changes. This action will help us continue to get significant information to your current address in a timely manner, like your Statement of Allowances and Deductions and Form 1099-R. The Division offers several options for accomplishing this task, as outlined below.

Automated Information System

You have the option of calling the Automated Information System to change your mailing address information over the telephone. As of August 1, 2012, the telephone number for the Automated Information System is (609) 292-7524, the same number to use when you wish to speak to a telephone representative in the Division’s Call Center. After you dial this number, an introductory statement will run. Then you will be asked to enter your Social Security number. Finally, the options available over this system will be presented. “Change Address” is the very first option listed.

Member Benefits Online System

If you are a registered member of the Member Benefits Online System (MBOS), you can also use MBOS to change your address. First, you must log on to MBOS to reach the MBOS retiree home page, using your MBOS (continued on page 7)
MBOS Retired Account Information Application (continued from page 3)

that date from the drop-down list. A page will open with allowance and deduction information for the retirement check date selected.

The third section contains other pension related information, including your direct deposit status 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." Use this link to print a copy of this information to keep for your records.

Other MBOS applications available to retired New Jersey public employees who have registered to use MBOS include “Income Tax Withholding” and “Electronic Fund Transfer.” The “State Health Benefits” application is also available to retirees enrolled in the State Health Benefits Program or the School Employees’ Health Benefits Program. Each application can be accessed by clicking on the corresponding button of same name on the MBOS retiree home page. Below is a brief description of each of the other MBOS applications available to retired members who have registered.

Electronic Fund Transfer (EFT): With this application, you can sign up for EFT (direct deposit) of your monthly retirement benefit or update your EFT information, if you already receive your pension payment electronically and there are changes to your existing account. Members retiring on or after July 1, 2011 are required to use direct deposit to receive their monthly pension allowance.

Income Tax Withholding: Use this application to view your current tax withholding information and up to three years of your past withholding information. You can also start, change, or stop income tax withholding from your monthly pension payment with the online Federal or NJ Form W-4P.

State Health Benefits: With this application, retirees enrolled in the State Health Benefits Program or School Employees’ Health Benefits Program can view their present health benefits coverage and coverage history.
Available Options for Changing Your Mailing Address Information
(continued from page 5)

Logon ID and password. Next, click on the address information that is displayed for your pension account; clicking on your address will open the “Retired Member Address Change” application.

The “Retired Member Address Change” application displays the address currently on file at the Division of Pensions and Benefits for your retired pension account.

If you wish to update any portion of your mailing address, just type over the fields where changes are needed. To avoid delays and returned mail, please use the appropriate address abbreviations provided by the United States Postal Service. A full list can be found at: https://www.usps.com/send/official-abbreviations.htm If your telephone number also requires changes, it can be updated by typing over the current number in the “Phone Number” field. After you click on the “Submit” button, a confirmation page verifying your changes will be displayed.

Before you can use the "Retired Member Address Change" application on MBOS, or any of the MBOS applications available to retired public employees, you must have access to a personal computer, as well as a valid e-mail address, and you must register. To learn how to register, visit the Division of Pensions and Benefits Web site, at: www.state.nj.us/treasury/pensions/mbos-retired.shtml

Please note that the MOVE line will be discontinued, effective September 4, 2012. Those retired members wishing to update address information via the telephone should use the Automated Information System, at (609) 292-7524, after that date.
Retired PFRS Election Nominations

The Board of Trustees of the Police and Firemen's Retirement System (PFRS) is accepting nominations for the position of “retired PFRS representative,” to fill a term that will expire on December 31, 2012. To be eligible for this elected position, you must be a retired police or firefighting member of the PFRS and you must be nominated by at least 100 retired PFRS police or firefighting members. If you are interested in becoming a candidate, please refer to the “Notice of Retired PFRS Election” on pages 4 - 5 for additional information.