

Human Resources Department
Public Employees' Retirement System (PERS) and
Police and Firemen's Retirement System PFRS
Summary of Online Applications for Purchase of Service Credit and Withdrawals

Effective April 1, 2011, the Division of Pensions and Benefits is implementing significant changes to the application procedures for the purchase of service credit and withdrawals for members of the Public Employees' Retirement System (PERS) and Police and Firemen's Retirement System (PFRS).

Applications to Purchase Service Credit or for Withdrawals will no longer be available as a printed form or through the Division of Pensions and Benefits' Web site. Applications received by mail as of April 1, 2011, will be returned to the members except for specific exceptions (please see below).

Purchase of Service Credit into a pension account.

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).

While a 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 members are:

Members applying for the purchase of Military Service **after** Enrollment under the 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 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.

For additional information about the purchase of service credit, the following fact sheets are available for viewing or printing on the Division of Pensions and Benefits web site at:

www.state.nj.us/treasury/pensions

Fact Sheet #1, Purchasing Service credit (PERS and PFRS)

Fact Sheet #2, Estimating the Cost of Purchasing Service Credit (PERS)

Fact Sheet #3, Estimating the Cost of Purchasing Service Credit (PFRS)

Employees who are already registered MBOS users currently have access to the online Purchase Application through their MBOS account.

Withdrawal Application Procedures.

An eligible member who wishes to terminate employment and chooses to withdraw from a pension account, must submit the withdrawal application online using the Application for Withdrawal that is accessible through a personal account with the Member Benefits Online System (MBOS).

While the majority of withdrawal requests will require processing through MBOS, a limited number of members will not be able to use the MBOS Application for Withdrawal. These are members who have been off payroll for two years or more for those whose accounts have been designated as “expired.”

Members with expired accounts can still withdraw their contributions, but must write or send an email to the Withdrawal Section of the Division of Pensions and Benefits. Members should include in any correspondence their full name, pension membership number or Social Security number and current mailing address and email address. The Division staff will determine the status of the account and provide additional instructions to the member for completing the withdrawal.

For additional information about withdrawals, please see Fact Sheet #24, Withdrawal from the Retirement System, which is available for viewing or printing on the Division of Pensions and Benefits Web site at: www.state.nj.us/treasury/pensions

Retirement system members who were registered by MBOS while employed will have access to the online Application for Withdrawal through their MBOS account for up to two years after leaving payroll.

Retirement system members who are new to MBOS can register and access MBOS for up to two years after leaving payroll.

Although, members who have limited access to a computer or are reluctant to use MBOS, a paper application for either a purchase request or a withdrawal will not be accepted by the Division of Pensions and Benefits.

MBOS Access

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

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 (please see attached).

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 email 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 LogOn 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.

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