

**Q: When are we launching this platform?**

A: You will have access to [mynjbenefitshub](#) beginning January 1, 2022. In some cases, you may be automatically enrolled in the retiree-equivalent of the same benefits you enjoyed as an active employee. You have 60 days from your retirement date to make changes to your retiree benefits.

Q: Can I fill out paper forms to enroll in benefits?

A: Paper forms are discontinued as of January 1, 2022. Enrollment and changes must be made online at [mynjbenefitshub](#).

Q: How can I access my benefits?

A: You can get started by navigating to [mynjbenefitshub.nj.gov](#) or through the [myNewJersey](#) portal. If you visit the portal, you will need to use the **Benefitsolver** button right next to the **MBOS** and **EPIC** buttons.

If you do not have a **Benefitsolver** button, you must visit the NJDPB website, [www.nj.gov/treasury/pensions](#). Click on **+Access Benefitsolver** and register. When you log back into your [myNewJersey \(www.nj.gov\)](#) account, you should now see the **Benefitsolver** button.

If you visit [mynjbenefitshub.nj.gov](#), you may need to register first before logging in. This can be done by clicking the **Register** button and then entering your Social Security number and date of birth. You will also be asked for the Company Key, which is **SHBP/SEHBP**. You will then be asked a series of questions to verify your identity. Once you have established a username and password, you can use those credentials to log in.

Q: I moved, how do I change my address?

A: Address changes submitted via **Benefitsolver** will only update your address related to health benefit coverage. You must visit **MBOS** to update your address related to your monthly retirement benefit.

To change your address, you can click on the **Change My Benefits** button. This will bring up the **Reason for Change** page. You then click on the drop down arrow next to **Basic Info**. This will bring up the option to change your address.

Q: How do I change my benefits?

A: If you experience a Qualifying Life Event, you can make changes at [mynjbenefitshub](#). To do so, click on **Change My Benefits** and choose **Life Event** from the dropdown menu. If you need to make a plan change, click on **Change My Benefits** and choose **Plan Change**. Retirees must remain in their selected plan for 12 months before they can change plans.

Q: How do I waive or terminate my coverage?

A: If you are a new retiree, when you first login, you will see a **Start Here** button at the top of the page. You will then have 60 days to waive or change your coverage. If you need to terminate your plan after that, click on the **Change My Benefits** button. This will bring up the **Reason for Change** page. You can click on the drop down arrow next to **Life Event** and choose **Drop Coverage on Demand**.

Q: I waived my coverage and want to rejoin SHBP/SEHBP, what do I do?

A: You must provide proof of loss of coverage from another group plan within the last 60 days to be eligible to enroll as of the date of coverage loss. If the proof is more than 60 days old, there will be a 60-day waiting period for enrollment.

Q: How do I add my eligible dependents?

A: You may add eligible dependents to your plan(s) and upload supporting documents through [mynjbenefitshub](#).

Q: Can I enroll dependents over the age of 26?

A: Dependents over the age of 26 may qualify under the provisions of Chapter 375. See the Chapter 375 fact sheet, "Health Benefit Coverage of Children Until Age 31 Under Chapter 375," for eligibility information. Dependents who qualify for eligibility based on this fact sheet may be enrolled.

To enroll your child for this coverage, click on the **Change My Benefits** icon on the home page and select the **Add Child Age 26 to 31 Ch375 Coverage**. Then, enter the effective date to reach a page with more information. After review, you will click on the **Start Change** button and follow the enrollment instructions.

If you have a dependent child who is disabled due to a mental or physical disability and dependent upon you for support, please see fact sheet, "Health Benefits Coverage Continuation for Overage Children With Disabilities."

Q: My spouse is deceased, what do I do?

A: Click on the **Change My Benefits** button. This will bring up the **Reason for Change** page. You can click on the drop down arrow next to **Life Event** and choose **Death of a Dependent**.

Q: Is my prescription drug coverage included?

A: Your medical plan includes prescription drug coverage unless your current employer has opted out of the SHBP/SEHBP retiree prescription drug program.

Q: Upon retirement, if I select the Aetna Dental Expense Plan, what dental tier will I be enrolled in?

A: If you don't show proof of previous dental coverage within the last 60 days for at least 12 months prior, you will be enrolled in tier 3. Otherwise, you will be enrolled in tier 1 and will move to tier 2 in one year. Please see fact sheet and dental guidebook for more information.

Q: Why is there a bill for dental?

A: Once your monthly pension allowance has begun, monthly payments will be deducted directly from your pension allowance. If you receive a bill prior to retired payroll being set up, you are required to pay the bill.

Q: Why am I being charged full cost for my benefits, when my employer should be paying a portion or all?

A: If you are a local government employee and your location has a Chapter 48 or Chapter 330 resolution, your employer must certify your payment eligibility. Once the certification has been received, your bill will be adjusted and you will be refunded any excess premiums paid.

Q: How do I submit my Medicare proof?

A: Once you apply, we will receive your Medicare information through CMS, or you can upload proof via Benefitsolver. **If eligible, you must be enrolled in both Medicare Part A and Part B.**

Q: Will I be reimbursed for my Medicare premiums?

A: It depends on your employment contract and the time you attained 25 years of pensionable service credit.

Any eligible reimbursement over and above the standard CMS rate (IRMAA) may be reimbursed yearly if you qualify.

Q: What happens if I sign up for another Medicare Advantage Plan?

A: If you are enrolled in another Medicare Advantage Plan as a member or dependent, you will automatically be disenrolled from your **SHBP/SEHBP** plan.

Q: What happens if I sign up for another Medicare Part D plan?

A: If you and/or your spouse choose to enroll in another employer-sponsored group Medicare Part D plan, you will be disenrolled from the **SHBP/SEHBP** retiree prescription drug program. If you and/or your spouse choose to enroll in a private Medicare Part D plan, your retiree coverage through the **SHBP/SEHBP** will be terminated.