



Newark
Board of Education
Roger León, Superintendent



NBOE Pension and Retirement Benefits

Agenda

- Contact Information
- NBOEHRS.com
- How to find your Pension Number
- How to retire with the NBOE
- How to retire with the State
- Sick Buyback
- State's Video Library

Benefits Team

Human Resource Services - Benefit Services Contacts

Benefits Team

Sr. Management Asst:	Jennifer Medina
Benefits Administrator:	Cristina Orama
Employee Benefits Specialist Medical, Dental, Vision	Amanda Tobias Waleeyah Farrell
Employee Benefits Specialist Pension	
Instructional	Tanya Rouse
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Health Insurance Benefits Clerk	Judy Grier-Watts Tamikah Harrison

Benefits Team

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Newark Board of Education

HUMAN RESOURCE SERVICES

BENEFIT SERVICES



NBOEHRS.COM

(Everything starts here)

NBOE HR Website



Scan the QR code
now to learn more!

www.nboehrs.com

SCAN ME 



Welcome ▾ Benefits ▾ Pension ▾ Other Benefits ▾ Leaves ▾ Other HR Services ▾ Know More ▾

Welcome to the new HR Portal!



Welcome!

Search here ... 

NBOE Human Resource Services has launched this website to provide a one stop shop for all of your Human Resources needs. Our team has worked diligently to bring together the tools and resources you will need to access and navigate the programs provided by NBOE HR Services, including benefits, wellness programs, pension, leaves and much more all in one place.

This new site features a glossary of terms, a video library, a search tool, benefits comparison grids, and a variety of easy to understand digitized content. We hope you find this site informative and user-friendly. Our mission is clear, empowering you to "Know More. Choose Better. Live Well."

Be sure to bookmark this site so you can check in often; new information will be added regularly.

Where is my pension Number?

(No, it's not on your paystub)

How to find your Pension Membership Number

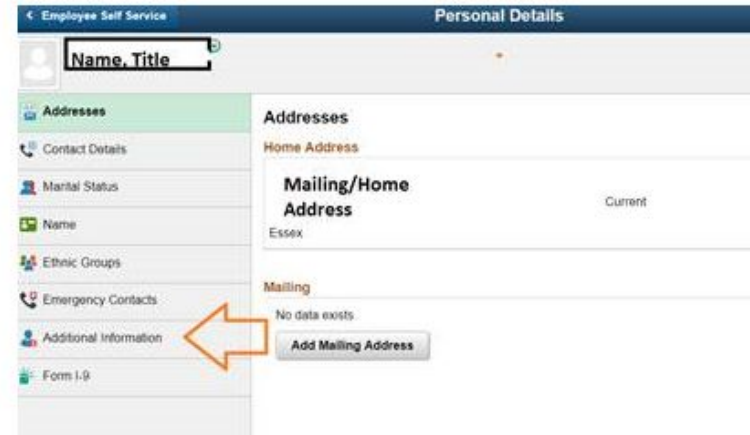
1. Please log into [ESS](#) (Employee Self-Service) system



2. Click under *Personal Details*:



3. Then click *Additional Information*:



4. Then scroll down to find the membership number:



MBOS

(Retiring or not, please log in and check it out)

Member Benefits Online System (MBOS)

<https://www.state.nj.us/treasury/pensions/mbos-register.shtml>



<https://www.youtube.com/watch?v=JRLi1SW7p2g>



Division of Pensions & Benefits

NJDPB

Pensions

Health Benefits

Services

Publications

Access MBOS

Our Programs

Miscellaneous

Pay My Health Benefits Bill

Contact Us

Home / Member Benefits Online System (MBOS)

Member Benefits Online System

MBOS For Registered Users

If you are already registered for MBOS, you can log on using the Login button wherever you see "Access My MBOS Account."

MBOS Registration for First Time Users

For Active Members and Retirees:

Before you can use MBOS, you must register with both MBOS and the myNewJersey website. Registration for MBOS requires several steps. Be sure to read the registration instructions for [active members](#) and for [retired members](#) and then use the button below to register for MBOS.

Note: Members who registered with MBOS as employees have automatic access to retiree MBOS applications when retired. Just log on to your existing MBOS account.

Register for MBOS

MBOS Registration and Login Issues



Visit the "MBOS Registration and Login Issues" section of our Video Library (see link below) for video tutorials to assist you with registering or to solve MBOS Login issues.

MBOS Applications



Visit the "Videos for Active Members" and "Videos for Retired Members" sections of our Video Library (see link below) for step-by-step video tutorials to help you complete active and retired MBOS applications.

Live Chat

Retiring from the District

NBOE HRS Website (<https://nboehrs.com/aos/#separation>)

- Employees must complete this [Retirement Notification Form](#)
- FAQ about Retirement are posted on the microsite



Improve your human resource needs.

Welcome ▾ Benefits ▾ Pension ▾ Other Benefits ▾ Leaves ▾ AOS ▾ Payroll Know More ▾

We thank you for visiting.

Separation

If you are separating from the district, you are required to complete one of the Google Forms below.



If you are retiring from the district, please click on this [Retirement Notification Form](#)

If you are resigning from the district, please click on this [Resignation Submission Form](#)



Retirement FAQs



Resignation FAQs

Retirement Notification Form

Please complete the form below to submit your retirement from the Newark Board of Education.

Please note: You will receive an email acknowledging receipt from NPSResignation@nps.k12.nj.us within 24 hours.

Typically, 90 days is the required notice for retirement from the Newark Board of Education.

@nps.k12.nj.us [Switch account](#)

* Indicates required question

Email *

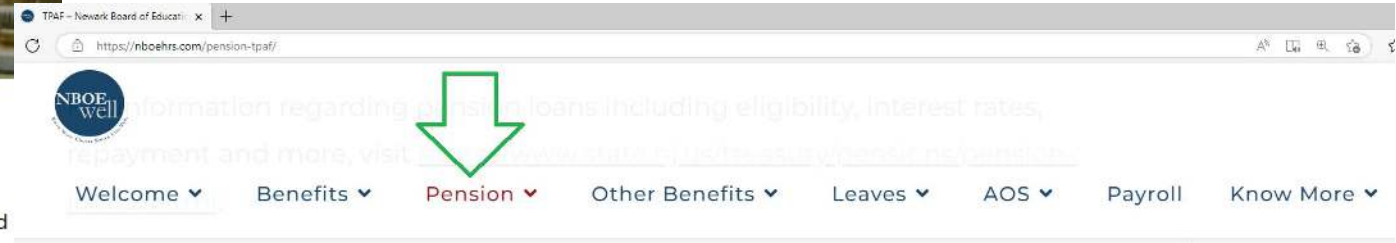
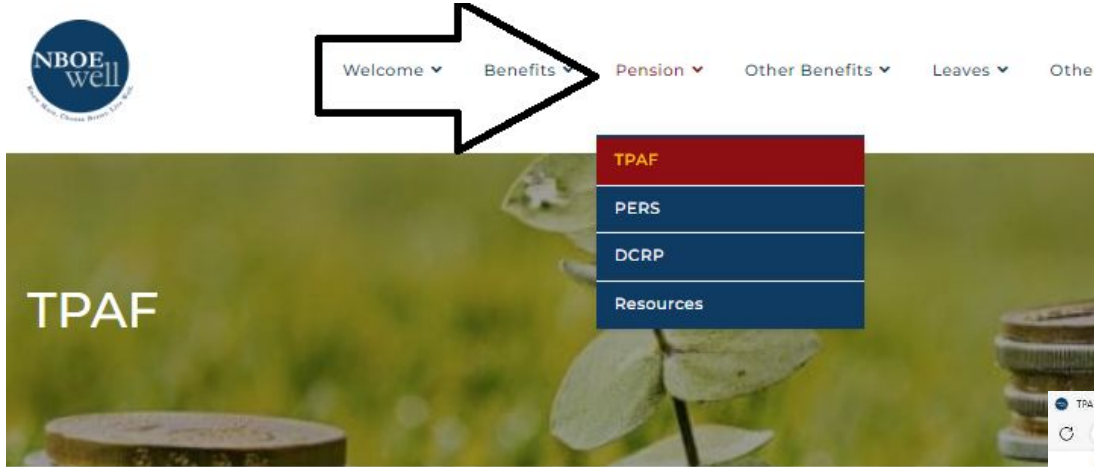
Your email

Full Name *

Your answer

Retirement: How, What, and Where

NBOE HRS Website (<https://nboehrs.com/pension-tpaf/>)



Teachers' Pension and Annuity Fund (TPAF)

The Teachers' Pension and Annuity Fund (TPAF) is a defined benefit pension fund established 1919, reorganized in 1955 and open to employees of boards of education and the State who must be certified or credentialed as a condition of employment. Membership in the TPAF for employees who meet eligibility requirements is mandatory.

Pension

You must be enrolled in the pension plan, according to the [Tier Chart](#) and life insurance plan as a condition of your employment. Pension contributions at 7.5% are mandatory.

Retirement Planning

Planning to retire? Learn and choose financial strategies that enable you to be comfortable and secure in your retirement years. A good retirement plan, executed smartly, can provide you with enough money to cover all of your later-year living expenses. Be sure to visit NJDPB's Online Guide to Retirement for more information, <https://www.state.nj.us/treasury/pensions/retirement.shtml>.

For some helpful tips download this guide: [Top 10 Ways to Prepare for Retirement](#).

Benefits Retirement Highlight

- **The employee's active coverage ends effective the that same date of the retirement and their retirement benefits become effective the date of the retirement.** For example, if an employee retires effective July 1, their coverage ends with the Newark Board of Education effective July 1 and their retirement health benefit coverage becomes effective July 1 with the retiree health benefits plan.
- To determine your pension payout, run an estimate. (details on the next slide)

Free Retiree Benefits Only apply

- State employees with 20 or more years of service credit as of June 28, 2011 (the effective date of Chapter 78, P.L. 2011) are grandfathered at a 1.5% contribution for post-retirement health benefit coverage — but must attain 25 years of pension service credit prior to retirement to qualify for any employer or State-paid contributions toward post-retirement health benefit costs.

For more information, download the [*Retirement and Pension FAQs*](#)

Estimated Benefits MBOS

(<https://www.state.nj.us/treasury/pensions/tpaf-estimate.shtml>)

- Retirement estimates show how much your gross monthly retirement benefit will be. The estimate can also include the amount for a survivor benefit after your death, your group life insurance benefit after retirement, and other important information about your retirement benefits.



Members within two years of retiring can get a retirement estimate online using the Member Benefits Online System (MBOS).

- <https://www.youtube.com/watch?v=zaj2SRNT3Ww>

The screenshot displays the official website of the NJ Treasury Division of Pensions & Benefits. The page is titled "School Employees' Health Benefits Program" and features a navigation menu with options like "Pensions", "Health Benefits", "Services", "Publications", "Access MBOS", "Our Programs", "Miscellaneous", "Pay My Health Benefits Bill", and "Contact Us". Below the navigation, there is a list of links for "Retired Group Eligibility", "Review Your Plan Choices", "Medicare Advantage Plan Information", and "Calculate Your Costs". The main content area is titled "Information for Plan Year 2023" and includes a section for "Retiree Medical Rates" with bullet points listing rates for Local Board of Education Retirees (with and without Medicare Part D) and a worksheet for non-Medicare retirees.

Sick Day Buy Back

Sick Day Buyback

What do I need to do?

This is an automatic process, you do not need to take any action.

When will I get paid?

For July 1 Retirements, you will receive payment by August 1.

Will I Paid through Direct Deposit?

Sick Buy Back Payments are paid through a paper check. Please make sure your address is correct when you retire.

How Much?

The amount will depend on how many accrued and unused days you have. Click [here](#) for the formula.*

- * Your retirement notification date will impact the payout amount.
 - Notice by April 1 to receive full payout
 - Sweeteners for notification given before February 15 or December 1
 - Reduced payout for notifications after April 1

Help with the State's Website

(<https://www.state.nj.us/treasury/pensions/videos.shtml>)

The screenshot shows the website for the Division of Pensions & Benefits. At the top, there is a navigation menu with links for NLDPB, Pensions, Health Benefits, Services, Publications, Access MBOS, Our Programs, Miscellaneous, Pay My Health Benefits Bill, and Contact Us. Below the menu is a breadcrumb trail: Home / Video Library. The main heading is "Video Library" with a subtext: "Scroll through the sections below to view Member Videos, Employer Videos, and SHBP/SEHBP Videos." The content is organized into three sections:

- MBOS Registration and Login Issues:** This section contains four video thumbnails:
 - "Solving MBOS Login Issues – Part 1: Forgot Your Login ID or Password" (Caption: Solving MBOS Login Issues Part 1)
 - "Solving MBOS Login Issues – Part 2: Contact myNewJersey for Assistance" (Caption: Solving MBOS Login Issues Part 2)
 - "Active MBOS Registration" (Caption: Active MBOS Registration)
 - "Retired MBOS Registration" (Caption: Retired MBOS Registration)
- Videos for Active Members:** This section contains four video thumbnails:
 - "Exploring Your Pension Options" (Caption: Exploring Your Pension Options)
 - "How to Run a Retirement Estimate - PERS and TPAF" (Caption: How to Run a Retirement Estimate for PERS and TPAF Members)
 - "Reviewing a Retirement Application" (Caption: Reviewing a Retirement Application)
 - "Applying for a Pension Loan" (Caption: Applying for a Pension Loan)
- Additional Videos:** The bottom row contains three more video thumbnails:
 - "Paying Your Health Benefits" (Caption: Paying Your Health Benefits)
 - "Possible Retirement Check Deductions" (Caption: Possible Retirement Check Deductions)
 - "Retirement Types, Eligibility & Calculations" (Caption: Retirement Types, Eligibility & Calculations)
 - "Understanding your Personal Benefits Statement" (Caption: Understanding Your Personal Benefit Statement)





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Thank you