



MBOS stands for the Member Benefits Online System.

For retired members, surviving beneficiaries, or QDRO recipients, it is an online portal to access your pension account information and make changes to various things such as your address, direct deposit information, and tax withholding.

Please note, members who registered with MBOS as active employees have automatic access to retiree MBOS applications when retired. Just log on to your existing MBOS account.

Registering for MBOS

NJ Treasury

Division of Pensions & Benefits

NJDPS Pensions Health Benefits Services Publications Access MBOS Pay My Health Benefits Bill Contact Us

Welcome to the N.J. Division of Pensions & Benefits
Our mission is to provide quality benefits and services to meet the needs of our clients. [Learn More](#)

+ Access my MBOS Account

+ Access Benefitsolver

+ Pay My Health Benefits Bill

+ What Are Your Insurance Needs

Active Employees

Retirees

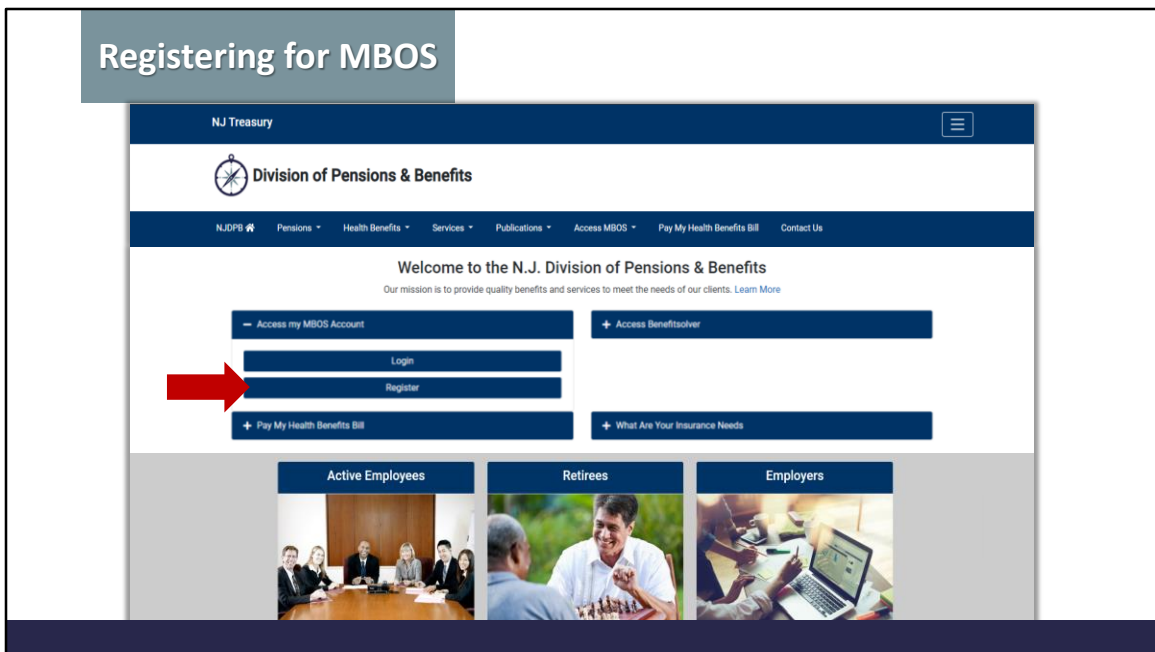
Employers

Visit www.nj.gov/treasury/pensions

For retirees, surviving beneficiaries, or QDRO recipients who are new to MBOS, you must first register an account in order to access your pension information.

To begin, go to www.nj.gov/treasury/pensions then click the “Access my MBOS Account” button.

Registering for MBOS



Then click the “Register” button.

Please note, if you have already registered for MBOS, you will not be able to register again. If you need assistance accessing your existing MBOS account, please see our MBOS Troubleshooting videos in our video gallery.

Registering for MBOS

The screenshot displays the NJ Treasury Division of Pensions & Benefits website. The main heading is "Member Benefits Online System" with a sub-heading "MBOS For Registered Users". Below this, it states: "If you are already registered for MBOS, you can log on using the Login button wherever you see 'Access My MBOS Account.'"

There are three main content boxes:

- MBOS Registration for First Time Users:** This box contains instructions for active members and retirees. It states: "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." A note follows: "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." At the bottom of this box is a blue button labeled "Register for MBOS", which is highlighted with a red box and a red arrow pointing to it.
- MBOS Registration and Login Issues:** This box features an image of hands typing on a laptop and contains text: "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:** This box features an image of a keyboard with a "SUBMIT" button highlighted and contains text: "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."

From the "MBOS Registration for First-Time Users" box, click the "Register for MBOS" button.

Registering for MBOS


Member Registration

PLEASE NOTE :

MBOS registration and access is for the exclusive use of pension system members and benefit recipients.

**If you are not authorized to use this site, please exit.
Unauthorized access is subject to prosecution to the fullest extent of the law.**

In order to proceed you **must** have your membership number (active members) or retirement number (retired members)



Benefit & QDRO Recipients

Please note, MBOS registration and access is for the exclusive use of pension system members.

You must have your retirement number in order to proceed. Your retirement number can be found on the *Statement of Retirement Allowance* you received shortly after your retirement date or a retirement check stub you may have received.

To proceed to the “Retired Members Registration,” click the “Retired Members” button.

Registering for MBOS

Retired Member Registration

First Name :
 Last Name :
 SSN :
 Email Address :
 Re-Enter Email Address :
 Enter Phone Number : Ext :

Fund Code Ret. Number

NAME OF RETIREE'S RETIREMENT SYSTEM					
STATEMENT OF ALLOWANCES AND DEDUCTIONS					
RETIREMENT NO.	NAME			SOCIAL SECURITY NO.	
01 10 XXXXXX	RETIREE'S NAME			XXX XX XXX	
FED. EXEMPTIONS	CHECK DATE	PAYMENT FOR	CHECK NO.	HEALTH COVERAGE	
M003	NOV 01 2004	OCTOBER	XXXXXXXXXX	NJ PLUS	
CURRENT EARNINGS		DEDUCTIONS		YEAR TO DATE	
DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	YEAR TO DATE	DESCRIPTION
					AMOUNT

Enter your first and last name. It is important to use your legal, given name as the information you provide must match our records. Do not use nicknames or initials.

Provide your 9-digit Social Security Number.

Then, you will enter your email address in the appropriate field and then reenter it in the field below to confirm it.

Next, enter your telephone number.

Registering for MBOS

Fund **Code** **Ret. Number**

NAME OF RETIREE'S RETIREMENT SYSTEM STATEMENT OF ALLOWANCES AND DEDUCTIONS					
RETIREMENT NO. 01 10 XXXXXX	NAME RETIREE'S NAME			SOCIAL SECURITY NO. XXX XX XXX	
FED. EXEMPTIONS M003	CHECK DATE NOV 01 2004	PAYMENT FOR OCTOBER	CHECK NO. XXXXXXXXXX	HEALTH COVERAGE NJ PLUS	
CURRENT EARNINGS		DEDUCTIONS		YEAR TO DATE	
DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	YEAR TO DATE	DESCRIPTION
REGULAR (1)		HEALTH COVERAGE (a)			GROSS PENSION ALLOW.
SUPPLEMENTAL (2)		FED. INCOME TAX (b)			TAXABLE PENSION FED.
COST OF LIVING (3)		N.J. INCOME TAX (c)			MEDICARE PART B
MEDICARE PART B (4)		LOAN PAYMENT (d)			SACT
		I.R.S. LEVIES (e)			
		DENTAL COVERAGE (f)			
		TOTAL DEDUCTIONS (g)			SACT UNITS
TOTAL ALLOWANCE (5)		NET PAY (h)			SACT UNIT VALUE

Retiree Id : - -

FUND CODE RET. NUMBER

Then provide your retirement number: On the left, select your retirement system from the drop down menu, enter your two-digit code in the box in the middle and then enter your retirement number in the last field. Use the picture provided as a guide.

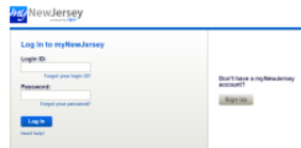
Registering for MBOS

1: Request access to MBOS

2: Link MBOS to your myNewJersey account

3: Use MBOS

Your MBOS account will be accessed through myNewJersey:



Do you have a myNewJersey Logon ID?

Yes


No

Your MBOS account will be accessed through myNewJersey.

If you already have a myNewJersey account, you can link your MBOS to it by selecting the “Yes” bubble.

Registering for MBOS

Do you have a myNewJersey Logon ID?

Yes 

No

Information about your existing myNewJersey account

Logon ID:

Password:

Provide the logon ID and password to your existing myNewJersey account and then click the “Link MBOS to My Account” button.

Registering for MBOS

Do you have a myNewJersey Logon ID?

Yes

No

Information for your new myNewJersey account

Pick a Logon ID:

Your ID must be unique. If the ID you pick is already in use, you'll be asked to pick a different one.

Pick a password:

Passwords must be at least 8 characters long, chosen from at least three of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes, <, >, & and \).

Retype your password:

First name:

Last name:

If you do not already have a myNewJersey account, select “No” to create an account.

Registering for MBOS

Do you have a myNewJersey Logon ID?

Yes

No

Information for your new myNewJersey account

Pick a Logon ID:

Your ID must be unique. If the ID you pick is already in use, you'll be asked to pick a different one.

Pick a password:

Passwords must be at least 8 characters long, chosen from at least three of these groups: lowercase letters, uppercase letters, digits, and other characters (except space, quotes, <, >, & and \).

Retype your password:

First name:

Last name:

Create a unique logon ID. If the ID you choose is already in use, you will be asked to pick a different one.

Then, using the instructions provided, create a password for your account; then retype the password in the appropriate field to confirm it.

Next, enter your first and last name in the appropriate fields.

Registering for MBOS

If you forget your ID or password later, we'll ask you the following question. If you answer it correctly, we'll send your ID or a new password to your email address.

Question you want us to ask:

Your answer:

Email address:

Retype your email address:

Forgot the Logon ID to a myNewJersey account you already set up?
 If you created a myNewJersey Logon ID before but forgot what it is, we can send it to you by [clicking here](#). Don't create another logon ID.

Further down on that page, you will be asked to create a security question you want to be asked in case you ever forget your logon credentials. Enter the question in the first field and your answer in the appropriate field below.

Your security question and answer should be something only you can answer like “What was the make of my first car?” or “Who was my favorite teacher?”

It is a good idea to refrain from using questions where the answer can change or can be easily answered by someone other than you. For example, “What is my favorite color?” or “What is the name of my pet?”

Lastly, enter your email address in each field then click the “Continue” button

Added Security



After you have registered for MBOS and created your myNewJersey logon ID, you will be prompted to set up Multi-factor authentication, or MFA, in order to increase the security of your account.

MFA keeps your account more secure because you log in with two "factors": your login ID and password AND a unique code sent to you via text message or through an authenticator app. This code will be different each time you log in.

Please note that after you have registered for MBOS and created your myNewJersey logon ID, you will be prompted to set up Multi-factor authentication, or MFA, in order to increase the security of your account.

MFA keeps your account more secure because you log in with two "factors": your ID and password, which are "something you know", and a unique code that's displayed on "something you have", such as a mobile phone, or the browser on your computer or tablet. The code will be different each time you log in, so it's called a one-time password or OTP.

You will establish your MFA either by registering an authenticator app or through text messages by registering your cell phone number.

Follow the prompts that will appear on the screen in order to set up your MFA.

Accessing MBOS

The screenshot displays the homepage of the NJ Division of Pensions & Benefits. At the top, there is a dark blue header with the NJ Treasury logo and the Division of Pensions & Benefits logo. Below the header is a navigation menu with links for NJDPB, Pensions, Health Benefits, Services, Publications, Access MBOS, Pay My Health Benefits Bill, and Contact Us. The main content area features a welcome message and a mission statement. A central section contains several buttons: 'Access my MBOS Account' (highlighted with a red arrow), 'Access Benefitsolver', 'Login', 'Register', 'Pay My Health Benefits Bill', and 'What Are Your Insurance Needs'. At the bottom, there are three columns for 'Active Employees', 'Retirees', and 'Employers', each with a corresponding image.

You will access your MBOS account from the Division's website.

Click the "Access my MBOS Account" button then click "Login."

Accessing MBOS

myNewJersey
powered by njoli

Log In to myNewJersey

Login ID:

Password:

Log In

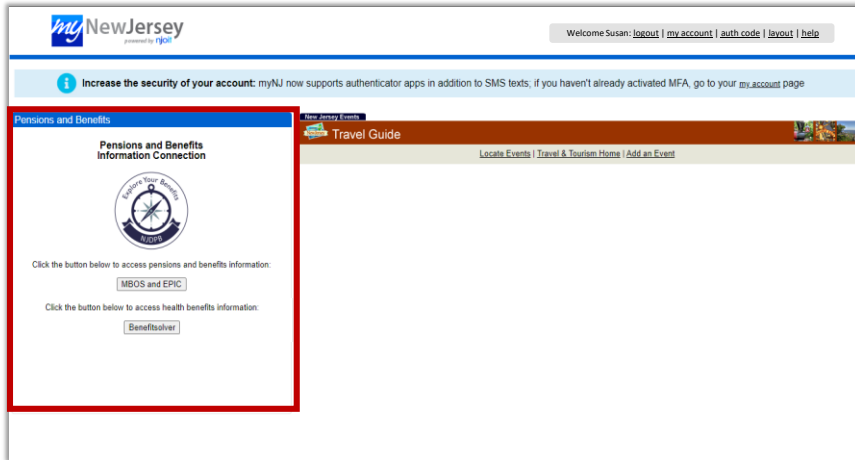
Forgot your login ID?
Forgot your password?
Need help?

If you need to register for Unemployment Benefits please go to myunemployment.nj.gov. Unemployment services are only accessed through that site.

Otherwise, register for myNewJersey services here:
Sign Up

Enter your login ID and password then click “Log In.”

Accessing MBOS



You will be directed to the myNewJersey homepage. To access your MBOS account, look for the Division's logo and click the "MBOS and EPIC" button.

Accessing MBOS

The screenshot shows the 'Your Retired Home Page' for the 'pensions and benefits home'. The page is titled 'WELCOME TO THE RETIRED MEMBER BENEFITS ONLINE SYSTEM'. The member's name is MARY SMITH, with a retirement number of 2-10-123456. The page lists contact information: E-mail Address (mary.smith@myemail.com), Mailing Address (321 MAIN ST, ANYTOWN, NJ 08555-1111), and Home Phone Number ((609)-555-4321). Below this, there are two main sections: 'Retired Account Applications' and 'Application Help'. The 'Retired Account Applications' section includes buttons for: Income Tax Withholding, Retired Account Information, Electronic Funds Transfer (EFT), Duplicate 1099R, Designation of Beneficiary, Letters and Statements, Board of Trustee Elections, and Online Document Submission. The 'Application Help' section includes buttons for: Links & Forms and Search Help.

This is what your MBOS homepage will look like. You will be able to update your address and telephone number, view and change your income tax withholding, review your retirement information including your last 6 pension check stubs, update your direct deposit information, request a duplicate 1099, and designate beneficiaries for your retired death benefits.

Contact Us

Have questions? Reach out!

Phone: (609) 292-7524

Email: pensions.nj@treas.nj.gov

Mail: P.O. Box 295
Trenton, NJ 08625-0295

This document is meant to provide a general overview and may not address every individual's situation.

If, after reading through it, you have additional questions, please contact the Division of Pensions and Benefits by telephone at (609) 292-7524; by email at pensions.nj@treas.nj.gov; by postal mail at Division of Pensions and Benefits, P.O. Box 295, Trenton, NJ 08625-0295.