



Pension and Retirement FAQs

1. How do I locate my pension membership number?

Log into [Employee Self Services \(ESS\)](#) click under *Personal Details* then click *Additional Information*, scroll down to find your membership number.

2. How do I retire?

When deciding to put in for retirement you must notify the district of your intent to retire according to your union affiliation by submitting it through [Employee Self Services \(ESS\)](#). Once the district has been notified through your submission, your supervisor/principal will automatically receive notification of your intent to retire via email communication from Employee Services.

Check your retirement eligibility through MBOS (Member Benefits Online System)

<https://www.state.nj.us/treasury/pensions/mbos-register.shtml> to determine eligibility to retire. Your Pension Tier will dictate your retirement type in which you may qualify for according to your age, years of service and pension tier at time of enrollment. You must be a registered MBOS (Member Benefits Online System) user in order to check your retirement eligibility. This access also allows you the flexibility of submitting your application for retirement, running your own retirement estimate and tracking your retirement status upon submission until you have fully retired, the uploading of birth evidence, Disability Medical Documents if applying under Ordinary or Accidental Disability Retirement and Legal Documents where necessary.

It is your responsibility to submit a Retirement Application submitted electronically through MBOS (Member Benefits Online System) as the NJ Division of Pensions and Benefits issues your pension allowance check. Please note that all retirements begin on the 1st of the month. Your application must be submitted prior to the date of commencement and must be the same date in both the state and the district. Once you have successfully submitted your application for retirement you will receive a confirmation email from the state that your retirement application has been successfully received.

A **Retirement Notification Letter** will then be generated from the state to your home copying the Office of Benefit Services of NBOE advising if they require proof of birth, beneficiary proof of birth or any other pertinent information from you along with a reminder that you have applied for



retirement so that we may submit the necessary Certification of Service and Final Salary which is required for your retirement quotation to be calculated. **Please note the required *Certification of Service will not be submitted to the state until you have advised the district of your intent to retire.*** To avoid delay it is encouraged that you be reminded to submit your intent to retire form to the district as mentioned above.

Pending Retires

For pending retirees who desire retirement consultation for retirement, members of NTU may reach out directly to the NTU Office for assistance with their retirement specialist and the state of NJ Division of Pensions and Benefits offer In-Person and online video appointments for members of PERS, TPAF and DCRP. Appointments are limited to 30 minutes. Video interviews are conducted online and hosted via a Microsoft Teams video meeting. You do not need a Teams account to participate-you will have an option to launch the interview in your web browser. Appointments are required. You will be contacted by email with further information about your video appointment. For state appointments, please click link to register: [State of NJ - Department of the Treasury - NJDPB | Online Video Interview Appointments](#)

If eligible for retirement medical benefits after retirement, you will at a later date after your quotation of retirement benefits has been received from the state, you must register for MyNJBenefitsHub in order to apply electronically for all eligible retirement benefits within a 60-day window. Please All active Local Education applications MUST be submitted online using Benefitsolver. Please refer to link: https://www.youtube.com/watch?v=-K_9xCnaD4M.

My Benefits Hub will walk you through all of your benefits choices however if you wish to review your plan options via the state's website prior to registering under the benefits hub please copy links found by visiting: [State of NJ - Department of the Treasury - NJDPB | Pension Information for Retirees](#)

Here you will find a wealth of information offered under the School Employees' Health Benefits Program:

- [Retired Group Eligibility](#)
- [Review Your Plan Choices](#)
- [Medicare Advantage Plan Information](#)
- [Calculate Your Costs](#)
- [Applying for Coverage](#)
- [Find Care with MyChoice Find a Provider](#)
- [Get Prescription Drug Information](#)
- [Learn About the SEHBP Healthy Rewards Program](#)
- [Find Other Resources](#)



How does Medicare affect my retirement health benefits?

Medicare is made up of different parts which offer different coverage. Depending on when you are enrolling, you may choose the parts which will be of most benefit to you. You may have several different options when you enroll in Medicare, and these options will affect your state health benefits in different ways.

How do I make a change to my health benefits after I retire?

Once you retire, your health benefits will no longer come from NBOE, but directly from the State of New Jersey. Any changes you must make to your health plan, (e.g. adding or dropping a dependent, changing personal information for yourself or a dependent, changing health plans) must be sent to NJ.

Bear in mind that, just as is the case for active employee benefits, health plans can only be changed when you experience a qualifying life event, or during open enrollment.

For more information, including the Health Benefits Program materials for retirees, visit the Retiree page <https://www.nj.gov/treasury/pensions/hb-retired-shbp.shtml>.

Can I work after I retire?

If you retired from a teacher-line position, (Teacher, School Counselor, Psychologist, Social Worker, Coach, etc.) you may continue to work as a per diem employee after you retire. For more information see <https://www.nj.gov/treasury/pensions/retirement.shtml>.

Also, please refer to Fact Sheet 86:

<https://www.nj.gov/treasury/pensions/documents/factsheets/fact86.pdf>

How can I make a change to my personal information after I retire?

It is important to ensure that your current contact information is on file with the NBOE, especially if you are due retroactive payments of any kind. These will be mailed to your address on file. To change your personal information with the NBOE, email humanresources@nps.k12.nj.us or call 973-733-8748.

To change your address with your health benefits provider, you must send a copy of the Retiree Change of Address Form <https://www.nj.gov/treasury/pensions/documents/forms/fc0162.pdf> to:

DIVISION OF PENSIONS & BENEFITS P.O. Box 295, Trenton, NJ 08625-0295

What should I know about tax information after I retire?

After you retire, you will receive a W-2 from the Newark Board of Education for any year during which you received funds from NBOE. This can include, but is not limited to:

- Receiving final pay
- Working as a per diem employee
- Covering a domestic partner on NBOE health benefits
- Receiving retroactive pay owed to you



If a W-2 is generated for you by NBOE because of funds received by the NBOE, the W-2 will be mailed directly from the Office of Payroll, to your home address on file.

Will I be able to access NBOE systems and email after I retire?

Once you retire, you will no longer be able to access any NBOE systems, unless you continue to work for NBOE post-retirement.

You should ensure that you have retrieved any pertinent information from your NBOE email account before the date of your retirement.

How do I contact the State of NJ Division of Pension & Benefits if I have additional questions?

Visit: <https://www.nj.gov/treasury/pensions/contact.shtml>.

Whom can I contact at Benefit Services for other questions regarding the following topics below?

- Submitting your retirement application
- Pension checks
- Pension beneficiary changes
- Pension and retirement programs support by NBOE
- Salary and service verification for retirement purposes
- Transferring pension credit from one retirement system to another
- EFT/direct deposit enrollment or payments
- Retirement benefits commencement
- Purchasing Service Credit
- Applying for a pension loan

TPAF: Tanya Rouse trouse@nps.k12.nj.us

PERS/DCRP: Wenona Williams w8williams@nps.k12.nj.us

Office of Benefit Services: 973-733-7336 or benefits@nps.k12.nj.us