

State of New Jersey
Department of the Treasury
Division of Pensions and Benefits

MEMBER BENEFITS ONLINE SYSTEM (MBOS)

NEW APPLICATION

ONLINE PURCHASE CALCULATOR

A *Purchase Calculator*, for estimating the cost of a purchase of additional service credit, is now available through your personal account on the Member Benefits Online System (MBOS).

Online access is available to all members of the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), Police and Firemen's Retirement System (PFRS), and State Police Retirement System (SPRS).

- The online *Purchase Calculator* automatically identifies your pension membership to provide only the purchase options available to you through your retirement system.
- The online *Purchase Calculator* uses the salary information currently posted to your pension account* — for the most accurate purchase estimates available.
- The online *Purchase Calculator* calculates both shared-cost purchases (Former Membership, Leave of Absence, etc.) and full-cost purchases (Military, US Government, etc.).
- The online *Purchase Calculator* is available when you want it — 24 hours-a-day, seven days-a-week on your MBOS account.

ACCESS TO THE PURCHASE CALCULATOR

- If you are registered with MBOS you have immediate access to the *Purchase Calculator* through your MBOS account. The *Purchase Service Credit* button on the MBOS home page will open a sub-menu with buttons for both the *Purchase Calculator* and the *Purchase Application*.
- If you are new to MBOS, you can access the *Purchase Calculator* after you register with both the *MyNewJersey* Web site and MBOS. Registration is free. See the MBOS *Registration Instructions*.
- If, after following the MBOS *Registration Instructions*, you need assistance registering for or using MBOS, contact the MBOS Help Line at (609) 292-7524 or send an e-mail with the subject line "MBOS E-mail" to: pensions.nj@treas.state.nj.us

*** Note:** When your actual purchase cost is calculated by the Division, your highest pensionable salary will be used.

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 of 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 **Logon 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 **Logon ID** and **Password** that is easy to remember!

Note: *Forgotten Logon 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 must include attributes 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 to 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 Line at: (609) 292-7524.