

Retiree Guide Sheet

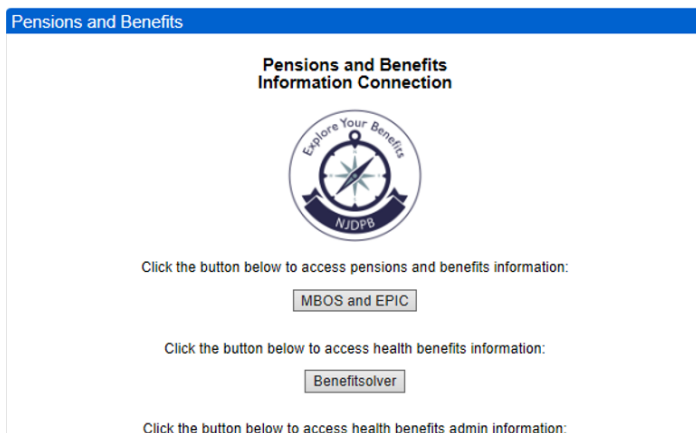
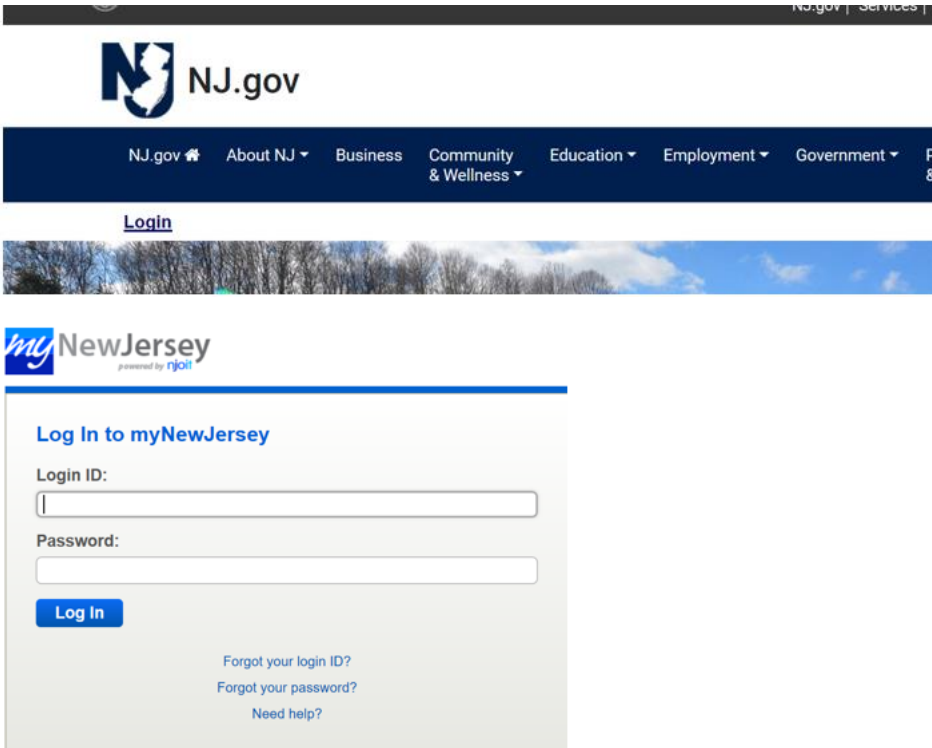
Q: How does a retiree login to Benefitsolver?

A: Retirees may log into Benefitsolver through the mynjbenefitshub.nj.gov website on the myNewJersey portal at www.nj.gov or access Benefitsolver through the NJDPB website.

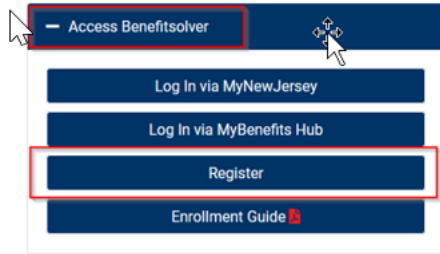
To log in through myNewJersey:

Go to www.nj.gov and click 'login'

At the bottom of the screen along with your MBOS and EPIC button, you'll see a new button that reads "Benefitsolver".

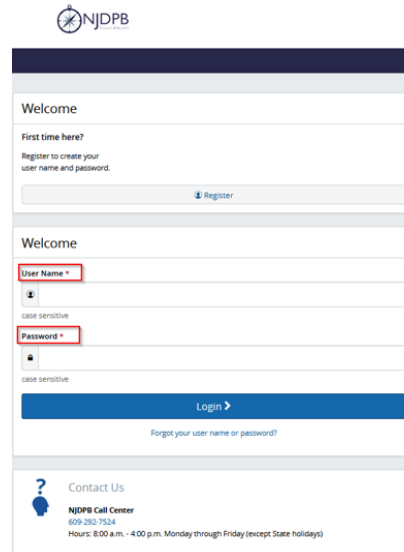
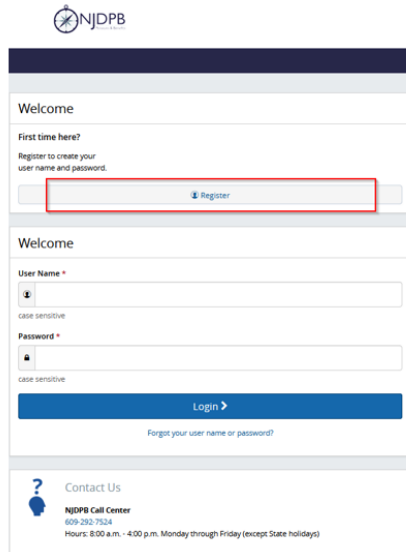


If the retiree does not have a Benefitsolver button they must visit the NJDPB website: nj.gov/treasury/pensions. Click on +Access Benefitsolver and register. When you log back into your myNewJersey (nj.gov) account, you should now see the Benefitsolver button.



To log in through mynjbenefitshub.nj.gov

Retirees may also login to Benefitsolver by navigating to mynjbenefitshub.nj.gov and clicking "Register". Enter your Social Security Number and Date of Birth. The Company Key is SHBP/SEHBP (all capital letters). If the retiree has previously registered, they would simply enter in their username they created along with their password.

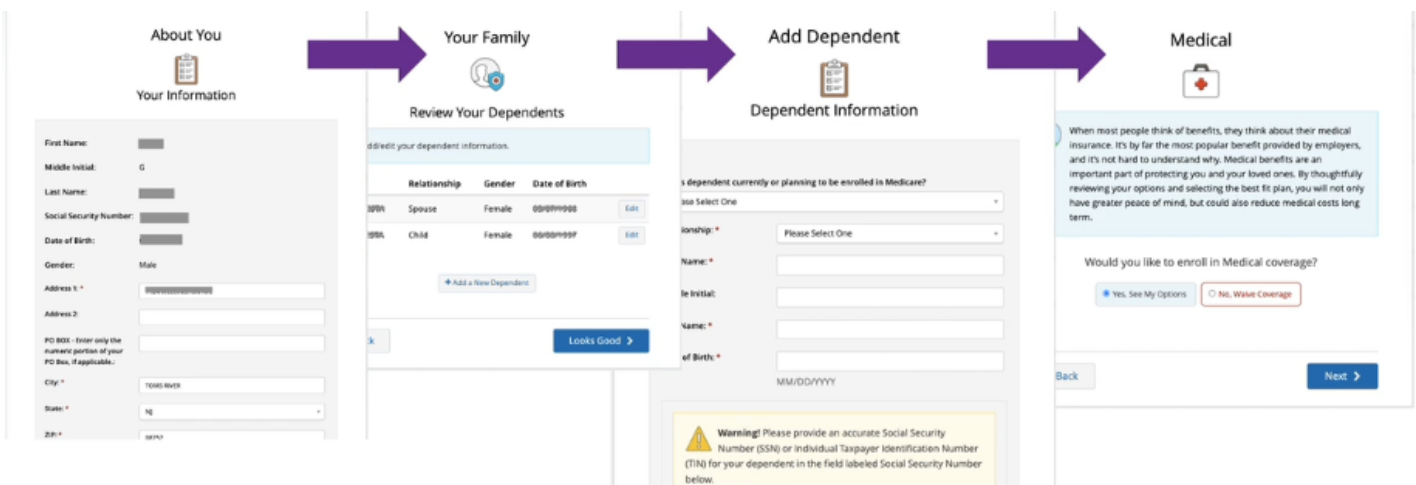


Q: How does a retiree process their retirement enrollment?

A: If this is a new retiree, the enrollment window will open 67 days prior to their retirement date (unless they are ABP or JRS). They have 60 days from their retired health benefits effective date to select coverage or make changes. The new retiree will see an enrollment banner at the top of their screen where they can click "Start here" to begin. The retiree will have a chance to review and update their contact information to ensure they receive the latest information on their benefits.

Retiree Enrollment is Here!
Retiree Enrollment Ends May 10th.
99 Days Left
Start Here >

The next set of screens will walk the retiree through the enrollment process step-by-step, showing them available benefit options to elect or waive coverage. To complete the enrollment, click “Approve”. On the confirmation screen, click “I Agree”. When the enrollment is complete, they will receive a confirmation number which they may print along with their “Benefit Summary” for their records. They should then return to their home page to check for any additional tasks required to complete their enrollment.



If they've added new dependents, they will be prompted to provide supporting documentation. The NJDPB retired health benefits staff will then review all uploaded documents before the dependent is verified and approved for coverage.

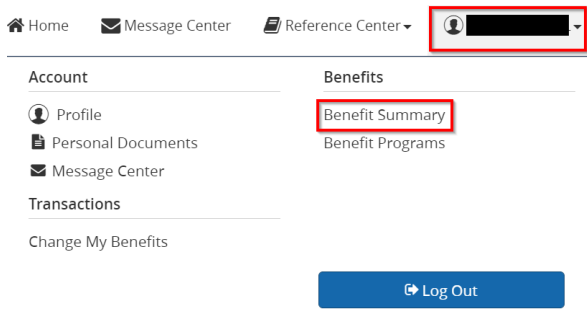
Important Reminders

Action Required

- Birth or Adoption - Pending Event Verification [View Details](#)
- Birth or Adoption - Pending Dependent Verification [View Details](#)

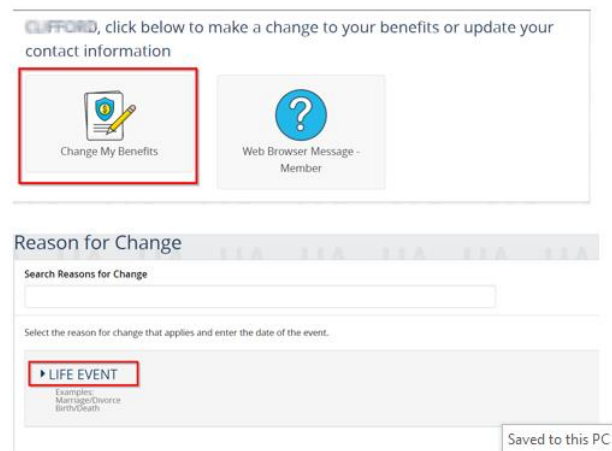
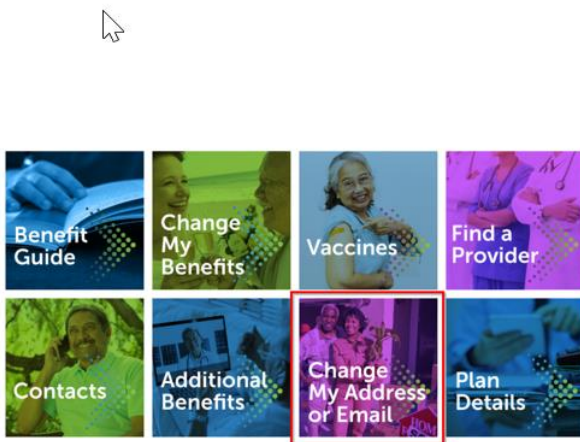
Retirees will see Action Required under Important Reminders on their homepage.

The retiree can locate their benefit summary by clicking on their name and selecting “benefit summary”.



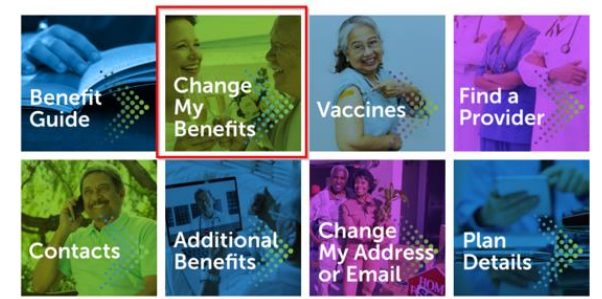
Q: How does a retiree change their address?

A: To change your address, click on the “Change My Address or Email” button, then click on “Change My Benefits” button, click on the drop-down arrow next to “Life Event” and choose “Address and Phone Information Change”. In the following pop-up box, enter today’s date for the “effective date of change” (you may also enter the letter “t” and the system will automatically populate today’s date). Then follow the prompts through the system.



Q: How does a retiree process a life event?

A: Click on the “Change My Benefits button”. This will bring up the “Reason for Change” page. Click on the drop-down arrow next to “Life Event” and choose your reason for needing a change. In the following pop-up box, enter the effective date of the change. Then follow the prompts through the system to process the change. Be sure to review personal information, dependent information, and benefit elections to make sure they are all accurate.



CLIFFORD, click below to make a change to your benefits or update your contact information

[Change My Benefits](#) [Web Browser Message - Member](#)

Reason for Change

Search Reasons for Change

Select the reason for change that applies and enter the date of the event.

[LIFE EVENT](#)

- Termination
- Manager/Choice
- Birth/Death

Q: What is a split contract?

A: A split contract is when the retiree and/or spouse are Medicare eligible and there are also non-Medicare eligible dependents on their coverage. The retiree will need to answer both questions listed below to move on to their enrollment. The plans that appear will be based on how the retiree answers the questions.

Are you enrolled in Medicare? *

Yes

Your eligibility for retiree plans depends upon the medicare status of yourself and any dependents you intend to cover. If you are enrolled in Medicare, and you wish to cover a spouse who is not enrolled in Medicare, please select **"Split Medicare"** below. If you are not enrolled in Medicare, and you wish to cover a spouse who is enrolled in Medicare, please select **"Split Medicare"** below. *

Please Select One

- Please Select One
- No Medicare
- Split Medicare
- Medicare

Q: What does it mean if a retiree is in a pending structure group?

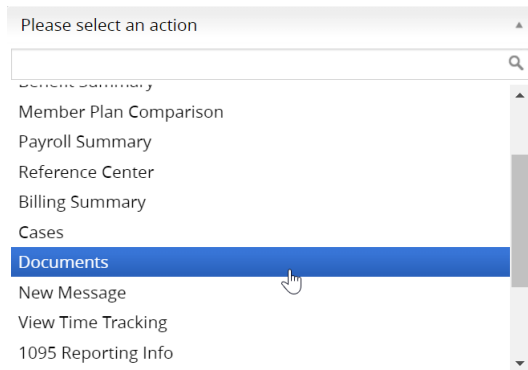
A: Typically, this is a retiree who is over the age of 65, but does not have Medicare information listed (MBI, Part A effective date, and Part B effective date.) It also could mean that the retiree was already pending in SHIPS when they transferred to Benefitsolver. If a retiree adds their Medicare MBI information into the system, a window should open the following day to allow the retiree to enroll. The word pending would be in the retiree's structure group located under their employment information.

This is what a pending structure would look like:

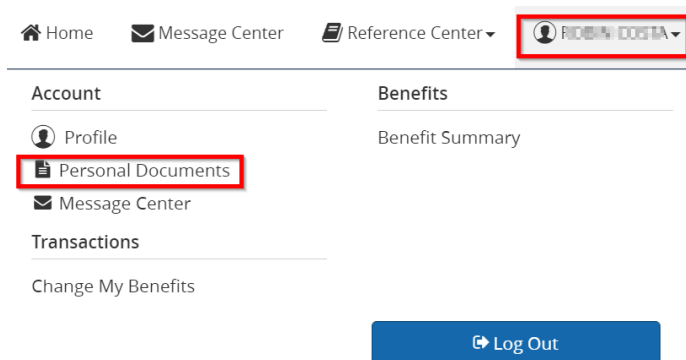
State Biweekly :: 000100 :: RET-NN :: Pending Retiree

Q: What is a retiree offering letter?

A: A retiree offering letter is a letter that is mailed to an employee approximately 3 months prior to their retirement date unless they are ABP or JRS (ABP and JRS are entered manually when received from the ABP and JRS sections and processing time may vary.) Businessolver generates and mails retiree offering letters. If you would like to view this letter from an administrator view, you can locate this document by clicking on the drop-down below the retiree's name and select "Documents":



If you have a retiree who would like to view the letter from their user account, they can click on their name and select "personal documents" to view the letter:

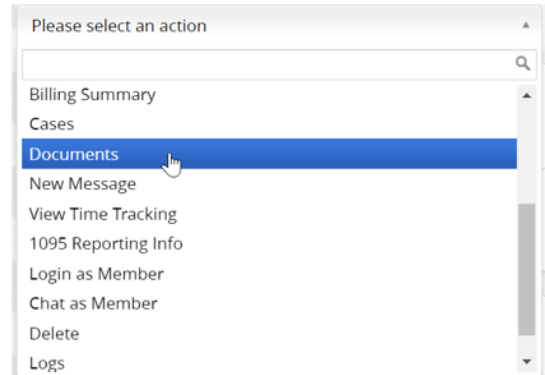
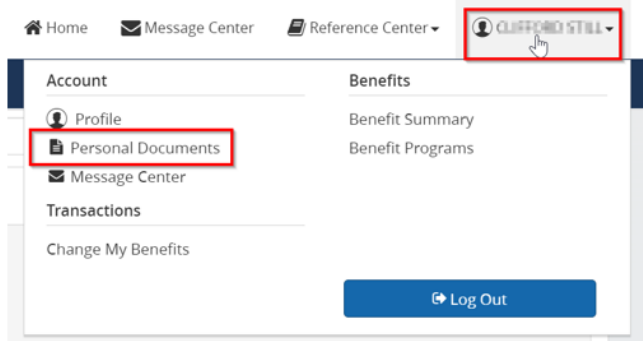


Q: When does Businessolver receive retiree information from SHIPS?

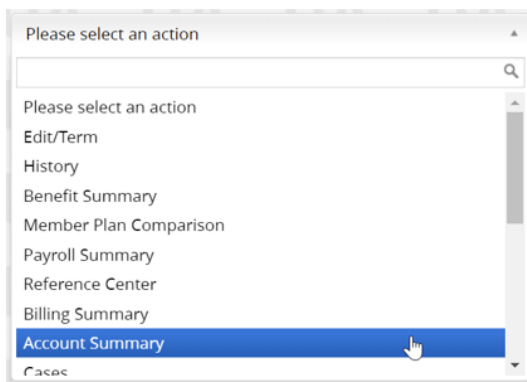
A: SHIPS defaults employees to their corresponding retiree plan three months prior to their retirement. The employee's current Active group benefits will transition to the comparable Retiree group plans unless they are from a non-participating location. SHIPS also receives Medicare information from CMS and loads it to the employee's record. This file is sent to Businessolver typically between the 5th and 10th of each month (process is still being scheduled.) Businessolver then loads the file, which adds the correct retiree information to the system. Businessolver receives changes back from SHIPS on a weekly basis.

Q: Who is the COBRA administrator (Dependents of retirees only)?

A: Businessolver is the COBRA administrator, all COBRA inquiries should be referred to (833)-929-1101. Once coverage is terminated and a retiree's dependent is qualified to continue coverage through COBRA, a COBRA qualifying event notice will automatically generate and be mailed to the address on the retiree's account. When in "admin" view this document can be found in the retiree's "documents". In the retiree view, they can be found in "personal documents".



To view account details, paid through dates, etc. Click on “account summary” in the drop-down menu below the retiree’s name.



Account Information - #1375639

Apply Payment

Current Amount Due **\$0.00**

Next Payment Due	Grace Period Payment Due	Last Payment Date	Monthly Premium	Paid-Through Date
02/01/2022	03/03/2022	01/05/2022	\$41.99	01/31/2022

Current Month Payments: 0.00

COBRA qualifying event information can be located at the bottom of the “employee view” screen below the elections.

COBRA QE Information - [REDACTED]

Name	Event	Date of Event	Last Day of Coverage
[REDACTED]	Employment Termination	08/13/2021	08/31/2021
	QE Sent Date	COBRA Effective Date	COBRA Exhaustion Date
	08/19/2021	09/01/2021	02/28/2023
	Election Period End Date		
	10/30/2021		

COBRA Information - [REDACTED]

Election Post Mark Date 08/30/2021	Election Form Received Date 08/30/2021	Waive Coverage Date	COBRA Termination Reason
First Payment Due Date 10/14/2021	AEI Form Return Date	COBRA End Date	Medicare Effective Date
ACH Routing Number	SSA Determination Issue Date	2nd Qualifying Event	2nd Qualifying Event Date
	ACH Account Type Inactive	2nd Qualifying Event Post Mark Date	Takeover Paid-Through Date
			ACH Account Number

Q: Who should retirees contact regarding IRMAA Processing?

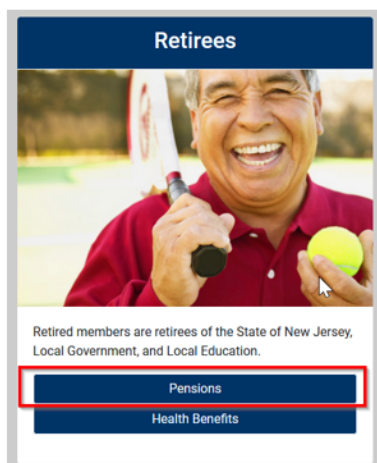
A: Processing of IRMAA (Medicare Income-Related Monthly Adjustment Amount) claims is handled through Benefitsolver. Retirees can contact MyChoice Accounts (division of Benefitsolver) at (833) 929-1101 with any questions or concerns related to their IRMAA claims.

Miscellaneous Information

Retirees can access the microsites at the top of their homepage to stay up to date with current hot topics (upcoming due dates for health risk assessments, notices from carriers, etc.) along with notifications that have been mailed out.



Letters sent to retirees can also be found on the NJDPB site.



Pension Information for Retirees

All retirees who have worked for local, state, or federal government are entitled to certain health benefits. [Looking for health benefits?](#)

