

Family Status Changes — Retirees

All Funds

A family status change is a personal event that can have an impact on many aspects of your retired benefits (pension, life insurance, health insurance, etc.). Use this fact sheet as a guide for updating information pertaining to your pension and benefits for the following family status changes:

- Marriage, civil union, or domestic partnership;
- Addition of a newborn child, adopted child, stepchild, foster child, or legal ward to your family;
- Divorce or dissolution of a civil union or domestic partnership; or
- Death of a family member.

UPDATING PERSONAL INFORMATION

Changes to your personal information should be made as follows:

Name Change

To change your name on your pension account, write a cover letter stating your former name, new name, and Social Security number. Send the letter along with a **photocopy** of your certified marriage certificate or other legal documentation showing the name change to:

Retired Payroll
Division of Pensions and Benefits
PO Box 295
Trenton, NJ 08625-0295.

Address Change

If your address has changed, you should notify the Division of Pensions and Benefits of this as soon as possible. There are three ways you can update your address:

- by writing to the:
Office of Client Services
Division of Pensions and Benefits
PO Box 295
Trenton, NJ 08625-0295;
- by calling (609) 292-MOVE (6683); or
- online via the Member Benefits Online System (MBOS). To register, visit our Web site at: www.nj.gov/treasury/pensions

If writing to the Division, be sure to include your name, Social Security number or retirement number, both the new and old address, and your signature. If calling or using the Internet, have your Social Security number or retirement number ready. If you are enrolled in the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP), your address on those records will be changed as well.

¹*PERS and TPAF retirees cannot change their beneficiary for Options A, B, C, D, 2, 3, or 4 monthly pension, but may change their life insurance beneficiary.*

PENSION AND GROUP LIFE INSURANCE BENEFICIARY DESIGNATION

You may update your beneficiary information for pension and/or group life insurance at any time¹. To do this, you can designate your beneficiary online if you are a registered MBOS user or complete a *Designation of Beneficiary* form and return the form to the Division of Pension and Benefits. The change is effective when the Division of Pensions and Benefits is immediate, provided the designation is proper and complete. After approximately six weeks, a confirmation letter acknowledging the insurance beneficiary change will be returned to you from the Prudential Insurance Company. When filling out your *Designation of Beneficiary* form:

- Thoroughly read the instructions.
- Carefully complete the online or paper form, making sure to indicate your beneficiary's full name (e.g. Mary Jones, not Ms. M. Jones). Paper *Designation of Beneficiary* forms containing erasures, cross outs, or correction fluid will not be processed and a new form will be sent to you for completion.

To designate your beneficiary online, you must be a registered MBOS user. To register, visit our Web site at: www.nj.gov/treasury/pensions

To obtain a paper *Designation of Beneficiary* form, contact the Division's Office of Client Services at (609) 292-7524. The *Designation of Beneficiary* form is also available on our Web site at: www.nj.gov/treasury/pensions/pubslst.shtml

Alternate Benefit Program (ABP) Members: You should complete a *Designation of Beneficiary* form to update your life insurance beneficiary. To change the beneficiary on your retirement investment, contact your chosen investment carrier(s).

Deferred Compensation Plan or Supplemental Annuity Collective Trust (SACT) Members: Changing your pension and insurance beneficiary on your pension account will not automatically change your Deferred Compensation Plan or SACT² beneficiary. If you are a member of the Deferred Compensation Plan and/or SACT and wish to change your beneficiary, a separate *Deferred Compensation* or *SACT Beneficiary Designation* form must be completed for those plans. To obtain the form, contact the Deferred Compensation Plan at **1-866-NJSEDCP** or SACT at **(609) 633-2031**.

INCOME TAXES

You may change your marital status and/or the number of dependents you claim to increase or decrease your level for withholding for federal income tax. If you are a New Jersey resident, you can also update your withholding for New Jersey income tax. A federal and/or State *Form W-4P* can be filed online if you are a registered MBOS user or by contacting the Division of Pensions and Benefits at (609) 292-7524, or download the form at: www.nj.gov/treasury/pensions

The Division of Pensions and Benefits cannot give tax advice. If you need help determining your level of withholding for federal income tax, please contact the Internal Revenue Service at **1-800-TAX-1040**. For help with New Jersey income tax, contact the New Jersey Division of Taxation at **1-800-323-4400** (NJ residents only; out-of-state residents please contact your home state's tax office), or see a professional tax advisor.

²If you are a retired SACT member who has chosen the monthly variable annuity with guaranteed benefits to you or your beneficiary for 5 years or 10 years and for your life only thereafter, you do not have the option to change your beneficiary.

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FAMILY STATUS CHANGES FOR HEALTH BENEFITS

When a family status change occurs, you are responsible for notifying the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP). The process to make any changes to your coverage begins with the completion of a *Retired Change of Status Application* which is available by contacting the Division of Pensions and Benefits, or over the Internet at: www.nj.gov/treasury/pensions

You are required to submit supporting documentation of your family status change, such as a photocopy of your marriage license or child's birth certificate, in addition to the health benefits application.

The effective date of any change in which a dependent is added to coverage because of marriage, civil union, birth, or adoption is the first of the month in which the event occurred if the *Retired Change of Status Application* is filed with the Health Benefits Bureau **within 60 days of the event** (marriage, civil union, birth, adoption, etc.).

If the *Retired Change of Status Application* and required documentation is not received within 60 days of the event by the Health Benefits Bureau, the effective date will be the first of the month following a full two-month waiting period from the date of receipt of the application.

For an **adopted child, stepchild, foster child, or legal ward**, additional supporting legal documentation is required to attest to the legal guardianship by the covered retiree.

If the dependent you are adding to your coverage is eligible for Medicare, you must include a photocopy of his or her Medicare card showing enrollment in BOTH Medicare Part A (hospital) and Part B (medical).

When Health Benefits Coverage Ends

To remove a dependent from your health coverage as a result of a change in family status, you must submit a *Retired Change of Status Application* to the Health Benefits Bureau. In cases such as: **the death of a dependent family member; divorce or dissolution of a civil union or domestic partnership;** coverage will end on the first day of the month following the date in which the event occurred.

Over Age Dependent Children: SHBP/SEHBP coverage for dependent children also ends on December 31 of the year in which they reach the age of 26³. An over age dependent will be automatically deleted from your coverage.

Coverage for Over Age Children Until Age 31

Chapter 375, P.L. 2005, provides for medical and/or prescription drug coverage for an over age child by blood or law until age of 31 who: is unmarried; has no dependent(s) of his or her own; is a resident of New Jersey or is a full-time student at an accredited public or private institution of higher education; and is not provided coverage as a subscriber, insured, enrollee, or covered person under a group or individual health benefits plan, church plan, or entitled to benefits under Medicare.

Under Chapter 375, an over age child does not have any choice in the selection of benefits and is enrolled in the same plan or plans (medical and/or prescription drug) that the covered parent has selected. The covered parent is responsible for the entire cost of coverage. There is no provision for eligibility for dental or vision benefits. For more information, see Fact Sheet #74, *Health Benefits Coverage of Children Until Age 31*.

³An over age child may be eligible for continued dependent coverage if disabled. See Fact Sheet #51, *Continuing Health Benefits Coverage for Overage Children with Disabilities* for more information.

Continued Coverage Under COBRA

If your dependent is no longer eligible for health benefits coverage due to divorce, dissolution of a partnership, or other ineligibility, your former dependent is entitled to continue participation in the SHBP/SEHBP under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). See also Fact Sheet #30, *The Continuation of Health Benefits Insurance Under COBRA*.

For more detailed information about your health coverage, including COBRA benefits, visit our Web site at: www.nj.gov/treasury/pensions/health-benefits.shtml

DIVORCE, DISSOLUTION OF A CIVIL UNION OR DOMESTIC PARTNERSHIP

In cases of divorce or dissolution of a partnership, you, your spouse/former spouse or partner, and your respective attorneys or other authorized legal representatives have the right to obtain information about your benefits and how they are determined. Requests for additional information on Qualified Domestic Relation Orders and how they relate specifically to your employee benefits may be submitted in writing to the:

Legislative/Legal Affairs Unit
Division of Pensions and Benefits
PO Box 295
Trenton, NJ 08625-0295

Fact Sheet #42, *Divorce, Dissolution of a Civil Union, and Your Retirement Benefits*, can be obtained by contacting the Office of Client Services at (609) 292-7524, or over the Internet at: www.nj.gov/treasury/pensions

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This fact sheet is a summary and not intended to provide total information.

Although every attempt at accuracy is made, it cannot be guaranteed.
