

NEW JERSEY STATE
POLICEMEN'S BENEVOLENT ASSOCIATION
MAINLAND LOCAL #77

"Protecting Those Who Protect Others Since 1931"

ABSECON CITY
ATL. CO. PROSECUTORS
EGG HARBOR CITY
EGG HARBOR TOWNSHIP
GALLOWAY TOWNSHIP
HAMILTON TOWNSHIP



HAMMONTON CITY
LINWOOD CITY
MULLICA TOWNSHIP
NORTHFIELD CITY
PLEASANTVILLE CITY
SOMERS POINT CITY

Survivor Information Bulletin

Please retain and keep in a safe place for reference

PREAMBLE

REMEMBER THAT YOUR ACTIVE AND RETIRED ASSOCIATIONS ARE CONSTANTLY STRIVING FOR IMPROVED WORKING, PENSION, AND RETIREMENT BENEFITS AND THAT CONTRACTUAL AND LEGISLATIVE EXACTMENTS AND AMENDMENTS, AS WELL AS ADMINISTRATIVE AND CASE LAW MAY AFFECT FUTURE BENEFITS FROM TIME TO TIME. OUR UNITED EFFORTS ARE REQUIRED NOT ONLY TO PROTECT PRESENT BENEFITS BUT TO BE AWARE OF THE EVER-CHANGING ECONOMIC AND POLITICAL CLIMATE IN ORDER TO BRING ABOUT NECESSARY IMPROVEMENTS.

REMINDER IN CASE OF RETIREES DEATH

The list of Reminders is provided to our members in order that they may alert their spouses and/or members of their family about procedures to be followed in the event of their death. These reminders will apply to some extent to members of all of the Pension Systems, i.e. the Consolidated Police and Firemen's Pension Fund (1920 Act), the Police and Firemen's Retirement System (1944 Act) and to those who are members of the Public Employees Retirement System classified as Law Enforcement Officers.

NOTIFICATIONS

These should be made as soon as possible upon the demise of a member. (There may be certain financial benefits or services available to the surviving spouse and/or for dependent children.

- Notify Division of Pensions and Benefits, Client Services Section -1 (609) 292-7524
- Notify the Employing Agency from which the member retired.
- Notify the Office of Mainland PBA Local 77 at 609-645-7677 or Mainlandpba77@comcast.net
- Notify any Veteran, Fraternal, Benevolent, Religious, Social or Civic organization with which the deceased was affiliated. Funeral Directors are a great resource for families in which the deceased was a veteran and can help facilitate those contacts. When making these notifications have the following information ready:

Date of Death

Name and Address of Funeral Home

Dates and Hours of Visitation and Funeral Services

Date and place of Interment

SOCIAL SECURITY

Give the Funeral Director the decedent's Social Security Number for available death benefits. Surviving spouse may qualify for Survivor and other benefits. Make a claim with the local Social Security Office. 1 800 772-1213

VETERAN

Give the Funeral Director the veteran's Service Serial Number and Branch of Service and any other information available, particularly if the Veteran was receiving any disability payments.

There are limited Veteran's benefits available, including burial expenses, headstone, and others. If the deceased was a member of a Veteran's Organization, contact their Service Officer for full details on how to obtain these benefits. The funeral director can assist with this.

PENSION CHECK

If the last pension check was not personally endorsed before the death of a member of any of the Pension Funds, it must be returned to the Division of Pensions. The surviving spouse will receive a pension check for that month for the amount of the deceased's pension. The survivor's checks will begin as of the following month but if delayed, the benefit will be adjusted back to the date of member's death.

DEATH AND PENSION BENEFIT FORMS

The following information was obtained from the New Jersey Division of Pensions and Benefits website, Fact Sheet #10 as attached for review.

DEATH BENEFITS Each New Jersey State-administered retirement system has separate laws governing survivor benefits. Survivor benefits are subject to different factors based on the member's employment or retirement status, years of service, insurance, etc. The initial letter from the NJDPB will specify exactly what amounts are payable to the beneficiary

Retired Members *If the member was retired, group life insurance is in effect only if the member had group life insurance coverage while in active membership and retired with at least 10 years of pension membership credit or on a Disability Retirement. Depending upon the retirement system and options selected by the member at retirement, there may be a monthly pension allowance or return of the member's undistributed pension contributions. For more information on survivor benefits, each retirement system has a member guidebook that explains the benefits in detail. The guidebooks for all New Jersey State-administered retirement systems can be found on our website at: <https://www.nj.gov/treasury/pensions/member-guidebooks.shtml>*

Retired Members *If the member was retired at the time of death and was covering eligible dependents under the SHBP or School Employees' Health Benefits Program (SEHBP), the eligible dependents will receive a letter with instructions on continuing coverage. If the member had health insurance through another insurer, contact that insurer about continuing coverage. For more*

information about benefit coverage under the SHBP or SEHBP, see the Summary Program Description, which can be found on our website at: <https://www.nj.gov/treasury/pensions/hb-info-retired.shtml>

The following information was obtained from the New Jersey Division of Pensions and Benefits website, Fact Sheet #42 and attached for review.

ENCUMBRANCES ON YOUR PENSION *Although your pension is normally exempt from any liens, the New Jersey Division of Pensions & Benefits (NJDPB) will honor court orders for child support, alimony, or equitable distribution. The New Jersey State administered retirement systems are not regulated by federal ERISA *legislation. However, court decisions and opinions rendered by the New Jersey Attorney General have resulted in the retirement systems implementing matrimonial/ civil union dissolution court orders granting alimony, support, or equitable distribution against a member's monthly retirement allowance. It is the responsibility of the member to provide the NJDPB with copies of all court orders as well as to comply with the provisions of the court orders.*

Retired Members Pension *Matrimonial/civil union dissolution orders regarding your retirement will not take effect until you retire and begin receiving a monthly retirement allowance. The court order can designate a specific dollar amount or percentage, or a percentage based on the number of years of pensionable service you accrued during the marriage/civil union, to be withheld from your retirement allowance. The amount is sent directly from the NJDPB to your former spouse/partner unless the order specifies another payee (i.e., a probation department). Any court-ordered withholding paid to your former spouse/partner from your retirement allowance will terminate upon your death or the death of the former spouse/partner.*

When a retired member of the Police and Firemen's Retirement System dies, the family or survivors should notify the Division of Pensions and Benefits at (609) 292-7524 and provide the following information:

- The full name of the deceased
- The deceased's Social Security number and pension membership number
- The date of death
- The name, mailing address and telephone number of the person handling the deceased's affairs.

Forms for Benefits due to a surviving spouse or eligible beneficiary of a deceased retiree can only be obtained from:

State of New Jersey
Division of Pensions and Benefits
CN295
Trenton, NJ 08625-0295
Telephone No. 609-292-7524

Once a member's death is reported, the Division reviews the member's account to determine what benefits, if any, are due. The Division informs the named beneficiary or beneficiaries by letter of the benefits payable and sends the necessary claim form.

The processing time for paying a claim depends entirely upon when the Division receives the following items from the beneficiary:

- A certified death certificate; a photocopy is NOT acceptable
- A copy of your marriage certificate, if applicable
- All claim forms, properly completed
- Any un-cashed pension checks sent to a deceased retiree (any monies due will be reissued to the beneficiaries or the estate)

These are essential documents and processing will not take place without them, as well as proper completion of other required forms. Certain forms must be signed by the claimant and notarized before submission. (To avoid delays, please check for accuracy, signatures, and required notarization.)

DEATH CERTIFICATES

Death Certificates are provided by the Funeral Director for a fee. Be certain to obtain a sufficient quantity of them at the outset. A Certified Death Certificate will be needed for each and every claim that is made for any benefit, insurance claim, bank account, investment account, or other claims. A Death Certificate will be necessary even though accounts were in both names of the deceased and the surviving spouse or other beneficiary. (Certificates are also available from the Local Register of Vital Statistics.)

HEALTH BENEFITS

Check Medicare coverage and other Health Insurance for final hospital and doctor's bills. Check with the Health Insurance Company that covered the deceased, as well as the former employing agency, to determine the extent of coverage for the surviving spouse and dependents. This is extremely important. Each employing agency has different agreements. Some employers pay all or part of the premium for retirees and dependents. Some do not.

Coverage under COBRA may extend to 36 months. A surviving spouse and/or other dependents may be left with no health insurance coverage, or the coverage may extend for only a limited period of time. Check with other retirees from your agency. If the deceased was covered under the State Health Plan, the surviving spouse and/or dependents may be able to continue in that plan. Check this with the Division of Pensions and Benefits as soon as possible as there may be cut-off periods.

If the member was retired at the time of death and was covering eligible dependents under the State Health Benefits Program (SHBP), the eligible dependents receive an information packet with instructions on continuing coverage under SHBP. The premium, if any, will be deducted from the pension check. **If the member had health insurance paid through employer, the spouse must contact the former employer about continuing coverage.**

SURVIVOR PENSION BENEFITS

Upon the death of a retired member, a surviving spouse is eligible to receive a pension benefit equal to 50 percent (50%) of the member's final compensation (last 12 months of salary paid to the member while active service), plus 15 percent (15%) of your Final Compensation for one child or 25 percent (25%) of your final compensation for two or more children.

"Spouse" means a person to whom you are legally married. (There is no length of marriage requirement.)

"Child" means your unmarried child:

- Under the age of 18; or
- 18 years of age or older and enrolled in high school, or
- Of any age who, at the time of your death, is disabled because of mental or physical incapacity and is incapable of substantial gainful employment because of the impairment. This incapacity must last or be expected to last for a continuous period of not less than 12 months as determined by PFRS Medical Review Board.

The Pension Adjustment Program provided a cost-of-living adjustment (or COLA) to the surviving spouse. The spouse will receive the pension benefit, as outlined above, plus COLA (if the retiree received any COLA) based upon the member's year of retirement. COLA was ended in 2011.

LIFE INSURANCE

In addition to a monthly pension benefit, the surviving spouse may be entitled to a life insurance benefit if they are the named beneficiary. The beneficiary will receive group life insurance equal to 1/2 of the member's final compensation.

If the member retired on a Disability Retirement, the amount will be equal to 3 1/2 times final compensation until age 55, when it will be reduced to 1/2 of final compensation.

Group life insurance is in effect only if the member had group life insurance coverage while active membership and retired with at least 10 years of pension membership credit or on a disability retirement. For more information on survivor benefits, each retirement system has a member handbook that explains the benefits in detail. The handbooks for all New Jersey State-administered retirement systems can be found at: <https://www.nj.gov/treasury/pensions/member-guidebooks.shtml>

FEDERAL AND STATE INCOME TAX

The surviving spouse if they file jointly, or the estate is entitled to the personal exemption for the full year in which death occurred. Non-residents are exempt from N.J. Income Tax on Pensions. Residents, age 62 or older are permitted exclusion of all or a part of income received during the year from the taxable pensions, annuities, and IRA withdrawals. Be sure to check your status in the Instructions on the New Jersey Income Tax Return bulletin or speak to your Tax Preparer before claiming this benefit.

Notice: To surviving spouses and/or dependents: If the deceased was retired on Accidental Disability Pension, this Pension, when properly reported, could have been exempt from Federal Tax liability. Survivors are entitled to the same exemption. Your accountant may not be aware of the procedure necessary to obtain this exemption.

CHECK FOR THESE ITEMS CAREFULLY

- Wills that may have been executed by the deceased
- Banks which may have accounts with the deceased
- Insurance policies for life insurance benefits
- Insurance policies for accidental death benefits
- Investment accounts at Brokerage houses or banks for securities held for the deceased
- Stocks and/or bonds held by the deceased
- Real estate or other property owned by the deceased
- Check into the continuation of the \$250 Veteran's Property Tax Deduction if the deceased was a veteran and owned real estate in New Jersey
- Check for Safety Deposit Boxes - obtain waivers to examine the contents and examine the contents carefully to determine how they should be handled.

Note: All property owned by the deceased may pass to a surviving spouse without any tax obligation at both the Federal and State of New Jersey levels. If the decedent lived out of the State of New Jersey, check into the laws of the State in which the deceased resided for accurate information.

WARNING TO SURVIVING SPOUSES

You may be extremely vulnerable for the period immediately following the death of a loved one. This is a very difficult time of life and you may not be thinking as clearly as you would under ordinary circumstances. There are persons who prey upon the sorrows and difficulties of grieving families. Therefore, you are urged to be careful in your dealings with other persons, particularly strangers, who may approach you with some deal involving finances or other money matters. No matter how good the deal sounds, **wait until you have recovered your balance before conducting any business.** Do not make hasty decisions. Give yourself time to consider all angles before making a decision that you may later regret. Do not be in a hurry to sell your house, or otherwise change your residence until you have a chance to make such a decision without the emotional interference of the immediate present.

The following are some examples of swindles that have been used on recently windowed persons:

- Attempts to collect a fictitious debt. Money that the deceased never owed.
- Delivery and attempt to collect payment for merchandise that was never ordered.
- Attempts to collect a final premium on a non-existent life Insurance Policy before any benefits can be paid
- Attempts to collect a final payment for some valuable item or other goods (usually never ordered) that require a final payment before delivery can be made.
- Phony Security salesmen promoting securities that the deceased was allegedly interested in.

Try to have a family member, good neighbor or a good friend remain at the house while attending to funeral matters.

CHANGE OF ADDRESS

Notify the Division of Pension and Benefits promptly upon a change in your address. CALL (609) 292-6683 weekdays between 9 A.M. and 4 P.M. (Except State Holidays) and speak with the Division employee who can take that information over the telephone. Please be patient as hold times can be quite lengthy.

TAX DEDUCTIONS FROM PENSION CHECK

Upon filing the proper W-4 Forms, the Pension Fund will withhold the amount you designate for both Federal and State of New Jersey Income Tax purposes.

VALUATION OF ASSETS

Remember to have the names changed on all assets that are in the name of the deceased. This is especially important for assets held in joint accounts or in securities held as tenants in common, etc. The cost value of the share held by the deceased is stepped up to the value of the security on the date of death. This value is necessary, in the future, to be used as the Cost Basis in calculating capital gains or losses for the Internal Revenue Service when the asset is sold.

This stepped-up value is extremely important for real estate that may be held in both the name of the retiree and the spouse, children, or other person. Stocks, Bonds, and other securities when held in joint ownership, will also need this calculation. If there are a number of assets that fall into this category, it may be wise to consult a good accountant, tax consultant, or attorney.

Contacting the Pension System

To speak with a representative about your PFRS account or health benefits account, call (609) 292-7524 weekdays between 7:00 a.m. and 4:30 p.m. (except State holidays); hours are extended until 6:45 p.m. on Thursdays. If you require the services of relay operator, please dial 711 and provide the operator with the following number, (609) 292-6683. You will then be connected to a Client Services phone representative for assistance.

Internet, Email, and Mailing

Address General information and most publications of the NJDPB can be found on the NJDPB website. You can email the NJDPB at: pensions.nj@treas.nj.gov Our postal address is: New Jersey Division of Pensions & Benefits P.O. Box 295 Trenton, NJ 08625-0295 On all correspondence, be sure to include your membership number or the last four digits of your Social Security number.



Death of a Member

Information for:
All Funds

When the death of a member of one of the New Jersey State-administered retirement systems occurs, the member's family or survivors should notify the New Jersey Division of Pensions & Benefits (NJDPB) at (609) 292-7524 and provide the following information:

- The full name of the deceased;
- The deceased's Social Security, pension membership, or retirement number;
- The date of death; and
- The name, mailing address, and telephone number of the person handling the deceased's affairs.

Once a member's death is reported, the NJDPB reviews the member's account to determine what benefits, if any, are due. The NJDPB informs the named beneficiary or beneficiaries by letter of the benefits payable and sends the necessary claim forms.

The processing time for paying a claim depends entirely upon when the NJDPB receives the following items from the beneficiary:

- A certified death certificate;
- All claim forms, properly completed; and
- Any uncashed pension checks sent to a deceased retiree (any monies due will be reissued to the beneficiaries or the estate).

DEATH BENEFITS

Each New Jersey State-administered retirement system has separate laws governing survivor benefits. Survivor benefits are subject to different factors based on the member's employment or retirement status, years of service, life insurance, etc. The initial letter from the NJDPB will specify exactly what amounts are payable to the beneficiary.

Active Members

Most members of a New Jersey State-administered retirement system are covered by group life insurance. If the deceased was an actively employed member of the retirement system at the time of death, and depending on the pension fund and the circumstances of the member's death, the beneficiary(ies) will receive the life insurance and either a return of the contributions made to the retirement system (Public Employees' Retirement System (PERS)* and Teachers' Pension and Annuity Fund (TPAF)), or a survivor's pension payable to a surviving spouse, civil union partner, or same-sex domestic partner (Police and Firemen's Retirement System (PFRS), State Police Retirement System (SPRS), and Judicial Retirement System (JRS)). Before any benefit can be calculated, the employer must submit the *Certification of Service and Final Salary — Death Claim* (also known as a P-29). This form indicates recent salary and employment status.

Note: Employers can submit this information online using the Employer Pensions and Benefits Information Connection (EPIC).

Retired Members

If the member was retired, group life insurance is in effect only if the member had group life insurance coverage while in active membership and retired with at least 10 years of pension membership credit or on a Disability Retirement. Depending upon the retirement system and options selected by the member at retirement, there may be a monthly pension allowance or return of the member's undistributed pension contributions.

For more information on survivor benefits, each retirement system has a member guidebook that explains the benefits in detail. The guidebooks for all New Jersey State-administered retirement systems can be found on our website at: www.nj.gov/treasury/pensions

HEALTH BENEFITS

Active Members

If the member was employed at the time of death and was covering dependents under the employer's health plan, the eligible dependents can continue to participate in the group coverage for up to 36 months, provided they have no coverage of their own.

*A spouse/partner of an active member of the Workers' Compensation Judges Part of the PERS is entitled to a survivor's pension.

This continuation of coverage is offered under the provisions of the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) legislation and is obtained through the deceased's employer. Dependents should contact the employer's benefits administrator for more information.

If the member was in the PFRS, SPRS, JRS, or the Workers' Compensation Judges Part of the PERS and enrolled in the State Health Benefits Program (SHBP) as an active employee, surviving dependents who receive a monthly pension allowance will be entitled to continue coverage under the Retired Group of the SHBP.

If the member was in the PFRS or SPRS, surviving dependents who receive a monthly Accidental Death pension allowance will be entitled to coverage under the Retired Group of the SHBP, or the employer's health plan.

Retired Members

If the member was retired at the time of death and was covering eligible dependents under the SHBP or School Employees' Health Benefits Program (SEHBP), the eligible dependents will receive a letter with instructions on continuing coverage. If the member had health insurance through another insurer, contact that insurer about continuing coverage.

For more information about benefit coverage under the SHBP or SEHBP, see the *Summary Program Description*, which can be found on our website.

IMPORTANT INFORMATION FOR ALL MEMBERS

There are things you can do now to help those who will be called upon to take over your affairs after your death:

- Keep your retirement system membership records, your membership and/or retirement number, and a record of your date of birth with your

other important papers. Make sure those who you've chosen to settle your affairs know where these records are kept.

- Keep your beneficiary designations current. Review your beneficiaries every time you have a change in your family, such as a birth, death, marriage or civil union, divorce, etc.

Updating Your Beneficiary Designation

Active members and retirees who are unsure of their beneficiary designations may obtain information online using the Member Benefits Online System (MBOS). You must be registered with MBOS. To begin the process, visit our website.

If you wish to change your beneficiary designation, you can safely do so using MBOS.

Retirees may also submit a *Retiree Designation of Beneficiary* form, which is available on our website or from the NJDPB Office of Client Services at (609) 292-7524.

This fact sheet has been produced and distributed by:

**New Jersey Division of Pensions & Benefits
P.O. Box 295, Trenton, NJ 08625-0295**

(609) 292-7524

For the hearing impaired: TRS 711 (609) 292-6683

www.nj.gov/treasury/pensions



Divorce, Dissolution of a Civil Union, and Retirement Benefits

Information for:
All Funds

ENCUMBRANCES ON YOUR PENSION

Although your pension is normally exempt from any liens, the New Jersey Division of Pensions & Benefits (NJDPB) will honor court orders for child support, alimony, or equitable distribution.

The New Jersey State-administered retirement systems are not regulated by federal ERISA* legislation. However, court decisions and opinions rendered by the New Jersey Attorney General have resulted in the retirement systems implementing matrimonial/civil union dissolution court orders granting alimony, support, or equitable distribution against a member's monthly retirement allowance.

It is the responsibility of the member to provide the NJDPB with copies of all court orders as well as to comply with the provisions of the court orders.

KNOW YOUR BENEFICIARY DESIGNATIONS

Members involved in a divorce or dissolution proceeding should discuss their beneficiary designation with their attorney at the time the divorce/dissolution papers are filed and again after the final decree has been issued. If you are unsure of your current beneficiary designations, you may obtain this information online using the Member Benefits Online System (MBOS). To register for MBOS, go to our website at www.nj.gov/treasury/pensions

You may also make a request in writing for the names of your beneficiaries on file with the NJDPB. Write to: New Jersey Division of Pensions & Benefits, P.O. Box 295, Trenton, NJ 08625-0295, and include your name, pension membership/retirement number or the last four digits of your Social Security number, and signature. For your protection, beneficiary designations cannot be confirmed or changed over the telephone or by email.

ACTIVE MEMBERS

N.J.S.A. 3B:3-14 states that in cases of divorce or dissolution, even if your *Designation of Beneficiary* form indicates a former spouse/partner and/or relatives of the former spouse/partner as beneficiaries for life insurance, they cannot receive the benefit. Therefore, the life insurance proceeds become payable to your remaining primary beneficiaries, if any, contingent beneficiaries, if any, or your estate. The following exceptions will be honored and considered valid:

- You provide a court order that specifically designates your former spouse/partner to receive a life insurance benefit; or
- You file a *Designation of Beneficiary* form after the final date of judgment that names your former spouse/partner and/or relatives of your former spouse/partner as life insurance beneficiary.

RETIRED MEMBERS

Pension

Matrimonial/civil union dissolution orders regarding your retirement will not take effect until you retire and begin receiving a monthly retirement allowance. The court order can designate a specific dollar amount or percentage, or a percentage based on the number of years of pensionable service you accrued during the marriage/civil union, to be withheld from your retirement allowance. The amount is sent directly from the NJDPB to your former spouse/partner unless the order specifies another payee (i.e., a probation department). Any court-ordered withholding paid to your former spouse/partner from your retirement allowance will terminate upon your death or the death of the former spouse/partner.

Survivor Benefits

If you are a member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF), at your retirement you can select an option beneficiary to receive a lifetime monthly pension benefit upon your death. Option beneficiaries chosen at retirement cannot be modified after your retirement becomes due and payable, regardless of changes in your marital/partnership status.

If the former spouse/partner is designated the beneficiary under a PERS or TPAF pension option — either voluntarily by the member or by court order — the

*ERISA legislation authorizes the payment of retirement benefits in accordance with the requirements of a judge's executed divorce order issued by a court, generally in connection with the granting of a dissolution of a marriage or civil union.

surviving former spouse/partner is entitled to the survivor's benefit for as long as he or she lives.

If another person is designated as the beneficiary of the PERS or TPAF pension option, the divorced spouse/partner is not entitled to any equitable distributions from the survivor's benefit.

If you are a retiree of the Police and Firemen's Retirement System (PFRS) or the State Police Retirement System (SPRS), a divorce/dissolution automatically precludes your former spouse/partner from ever receiving a survivor's benefit. Upon your death or the death of your former spouse/partner, all withholdings mandated under a matrimonial/civil union dissolution order will cease.

If you are a retiree of the Judicial Retirement System (JRS), a divorce/dissolution precludes your former spouse/partner from receiving the statutory survivor's benefit; however, if the former spouse/partner is designated as the beneficiary under a JRS pension option — either voluntarily by the member or by court order — the surviving former spouse/partner is entitled to the survivor's pension option benefit for as long as he or she lives.

If another person is designated as the beneficiary of the JRS pension option, the divorced spouse/partner is not entitled to any equitable distributions from the survivor's pension option benefit.

Life Insurance

In cases of divorce or dissolution, even though your retirement application may indicate your former spouse/partner and/or relatives of your former spouse/partner as beneficiaries for life insurance, they cannot receive the benefit. The proceeds from your life insurance policy become payable upon your death to your remaining primary beneficiaries, if any, contingent beneficiaries, if any, or your estate. The following exceptions will be honored and considered valid:

- You provide a court order that specifically designates your former spouse/partner to receive a life insurance benefit; or
- You file a *Designation of Beneficiary* form after the final date of judgment that names your former spouse/partner as life insurance beneficiary.

HEALTH INSURANCE FOR A FORMER SPOUSE OR PARTNER

For loss of health insurance coverage due to divorce, dissolution of a civil union, or legal separation, your former spouse or partner is entitled to continue participation in the State Health Benefits Program (SHBP) or School Employees' Health Benefits Program (SEHBP) under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) for a period not to exceed 36 months. Under COBRA, your former spouse/partner may be covered for health, dental, and prescription drug insurance during this 36-month period as long as she or he is unable to receive similar coverage on his or her own, through an employer, or through a new spouse/partner.

The cost of COBRA coverage is the responsibility of the participant and consists of the full group rate of the benefit, plus an additional two percent administrative charge.

You are responsible for notifying your employer within 60 days of a COBRA-qualifying event such as divorce, dissolution of a civil union, or legal separation. If you do not inform your employer of the change in dependent status within the 60 days, you may forfeit the dependent's right to COBRA coverage and become personally responsible for the cost of any health insurance required through a court order.

ADDITIONAL INFORMATION

For additional information about your benefits and divorce or dissolution of a civil union, see our website.

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