

New Jersey Institute of Technology

**RETIREMENT INFORMATION
BOOKLET**

Faculty Separation Incentive Program (FSIP)

2016

<http://www5.njit.edu/humanresources/fsip/>

December 24, 2015

Re: 2016 Faculty Separation Incentive Program (FSIP)

Dear Colleagues:

NJIT is pleased to announce that it will offer a voluntary retirement incentive program for its tenured faculty who meet certain criteria and who choose to retire at the end of Spring`16 (08/01/16), Fall`16 (01/01/17), Spring`17 (08/01/17) or Fall`17 (01/01/18).

This once-in-a-decade program has been designed with the goal of enabling faculty who are ready to retire to do so in a thoughtful and planned way.

To be eligible to participate in the program, tenured faculty members must meet the following criteria:

- As of June 30, 2016, have a combined age and years of service at NJIT equal to, or greater than 80 (*Age and service will be calculated as of June 30, 2016, irrespective of retirement date.*)
- Be age 55 or older
- Have completed at least 10 years of service at the university as a regular full-time employee
- Be enrolled in the Alternate Benefit Program (ABP) retirement plan
- Be in paid active employment status with the university as of March 31, 2016
- Sign a binding commitment to retire by March 31, 2016.

Participants who apply and meet all program requirements will receive an incentive payment equivalent to their annual salary, as of June 30, 2016, multiplied by a 'payout multiplier,' which is based on sum of the employee's age and years of service as indicated below:

| Sum of Age and Years of Service | Payout Multiplier |
|---------------------------------|-------------------|
| 140 or more | 1.60 |
| 130.0 to 139.9 | 1.55 |
| 120.0 to 129.9 | 1.50 |
| 110.0 to 119.9 | 1.45 |
| 100.0 to 109.9 | 1.40 |
| 90.0 to 99.9 | 1.35 |
| 80.0 to 89.9 | 1.30 |

Participants may elect: one lump sum payment; or, six equal semi-annual payments spread over three calendar years; or, ten equal semi-annual payments spread over five calendar years.

Eligible faculty may elect to participate in the program by signing a binding commitment to retire by March 31, 2016. The Offices of the Provost and Human Resources will offer information sessions and other planning resources for interested participants in early Spring 2016.

I hope that you will consider taking advantage of this once-in-a-decade program, if it helps meet your retirement planning needs.

Sincerely,

A handwritten signature in cursive script that reads "Kay Turner".

Kay Turner, Esq., SPHR

Vice President Human Resources

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RETIREMENT CHECKLIST

A.NJIT Forms to be completed:

1.***Irrevocable and binding commitment to retire*** - determine your retirement date and submit your intent to Department of Human Resources in attention of Kay Turner, Vice President HR. Should be submitted on or before March 31, 2016.

2.***Separation Agreement and Release*** - at least 30 days prior to your retirement date, sign the Separation Agreement and Release with Holly Stern, Vice President Legal Affairs/General Counsel.

| Retirement Date | Agreement to be Signed by |
|------------------------|----------------------------------|
| August 1, 2016 | July 1, 2016 |
| January 1, 2017 | December 1, 2016 |
| August 1, 2017 | July 1, 2017 |
| January 1, 2018 | December 1, 2017 |

B.Actions to be taken with external agencies:

1.Contact the Social Security Office (if you plan to apply). You can collect social security at age 62 with a permanent reduction (approximately 25% lower than waiting until you reach full retirement age). For information on social security benefits call **1-800-772-1213** or visit their website: www.ssa.gov

2.Approximately 3 months before your retirement date complete an ***ABP Application for Retirement.***

| Retirement Date | ABP Retirement Application to be Submitted by |
|------------------------|--|
| August 1, 2016 | May 1, 2016 |
| January 1, 2017 | October 1, 2016 |
| August 1, 2017 | May 1, 2017 |
| January 1, 2018 | October 1, 2017 |

Make arrangements with the service provider to withdraw funds from your 401(a) retirement account. Retirement income for ABP participants is based on investment earnings and the payout option. **NOTE: If you do not take a distribution from the account, you will not be eligible to receive State health, prescription drug, dental or life insurance benefits in retirement.**

3. Enroll in the NJ State Retired Group Health Benefits Plan – enrollment forms are mailed to you by NJ Division of Pensions and Benefits upon receipt of your ABP retirement application.
4. Enroll in the Retirees Dental Expense Plan - enrollment forms are mailed to you by NJ Division of Pensions and Benefits upon receipt of your ABP retirement application.
5. Contact the service provider to withdraw funds from your voluntary 403(b) and/or 457 tax deferred annuity plan(s), if applicable.
6. If you, your spouse or civil union/same-sex domestic partner is 65+, you must enroll in Medicare Parts A&B. You can enroll in Medicare online at: www.ssa.gov or the Medicare Website: www.medicare.gov or call Medicare's toll free number **1-800-633-4227**.
7. Automatic enrollment to current Health Benefits coverage upon retirement. To make changes to the Retired Group State Health Benefits Plan complete a Retired Status Health Benefits Enrollment Application. You must attach a copy of your Medicare ID card to the Application as proof of enrollment, if applicable.

8. The life insurance benefit will reduce to 50% of final salary. If you wish to purchase additional life insurance, you have 31 days following the date of retirement to contact the Prudential Group Life Conversion department at 1-877-889-2070. The Group Number is G-14800. You must have 10 years pension credit and at least be the age of 60 to be eligible for the life insurance benefit in retirement.

9. Check/Update beneficiaries

10. Contact your bank for direct deposit

RECEIVING YOUR RETIREMENT INCOME

How much will I need during retirement is a tough question because everyone's situation is different. Many financial experts estimate that individuals will likely need a total monthly retirement income equal to 80% of their pay.

- Retirement income is based on investment earnings and payout options.
- How you receive your income is up to you.
- For information on income options and allocation choices, contact your investment carrier.
- You must elect a minimum distribution of \$1,000 to retire; otherwise you will not be eligible to receive retirement benefits.

REQUIRED MINIMUM DISTRIBUTION

Tax law requires individual retirement account holders to begin taking out at least minimum amounts, known as required minimum distributions, or RMDs, from their accounts once they reach age 70 ½.

Required Minimum Distributions (RMDs) generally are minimum amounts that a retirement plan account owner must withdraw annually starting with the year that he or she reaches 70 ½ years of age, or, if later, the year in which he or she retires.

You are required to begin receiving Required Minimum Distributions (RMD) from your retirement account no later than April 1st of the calendar year in which you turn age 70 ½, or April 1st of the year after you retire, whichever is later. If you do not take the RMD, the Internal Revenue Code imposes a penalty.

Contact your ABP service provider (TIAA-CREF, Mass Mutual, MetLife, AXA, Prudential, VOYA or VALIC) regarding the RMD.

RMD payments are reported to the IRS as income. The distributions are taxable due to the fact that contributions were made on a tax-deferred basis.

Please review IRS guidelines regarding the minimum distribution requirements for pre-1987 contributions.

STATE AUTHORIZED ABP SERVICE PROVIDERS (Investment Carriers)

AXA Financial (Equitable).....866-752-0072

Mass Mutual (aka Hartford).....866-490-3656

VOYA (aka ING Aetna).....877-873-0321

MetLife.....800-492-3553

Prudential.....570-341-4837

TIAA-CREF.....800-842-8412

VALIC.....800-448-2542

SICK LEAVE PAYOUT

Faculty members are not eligible for this benefit unless they served part of their tenure in an administrative position.

HEALTH BENEFITS AT RETIREMENT

Active medical, prescription drug and dental coverage continue to the end of the retirement month.

Retiree medical benefits begin the first day of the month following retirement (enrollment is required if changing plans).

Example:

August 1, 2016 retirement date:

- **Active** employee benefits end **August 31, 2016**.
- **Retired** Group State Health Benefits and the Dental Expense Plan begin **September 1, 2016**.

Note: Retiree Health eligibility and premium sharing are determined by NJ State Law and the NJ Division of Pensions and Benefits and are subject to change.

EMPLOYEES WHO ATTAINED 25 YEARS OF PENSION CREDITED SERVICE PRIOR TO JULY 1, 1997 ~ (GRANDFATHERED)

- No contributions required for Retired Group State Health Benefits.
- Health benefits include medical and prescription drug coverage.
- Full reimbursement for the cost of Medicare Part B premiums (per individual), provided by the State.

EMPLOYEES WHO ATTAINED 25 YEARS PENSION CREDITED SERVICE BETWEEN JULY 1, 1997 AND JUNE 30, 2007

- Contributions required for Retired Group Health Benefits for NJ Direct 10 only (No contributions required for NJ Direct 15 or the HMOs).
- Premium sharing according to terms specified in agreement in effect at the time employee attained 25 years of pension credited service. Individualized audits are conducted by the NJ Division of Pension and Benefits.
- Rates for retirees who share the cost of their coverage are available on the State's website at:
http://www.state.nj.us/treasury/pensions/hb_open_enrollment_2016/hr0744.pdf
- \$46.10, partial reimbursement of Medicare Part B premiums per individual.
- Health benefits include medical and prescription drug coverage.

EMPLOYEES WHO ATTAINED 25 YEARS OF PENSION CREDITED SERVICE BETWEEN JULY 1, 2007 AND JUNE 28, 2011 WHO WERE ENROLLED IN A STATE PENSION PLAN PRIOR TO MAY 21, 2010

- Health benefits include medical and prescription drug coverage.
- Health contribution of 1.5% of 50 percent of the highest salary received in the five years prior to retirement.
- NJ Direct 10 is not available.
- No Reimbursement of the Medicare Part B Premium.
- The 1.5% for coverage is **WAIVED** if you enroll in the State Health Benefits Program (SHBP) Wellness Plan.

SHBP Wellness Plan...

- Agree to and submit *Pledge for Healthier Living*
- Complete a Health Risk Assessment Tool (HAT)
- Have a medical check-up each year
- Have appropriate tests and screenings when recommended
- Participate in health plan's disease management program when recommended.

RETIREES WHO ATTAINED 20 OR MORE YEARS OF PENSION CREDITED SERVICE ON JUNE 28, 2011 AND WHO RETIRE WITH 25 OR MORE YEARS OF PENSION CREDITED SERVICE

- Health Contribution is calculated at 50 percent of final salary times 1.5%.
- NJ Direct 10 is not available.
- No reimbursement of the Medicare B Premium.
- Must have been enrolled in a state administered retirement system prior to May 21, 2010.
- Health benefits include medical and prescription drug coverage.

RETIREES WHO ARE NOT GRANDFATHERED, WHO DO NOT FALL WITHIN THE PREVIOUS PROVISIONS AND BECOME ELIGIBLE FOR RETIREE HEALTH INSURANCE WITH 25 OR MORE YEARS OF PENSION CREDITED SERVICE

- Health benefits include medical and prescription drug coverage.
- Health contribution is determined by the NJ Division of Pensions and Benefits, but will be a minimum of 1.5% of 50 percent of the highest salary received in the five years prior to retirement.
- NJ Direct 10 is not available.
- No reimbursement for Medicare B Premium.

RETIREES WHO RETIRE WITH LESS THAN 25 YEARS OF PENSION CREDITED SERVICE

- Option to enroll in the Retired Status State Health Benefits Plan.
- Required to pay the full group rate available on the State's website at:
http://www.state.nj.us/treasury/pensions/hb_open_enrollment_2016/state-retired-full.pdf
- Do not qualify for reimbursement of Medicare Part B premiums.
- Health benefits include medical and prescription drug coverage.

SURVIVING SPOUSES OR CIVIL UNION/SAME-SEX DOMESTIC PARTNERS OF RETIREES WITH 25+ YEARS OF PENSION CREDITED SERVICE

- Surviving spouse or civil union/same-sex domestic partner may continue retiree health, but will be required to pay the full rate.
- Will not qualify for reimbursement of Medicare Part B premiums.
- Health benefits include medical and prescription drug coverage.

ENROLLING IN THE RETIRED GROUP STATE HEALTH BENEFITS PROGRAM

- Enrollment packet is mailed to your home address from the NJ Division of Pensions and Benefits.
- State Health Benefits Retired Status application is available on the State's website:

<http://www.state.nj.us/treasury/pensions/hb-retired-shbp-apps.shtml>
- If making changes to health benefits coverage, complete and return Retired Group State Health Benefits Enrollment Application to the Division of Pensions and Benefits.
- Proof of enrollment in Medicare is required for retiree and/or dependent 65 or older.
- Call the State Health Benefits Office, Retirement Section, if the health packet is not received one month prior to retirement (609-292-7524).

RETIREES DENTAL EXPENSE PLAN

- The retiree dental plans are offered to a retiree eligible to enroll in the State Health Benefits Program. Eligible employees have a choice of two types of plans: A Dental Expense Plan or a Dental Plan Organization (DPO), which includes Aetna DMO; Cigna; Healthplex; Horizon Dental Choice; and MetLife Dental DPO.
- A retiree will have one opportunity to enroll in a Retiree Dental Plan when the individual retires or becomes eligible for enrollment in the Retired Group. Medical plan enrollment is generally offered within 30-60 days of retirement or eligibility for benefits under the Retired Group.
- Retirees pay full cost for coverage.
- Continues as long as premiums are paid.

More information is available at:

<http://www.state.nj.us/treasury/pensions/retiree-dental-expense-plan.shtml>

Dental FAQs

How much will the dental plan cost?

A: Rates are available on the Division's Website:

http://www.state.nj.us/treasury/pensions/hb_open_enrollment_2016/retire_e-dental.pdf

How do Dental Plan Organizations (DPOs) differ from the Dental Expense Plan?

A: The DPOs consist of managed care networks. You must choose a Primary Care Dentists and participating specialists. Claims are normally submitted by the dentist's office. The monthly premiums are lower than the DEP.

What Dental Plans are Available:

Cigna DPO www.cigna.com 1-800-564-7642

Healthplex DPO www.healthplex.com 1-800-468-0600

Horizon Dental Choice DPO www.horizonblue.com 1-800-433-6825

Aetna DPO www.aetna.com/statenj 1-800-843-3661

MetLife www.metlife.com/dental 1-866-880-2984

Dental Expense Plan, Administered by Aetna www.aetna.com/statenj
1-877-238-6200

HEALTH BENEFITS COVERAGE CHANGES

- Coverage may be changed once during a 12-month period.
- Coverage changes after a qualifying event, i.e. marriage, etc.
- Special enrollment for;
 - rate changes, or
 - New health or dental plan offerings.

COBRA

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 is a temporary extension of group health coverage.

Under COBRA, you can continue the health, prescription drug, dental and vision care benefits for a period of 18 months. The employee is responsible for paying the cost of coverage under COBRA, which is the full NJ State Health Benefits rate plus a 2% administrative fee. The Division of Pensions and Benefits will bill participants on a monthly basis.

NJIT will forward a COBRA enrollment kit to your home address. If you wish to enroll in COBRA, you are responsible for submitting the COBRA Application to the Health Benefits Bureau. The application must be filed within 60 days of the loss of coverage or the date of employer notification, whichever is later.

Retirees may be eligible for lifetime health, prescription drug, and dental coverage through the Retired Group Plan and may only need COBRA for vision care benefits.

MEDICARE

Medicare is a federal health payer program that provides payment coverage support for health and medical care for individuals age 65 or above. The Program is administered by the Center for Medicare and Medical Services (CMS) under the US Department of Health and Human Services.

Medicare coverage falls into four parts:

Medicare Part A is in-patient hospital coverage, plus skilled nursing, hospice and home health care. Typically, Medicare Part A is “free”.

Medicare Part B is for doctor visits and preventive services, and durable medical equipment. Part B requires the payment of a standard monthly premium, which may be adjusted annually. Individuals with higher incomes may have to pay a higher Part B premium. If a retiree is receiving monthly benefit payments from the Social Security Administration, the Medicare Part B payment is usually deducted from the monthly social security check.

Medicare Part C is the part that covers Medicare Advantage Plans, which is managed care provided by private companies.

Medicare Part D is prescription drug coverage.

SOCIAL SECURITY

Social Security is part of the retirement plan of almost all workers. When you work and pay Social Security taxes, you earn “credits” the number of credits you need to get retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).

Your benefit payment is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. Your benefit payment is also affected by the age at which you decide to retire. If you retire at age 62, (the earliest possible age for Social Security), your benefit will be lower than if you wait until later to retire.

If you were born in 1944 or earlier, you are already eligible for your full Social Security benefit.

AGE TO RECEIVE FULL SOCIAL BENEFITS

| <i>Year of Birth</i> | <i>Age to Receive Full Benefit</i> | <i>Year of Birth</i> | <i>Age to Receive Full Benefit</i> |
|----------------------|------------------------------------|----------------------|------------------------------------|
| 1937 or earlier | 65 | 1955 | 66 and 2 months |
| 1938 | 65 and 2 months | 1956 | 66 and 4 months |
| 1939 | 65 and 4 months | 1957 | 66 and 6 months |
| 1940 | 65 and 6 months | 1958 | 66 and 8 months |
| 1941 | 65 and 8 months | 1959 | 66 and 10 months |
| 1942 | 65 and 10 months | 1960 and later | 67 |
| 1943 – 1954 | 66 | | |

Note: People who were born on January 1 of any year should refer to the previous year.

You can get Social Security retirement benefits as early as age 62; however, you will receive a reduced benefit. For example, if you retire at age 62, your benefit will be about 25% lower than what it would be if you waited to reach full retirement age. Your benefit payment goes up 8% for every year after full retirement age that you delay collecting payments. Until you turn 70, which is the longest you can delay. There is no benefit to delaying past age 70.

For additional information contact Social Security at www.ssa.gov or call 1-800-772-1213.

TAXATION OF RETIREMENT BENEFITS

Disclaimer: NJIT does not provide tax advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for tax advice. You should consult your own tax advisor before engaging in any transaction.

Pension benefits are subject to federal income tax. Retirees receive Form **1099-R** at the end of January each year, covering the previous tax year. This shows the gross retirement allowance; how much is subject to federal income tax; and the amounts, if any, that were withheld for federal and New Jersey income tax.

The Division of Pensions and Benefits cannot give tax advice. Consult the **IRS at 1-800-TAX-1040**, or the NJ Division of Taxation **1-800-323-4400** for additional information.

Withdrawals of Elective Deferral

Participants in a 457 and a 403(b) may withdraw funds following triggering events: Attained age 59 ½; Separation from service or retirement; Death; Disability; Hardship (only contributions, not earnings, may be withdrawn because of hardship).

The 10% additional tax: Prior to reaching age 59 ½, a participant must meet certain qualifications to avoid the additional 10% tax penalty. These include: Separates from service at any age and begins annuity income; separates from service during or after the year he or she reaches age 55; has unreimbursed medical expenses to the extent that they exceed 10% of adjusted gross income; becomes disabled; makes a distribution to someone under a Qualified Domestic Relations Order (QDRO).

LIFE INSURANCE AT RETIREMENT REQUIREMENTS FOR COVERAGE

- Must have 10 years pension credited service.
- Must be at least age 60.
- Must collect a \$1,000 distribution within 30 days of retirement date.
- The amount of life insurance in retirement is half times the last 10 or 12 month's contractual salary paid prior to retirement.

CONVERSION OF LIFE INSURANCE

- One time option to convert to individual private policy through Prudential.
- Must be done no later than 31 days after retirement date.
- Cannot be denied for health reasons.
- May want to contact other carriers for comparable life insurance rates.
- To convert, contact the Prudential Group Life Conversion Department at **1-877-889-2070**.
- You can use the online Prudential Life Insurance calculator at:
<http://www.state.nj.us/treasury/pensions/conversion-calc.shtml>
- Group number is **G-14800**

CONVERSION OF LIFE INSURANCE EXAMPLE

- Base salary 10 months prior to retirement = \$30,000.00
- Total death benefit as an active employee = \$105,000 ($3.5 \times \$30,000$)
- Life insurance benefit after retirement = \$15,000 ($1/2 \times \$30,000$)
- Amount eligible to convert = \$90,000 ($\$105,000 - \$15,000$)

BENEFICIARY DESIGNATION

The Division of Pensions and Benefits will pay any available death benefits to the last named beneficiary, or beneficiaries, on file with the Division. It is, therefore, very important to keep your beneficiary information up-to-date.

In naming beneficiaries, you should be as specific as possible, especially in cases where identities might be confused.

You should up-date your beneficiary information any time you experience a major life event such as marriage, civil union, divorce, dissolution of a civil union or domestic partnership, birth or adoption of a child, or the death of a spouse/partner, child or parent.

If you up-date your beneficiary, or beneficiaries you must complete the Change of Beneficiary Life Insurance form as well as the Beneficiary Change form available on-line or by contacting your investment provider.

DEATH AFTER RETIREMENT

In the event of death, the family member or survivor of the deceased should contact the Division of Pensions and Benefits to report the death. The Division of Pensions and Benefits requires the following information: the full name of the deceased, current address, social security number or retirement number, date of death, and the telephone number of the person handling the deceased's affairs.

The Division can be contacted by phone (609) 984-4800 or by e-mail at: pensions.nj@treas.state.nj.us

Upon notification the claim will be opened and the last designated beneficiary on file will be notified.

NOTE: Please make sure that your beneficiary designation is up-to-date.

TELEPHONE CONTACTS

| | |
|--|--------------|
| NJIT Benefits | 973-596-3140 |
| Division of Pensions & Benefits Client Services..... | 609-292-7524 |
| Social Security..... | 800-772-1213 |
| Medicare..... | 800-633-4227 |
| Horizon Blue Cross/Blue Shield..... | 800-414-7427 |
| Aetna HMO..... | 877-State-NJ |
| Express Scripts Prescription Drug..... | 866-544-9073 |
| Aetna Dental Expense Plan..... | 877-239-6200 |
| AARP..... | 888-687-2277 |
| Internal Revenue Service..... | 800-829-1040 |
| NJ Division of Taxation..... | 800-323-4400 |
| Wage Works..... | 855-428-0446 |

USEFUL WEBSITES

NJIT Human Resources www.njit.edu/humanresources

Internal Revenue <http://www.irs.gov>

Medicare <http://medicare.gov>

Social Security <http://www.ssa.gov>

AARP www.aarp.org

NJ Department of Banking and Insurance
<http://www.state.nj.us/dobi/index.shtml>

NJ Dept. of Health and Senior Services <http://www.state.nj.us/health>

NJ Division of Pensions & Benefits <http://www.state.nj.us/treasury/pensions>

LINKS TO FORMS AND INFORMATION

Information for Retirees

<http://www.state.nj.us/treasury/pensions/retiree-home.shtml>

ABP Retirement Application

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/abp220.pdf>

Retired Coverage Health Benefits Enrollment Application for Non-Medicare

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hr0943.pdf>

Retired Coverage Health Benefits Enrollment Application for Medicare Eligible

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/hr0944.pdf>

Medicare Information Notice

<http://www.state.nj.us/treasury/pensions/pdf/hb/hr0346.pdf>

Retiree Dental Plan Application

<http://www.state.nj.us/treasury/pensions/pdf/hb/hd0961.pdf>

ABP Designation of Beneficiary Form for Life Insurance

<http://www.state.nj.us/treasury/pensions/epbam/exhibits/pdf/eb0791.pdf>

Social Security Homepage

<http://www.socialsecurity.gov/>

LINKS TO FORMS AND INFORMATION (Continued)

Retiree Dental Plan Handbook

<http://www.state.nj.us/treasury/pensions/pdf/handbook/hd0714.pdf>

Retiree Health Benefits Comparison Chart

http://www.state.nj.us/treasury/pensions/hb_open_enrollment_2016/hr0898-2017.pdf

Retiree Prescription Drug Handbook

<http://www.state.nj.us/treasury/pensions/pdf/handbook/hp0506.pdf>

Retiree Express Scripts Prescription Drug Home Delivery Mail Order Form

<http://www.state.nj.us/treasury/pensions/pdf/hb/express/express-scripts-mail-order.pdf>

Express Scripts Prescription Drug Q&As

<http://www.state.nj.us/treasury/pensions/medco-medd-qa.shtml>

Dependent Eligibility Documentation

<http://www.state.nj.us/treasury/pensions/hb-dependents.shtml>

Retiree Tax Information

<http://www.state.nj.us/treasury/pensions/tax-info.shtml>

State of NJ Department of the Treasury

<http://www.state.nj.us/treasury/taxation/>