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**Correspondence Memorandum**

**Date:** November 13, 2020

**To:** Employee Trust Funds Board  
 Teachers Retirement Board  
 Wisconsin Retirement Board

**From:** Anne Boudreau, Deputy Administrator  
 Division of Retirement Services

**Subject:** Retirement and Customer Service Update

**This memo is for informational purposes only. No Board action is required.**

This document provides information about current activities in the Division of Retirement Services, including workload demand, customer feedback, and process improvement projects.


**Workload Demand**

- **Retirement Estimates, Applications, Annuities Started**

The number of retirement estimate requests and retirement applications received both increased in the third quarter in 2020, as compared to the same quarter in 2019.

	<b>2019</b>	<b>2020</b>	<b>Change</b>
<b>Q3</b>			
Retirement Estimates Requested	5,727	6,747	+17.8%
Retirement Applications Received	3,294	3,965	+20.4%
Retirement Annuities Started	3,060	3,016	-1.4%

Comparing the third quarter of 2020 to the third quarter of 2019, the average turnaround time for a retirement estimate decreased from 18 days to 4 days. As mentioned in previous reports, this improved turnaround time is due to operational improvements—to the retirement estimate process, the staffing model, and the staff training process. In addition, current factors include a large percentage of fully trained staff and less outreach travel due to ETF's response to COVID-19.

Reviewed and approved by Matt Stohr, Administrator, Div. of Retirement Services  
 Electronically Signed 11/23/20

Board	Mtg Date	Item #
ETF	12.10.20	5D
TR	12.09.20	4B
WR	12.10.20	4B

In previous reports I have talked about the “Missing Members Project.” The Member Services Bureau is searching for inactive members with whom ETF has lost contact. This project has resulted in many more retirement estimates and applications than usual. This is driving part of the spike in retirement estimate requests and retirement applications, because the initial focus of that project has been on members who are at minimum retirement age or older.

The totals through the third quarter of this year look like this.

<b>Total Thru Q3</b>	<b>2020</b>
Retirement Estimates Requested	23,337
Retirement Applications Received	14,049

These are the numbers directly resulting from the “Missing Members Project.”

<b>Missing Members thru Q3</b>	<b>2020</b>
Retirement Estimates Requested	4,359
Retirement Applications Received	2,782

Removing these numbers—which are on top of normal retirement “traffic”—we can see a more accurate picture of actual retirement estimate requests and applications.

	<b>2019</b>	<b>2020</b>	<b>Change</b>
<b>Adjusted Totals Thru Q3</b>			
Retirement Estimates Requested	19,605	18,978	-3.2%
Retirement Applications Received	11,217	11,267	0.4%

**\* Call Center**

	<b>2019</b>	<b>2020</b>	<b>Change</b>
<b>Q3</b>			
Calls	40,261	43,221	+7.5%
Email	2,809	4,360	+55.2%
Total	43,070	47,581	+10.5%

The average speed of answer in the third quarter of 2020 was 2 minute and 4 seconds, compared to 1 minute and 7 seconds in the third quarter of 2019.

The trend continues with increased email volume, similar to what we saw in the last quarter. Since a large number of members began working from home, we have noticed that many more members are using email to communicate with ETF.

The Call Center also successfully concluded an uneventful *It's Your Choice (IYC)* season during the third quarter. The volume of calls was about 21% lower than last year, which we attribute primarily to the fact that there were no changes to the slate of

available health plans this year. This results in many fewer calls since members satisfied with their plans do not need to explore new plan options, ask questions, or complete any forms in order to keep their same plan. In addition, we were able to provide information to members in one new and very successful way: Virtual health fairs. More details are in the *Process Improvement Projects* section below.

### **Customer Feedback—Compliments for Staff**

Here are a few of the compliments staff received during the third quarter of 2020: John M., a teacher planning his retirement, said,

*"I have worked with Tom over the telephone several times. He has been a godsend. He is a great listener, a great problem solver, and the most patient person on the telephone. He is simply wonderful."*

*Rob K. and his wife found making retirement decisions stressful before meeting with a Trust Funds Specialist (virtually). They wrote,*

*"Linda made us feel very comfortable about a process that you only really do once in your life, but which impacts you for the REST of your life! She gave us so much valuable information! We really, really, really miss our home in Wisconsin! After just an hour talking on the phone we felt like we should have Linda and her family over for dinner!"*

Lori G. inquired about her potential benefit options.

*"I worked a lot with Robert. I just want to sing his praises. I mean he has been amazing. He knows his stuff. He explains it so well. He's available. And I'm writing him in as a presidential candidate so I'm sure you're gonna lose him. He is an amazing, amazing employee for you guys. Thank you."*

William D. called on the last day of *It's Your Choice*.

*"You have great "live" people on the telephone! I am truly thankful for the time Clarissa and Lara spent helping me with so many questions. They both were extremely helpful and patient."*

Lori W. wanted to tell us about the wonderful customer service she received.

*"I have received so much support from Lynn, before and after my retirement in early August. Her response time is awesome, and she is always clear and concise. As you know, retirement is a big step and I feel so blessed to have had Lynn to work with."*

## **Process Improvement Projects**

### Online Appointment Scheduler

As reported at the last board meeting, the appointment scheduling software project was completed in September, when ETF went live with this member self-service feature on its website. Even before ETF directly communicated with members about this new feature, members were finding the tool and scheduling their own appointments.

This fall we have been averaging 90 member appointments scheduled per week. Since the appointment scheduling system went live on the ETF website, 43% of all appointments have been scheduled by members themselves using this new online tool.

We will demonstrate the new appointment scheduling system at the December ETF Board meeting.

### Member Outreach Improvements

We have been taking a more comprehensive look at member outreach. Two recent improvements have been to begin a trial of evening appointments and to convert in-person IYC health fairs to virtual sessions.

- Evening Appointments

To the Online Appointment Scheduler we have just added some 6:00 – 8:00 p.m. time slots for Tuesday evening group appointments. The first appointments will take place in December, on a trial basis. If the trial is successful, we plan to make these permanent and to increase the number of these appointments as staffing allows. We expect to provide more details about this trial at the March board meetings.

- Virtual Health Fairs

In a typical year, we send staff off site to approximately 55 in-person health fairs during IYC. These are mostly held at employer sites in conference rooms, where health plans and ETF staff sit at tables distributing printed information and answering employee questions, one member at a time. It takes a significant amount of staff time to travel to off-site fairs.

With the pandemic this year, we were challenged to find a new way to get information to members. We designed and offered 20 virtual sessions with five different topics having to do with health insurance plans, dental and vision, other supplemental plans, and wellness. The health insurance plan sessions were customized, with different sessions for active employees and for retirees. Members could register for the session(s) that worked for them.

We reached nearly 2,000 members in this way! Anyone could submit a question. All could hear the answers to all questions. It was especially valuable for attendees to hear questions others asked.

This effort was not only successful, but it was *better* than the in-person health fairs. This was a much more effective way to educate members. We reached hundreds more members than during in-person fairs. Attendance was safe and convenient for all, *and* at the same time we leveraged limited staff resources.

### Retirement Benefit Calculation Tool

The Member Services Bureau has recently developed and deployed an automated Retirement Benefit Calculation Tool in the form of an Excel workbook, to replace what was previously a manual process.

ETF produces around 25,000 retirement estimates each year. Most calculations—more than 98%—are automated. In addition, most necessary member data (service, earnings, etc.) is prepopulated in the retirement benefits calculator because it is contained in the same system where the data is stored—the Wisconsin Employee Benefits System (WEBS). Automated retirement estimates take approximately 20 minutes each.

Some 1% – 2% of calculations are completed manually (approximately 500 estimates per year) because in these cases the WEBS Retirement Calculator cannot produce *any* estimate or cannot produce an *accurate* estimate. Some examples of cases requiring a manual calculation are:

- Member has service in more than four different employment categories
- A qualified domestic relations order (QDRO) was applied to the member's account as a result of divorce and the member is also due military service credit

That these manual calculations have not been automated is the result of a long-ago cost-benefit analysis that determined these calculations were too complex and the volume too low to justify the significant expenditure of IT resources necessary to automate these calculations in the WEBS retirement calculator.

Manual calculations take more time than automated, computer-generated calculations and the risk for errors is higher when a human being performs the data entry and the math calculations. Experienced trust funds specialist staff used Excel to build the new Retirement Benefit Calculation Tool to help solve these problems.

In the past, a manual calculation would have required staff to use a paper worksheet, write numbers from the computer onto the paper worksheet, and then do the math calculations “by hand.” Because of the risk for human error, all manual calculations were, and still are, also audited.

The value of the new Retirement Benefit Calculation Tool is significant. Now staff can cut and paste data right on the screen, the computer performs the math calculations, and this means that the auditor only needs to check the data entry. This saves on average about 40 minutes of processing time and about 30 minutes of auditing time for each manual retirement estimate—or roughly 600 hours of staff time per year.

In addition, there is much less risk of error. Under the old, completely manual processes, auditors would typically identify calculation errors in about 13% of manual retirement estimates. Now this risk of error has been nearly eliminated.

Staff have built placeholders in the workbook to allow for future additional automation (such as, disability benefit calculations) and to anticipate new system implementations.

Staff will be available at the Board meeting to answer questions.