

ETF Customer Service

September 16, 2021

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Division of Retirement Services





Where We Have Been and Where We Are Going

Matt Stohr, Administrator

Division of Retirement Services



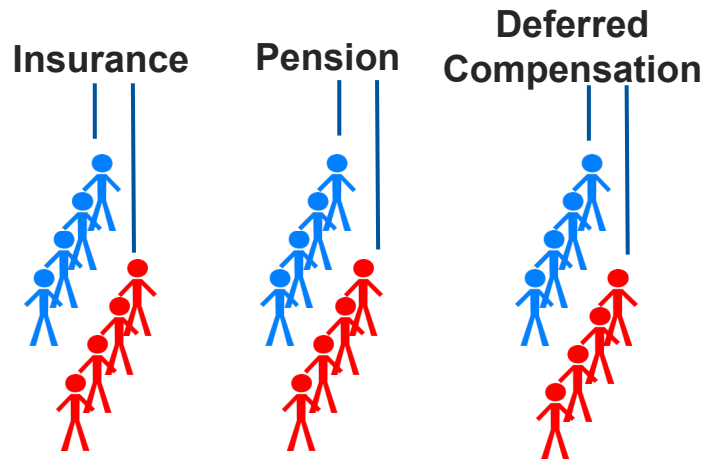
ETF is transforming to better serve its customers

Customers = Members (and Beneficiaries) + Employers

Past

Internally-Focused

- Our Organization, Processes, Technology and Data are Siloed
- Limited Self-Service Capabilities and Siloed Service Approach By Benefit Program



1.4 million
(650k Members + 750k Beneficiaries)

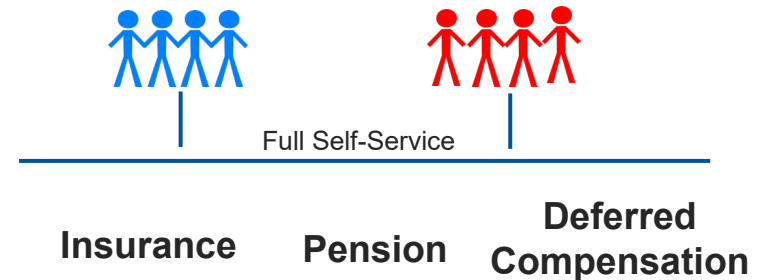


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Future

Customer-Focused

- We Will Modernize Our Systems (Insurance and Pension) and Join Data from the Individual Benefit Systems
- Self-Service Capabilities Will Be Provided That Are Seamless and Agnostic to Internal Organization Structure, Processes and Technologies

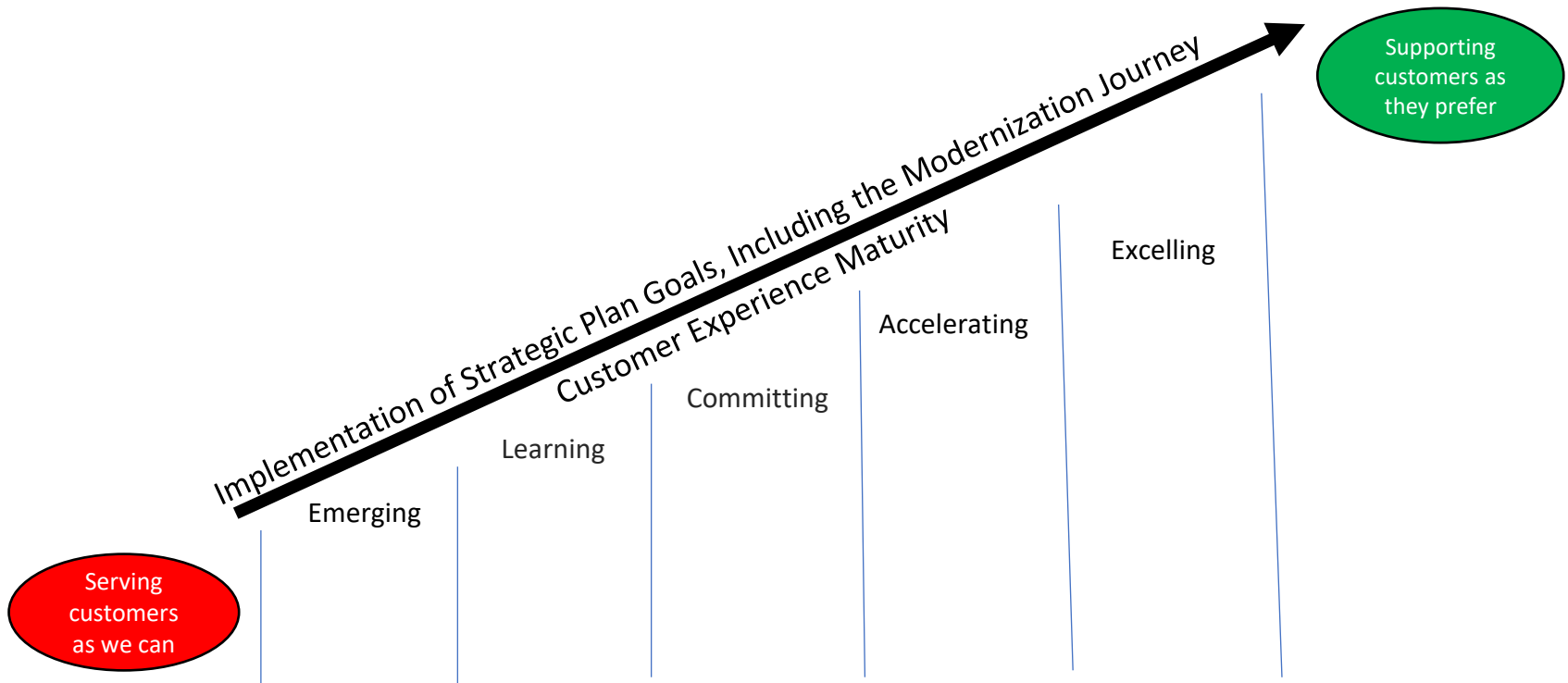


1580 Employers



Strategic Goal 1 – Effortless Customer Experience

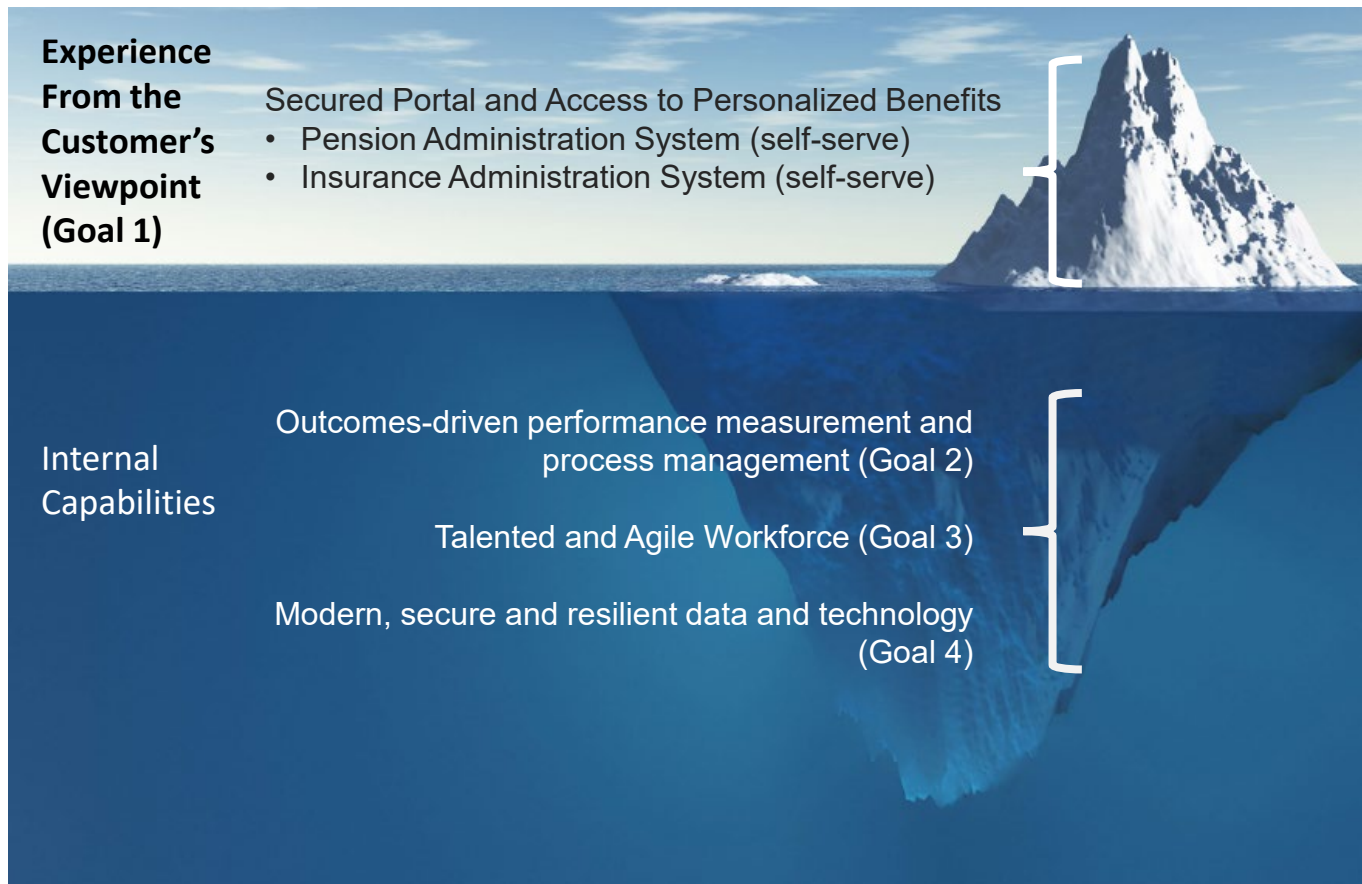
Focuses on building capabilities to support customers as they prefer



Example of a Customer Experience Maturity Model

When will customers have a materially improved experience?

ETF must build its internal capabilities to deliver an effortless customer experience



Why will the implementation of the Pension Administration System materially improve our customer experience?

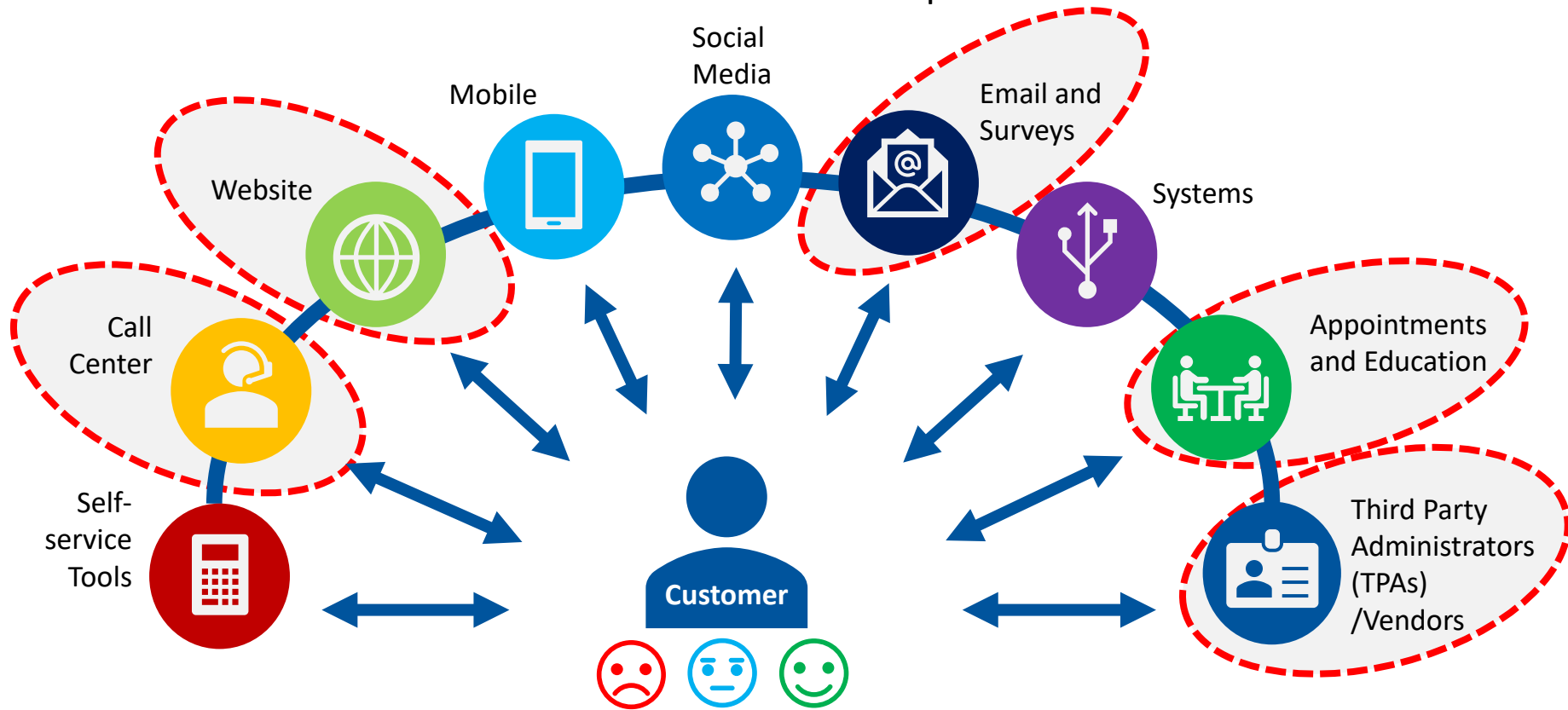
- **For the pension benefit (WRS) program - We serve customers as we can.**
 - WRS customer service standards are often less than expected of other benefit programs' third-party administrators, largely due to internal capability limitations
- Insurance and Deferred Compensation programs are partially or fully administered by third parties while ETF self-administers the WRS program


| Program | Customer Support Responsibilities | |
|-----------------------|-----------------------------------|-------------|
| | Member (Beneficiaries) | Employer |
| WRS | ETF | ETF |
| Insurance | Third Party/Employer (enrollment) | ETF |
| Deferred Compensation | Third Party | Third Party |

- ETF contractually establishes high customer service standards and measurements for the insurance and deferred compensation programs







As we strategically build for the future, we make incremental operational improvements to better serve our customers

ETF Customer Touchpoints



 Areas of operational Improvements

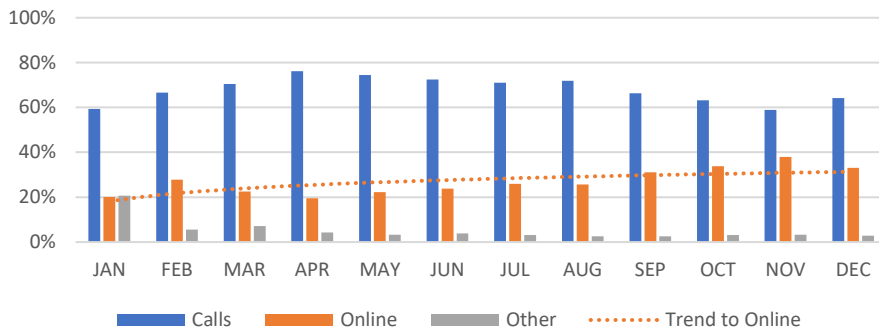
Operational improvements provide interim enhanced customer service touchpoints until strategic goals are achieved

| Touchpoints | Operational Improvements | Year |
|---|---|-----------------------------------|
| Call Center  | <ul style="list-style-type: none"> New Call Center Capabilities (callback capabilities, better surveying capabilities) | 2019-2020 |
| Website  | <ul style="list-style-type: none"> Online Retirement Estimate Request Form Website Redesign | 2015 2019 |
| Email & Surveys  | <ul style="list-style-type: none"> Targeted Project to Obtain Member Emails to Communicate Electronically Versus Snail Mail Enhanced Mechanisms to Survey Customers | 2020 2021 |
| Appointments & Education  | <ul style="list-style-type: none"> Virtual Appointments, Webinars, Virtual Health Fairs (100% virtual during Pandemic) Online Member Appointment Scheduling Software New Employer Onboarding Improvements | 2017-present 2020 2020 |
| Third Party Administrators/Vendors  | <ul style="list-style-type: none"> WRS Retirement Planning Information Added to Wisconsin Deferred Compensation Website Online Insurance Option Determinations-ALEX/BenefitMentor | 2021 2021 |
| Other  | <ul style="list-style-type: none"> Direct Mail of WRS Statements Software to Send Requested Confidential Information to Members-BOX Members Ability to Pay Additional WRS Contributions Online Members Ability to Submit Disability Application Form Online | 2020 2020-2021 2020 2022 |

We are heading in the right direction - our customers prefer online services and are favorably responding when available

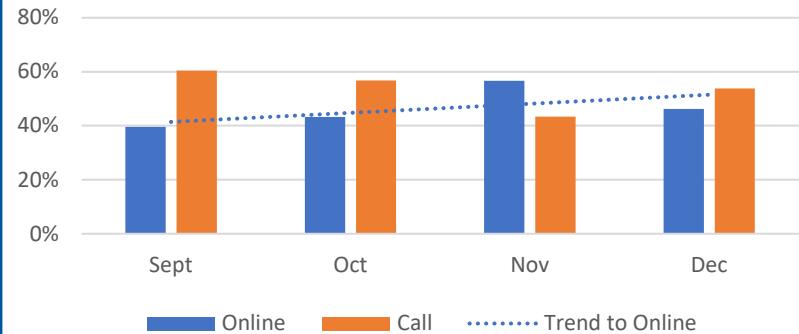
Online Retirement Estimates

Members requesting retirement estimates via ETF's online form increased from 20% of total to 33% in a year



Online Appointment Scheduling

After the online appointment scheduler was implemented in September of 2020, 47.4% of members scheduled their own appointment at a time convenient for them.



What does this mean for ETF's call center touchpoint?

ETF's overall call center demand will lessen, but not be eliminated, as more self-service tools become available and utilized by customers



Call Center

ETF Customer Touchpoints

Call Center

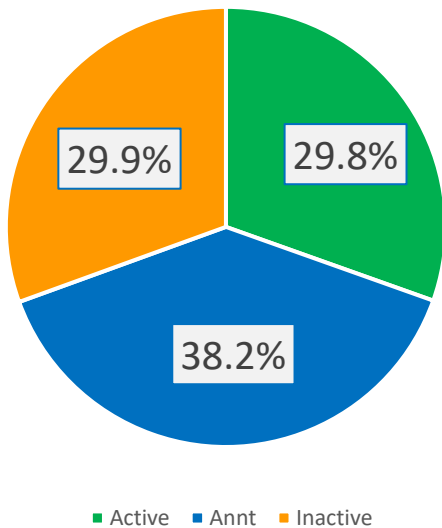


Anne Boudreau, Deputy Administrator
Division of Retirement Services

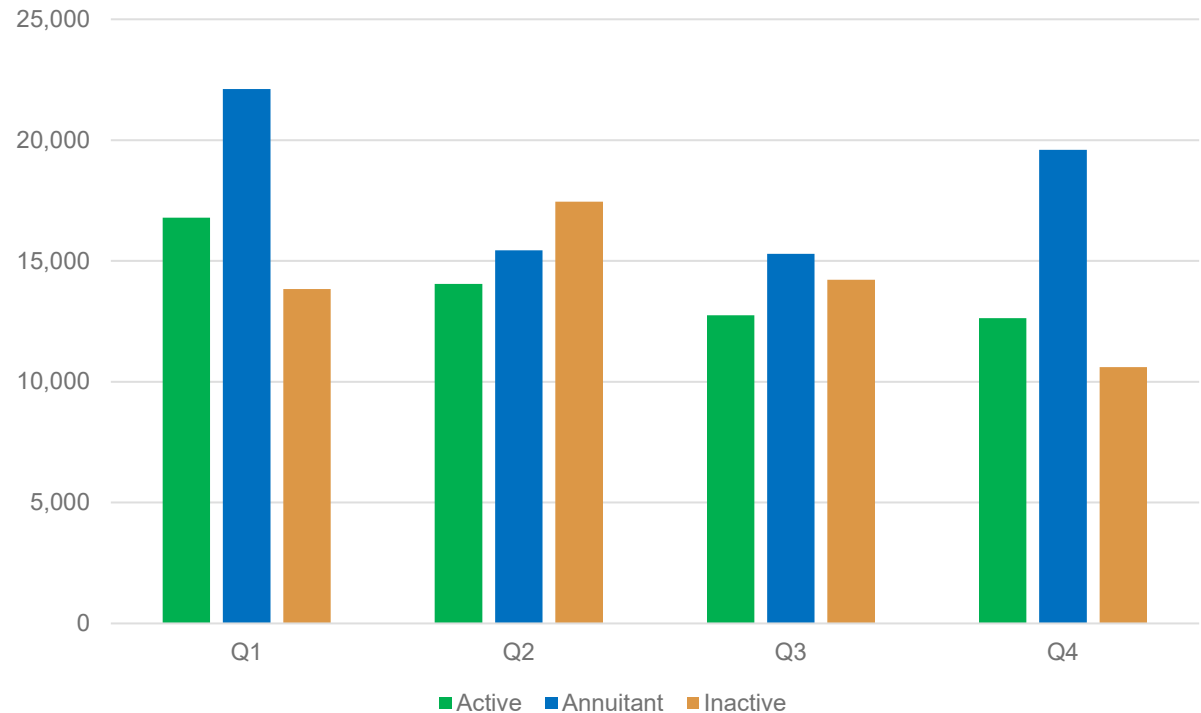


WRS member call trends change during the year and are somewhat predictable based on experience, however, better systems will allow for better data and forecasting

2020 Calls - 188,697



Calls - 2020



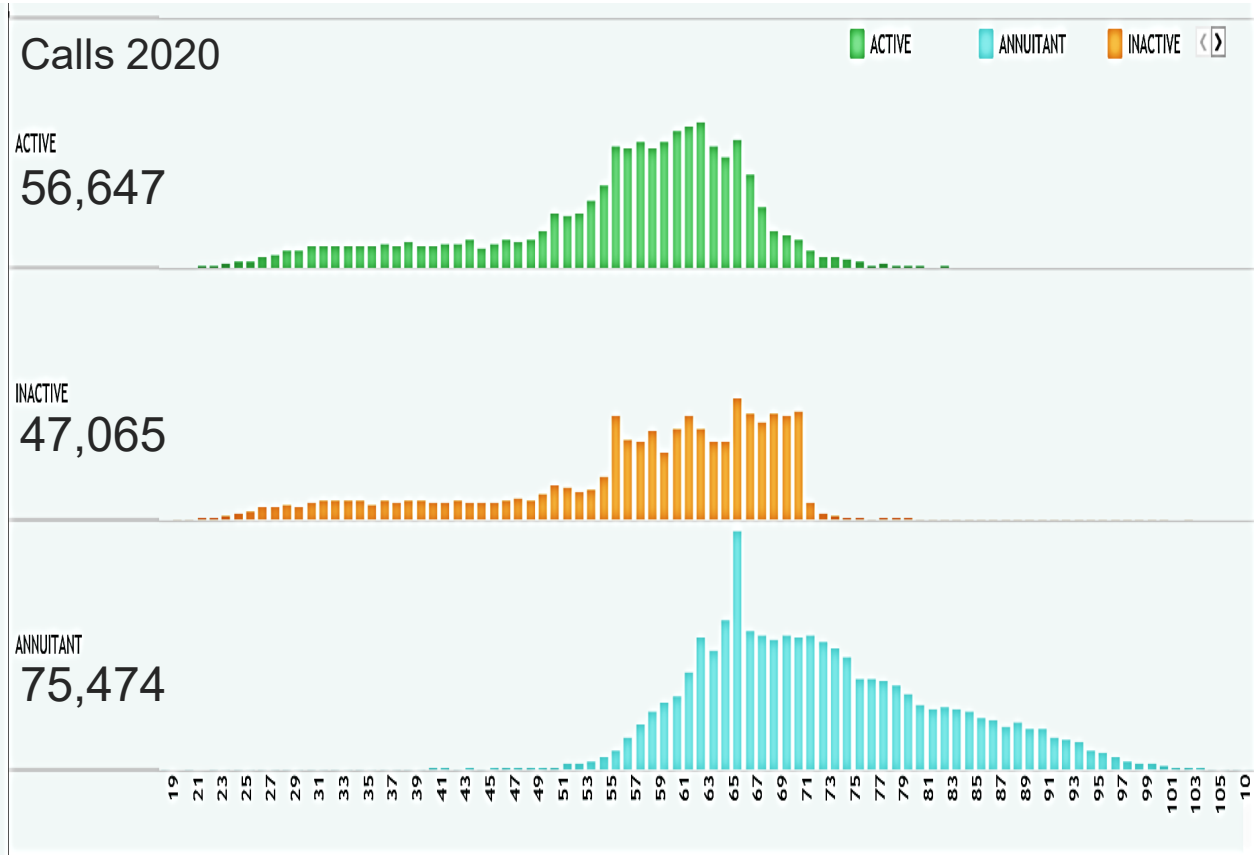
Annuitant = Original member or beneficiaries

September 16, 2021



WRS

When do members contact ETF?



Active members tend to contact ETF near minimum retirement age. Then they stay in touch during and after retirement

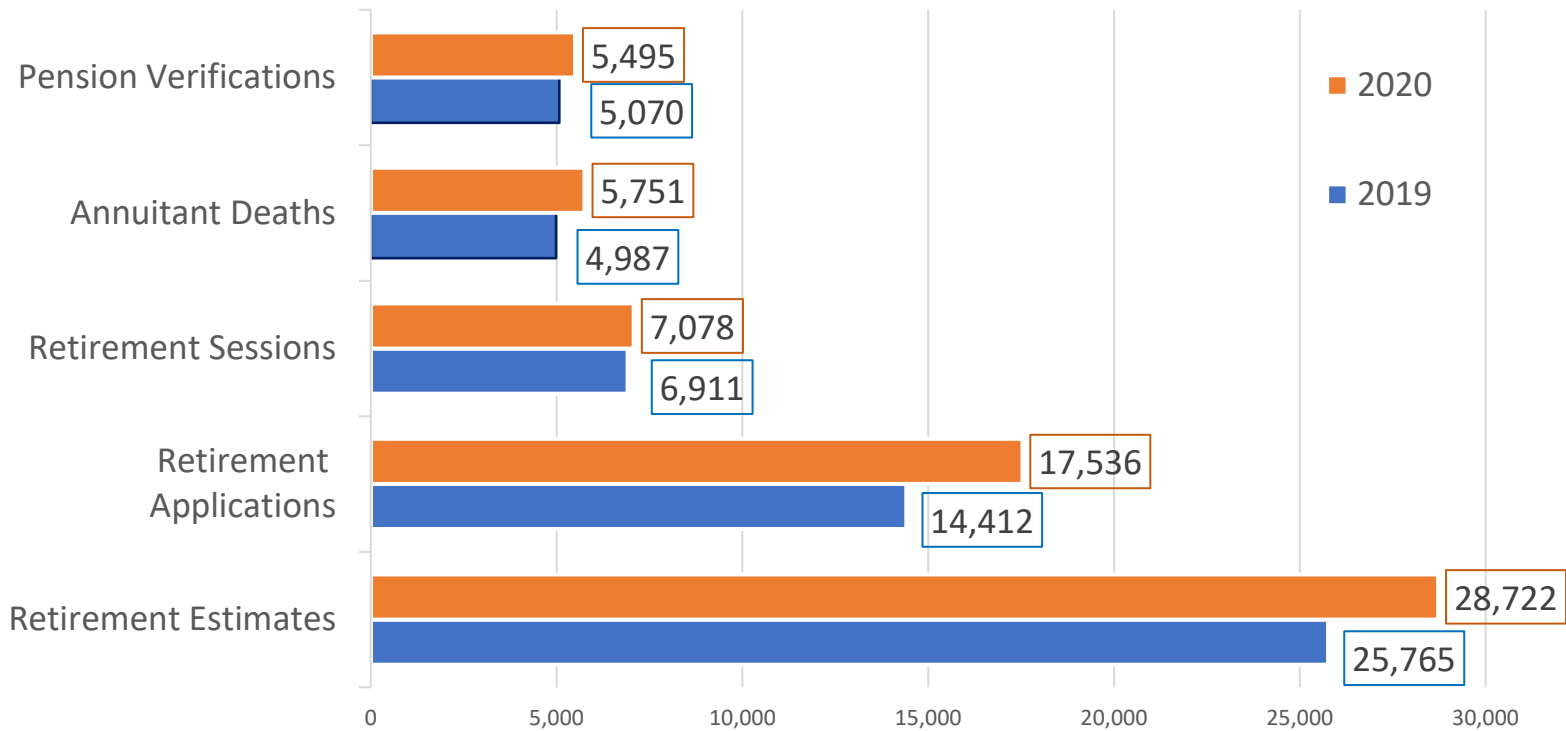
40% of calls are from annuitants



WRS

Why do active members contact ETF's call center?

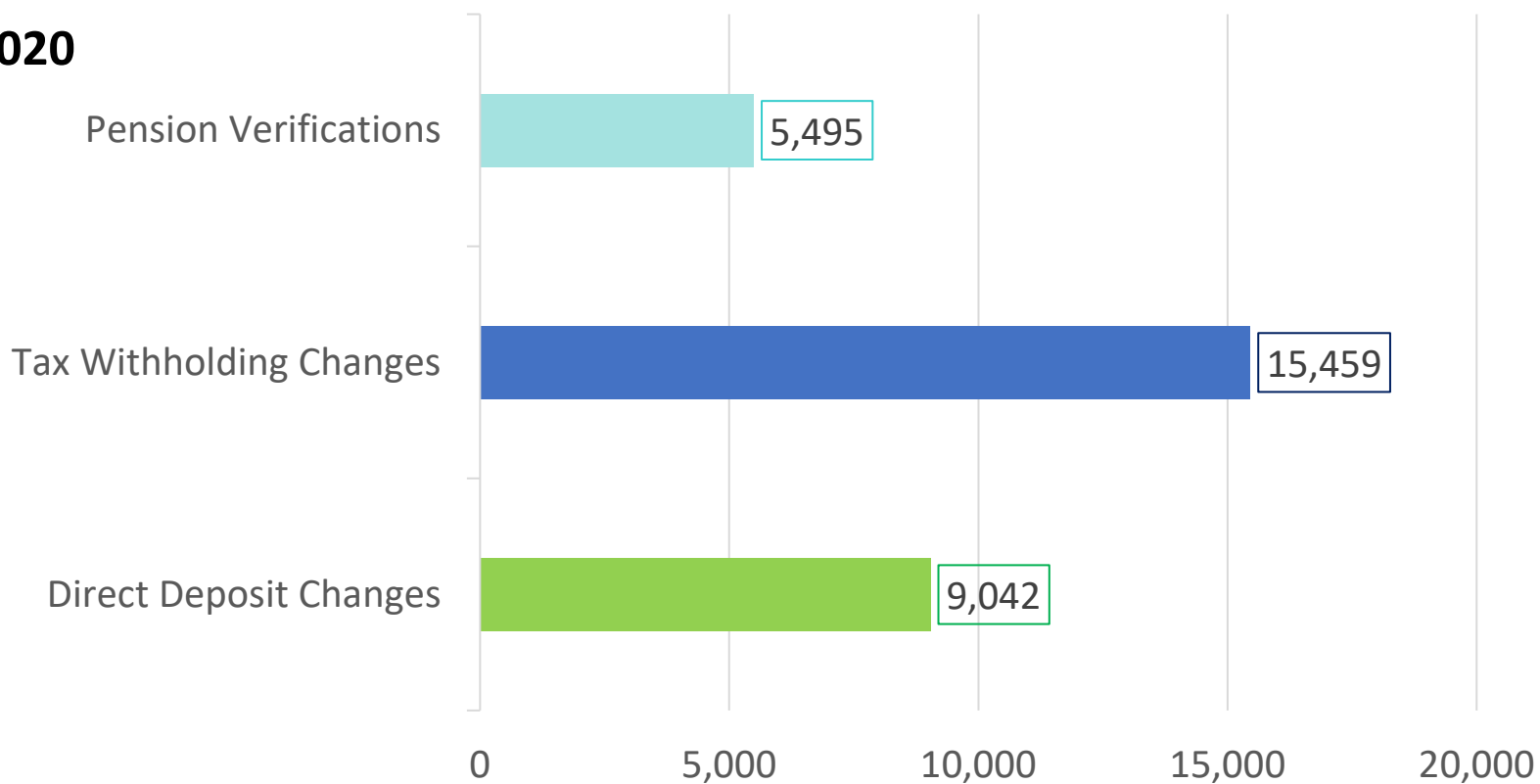
Of the top 5 highest volume WRS active member transactions, 82% are directly related to retirement process



WRS

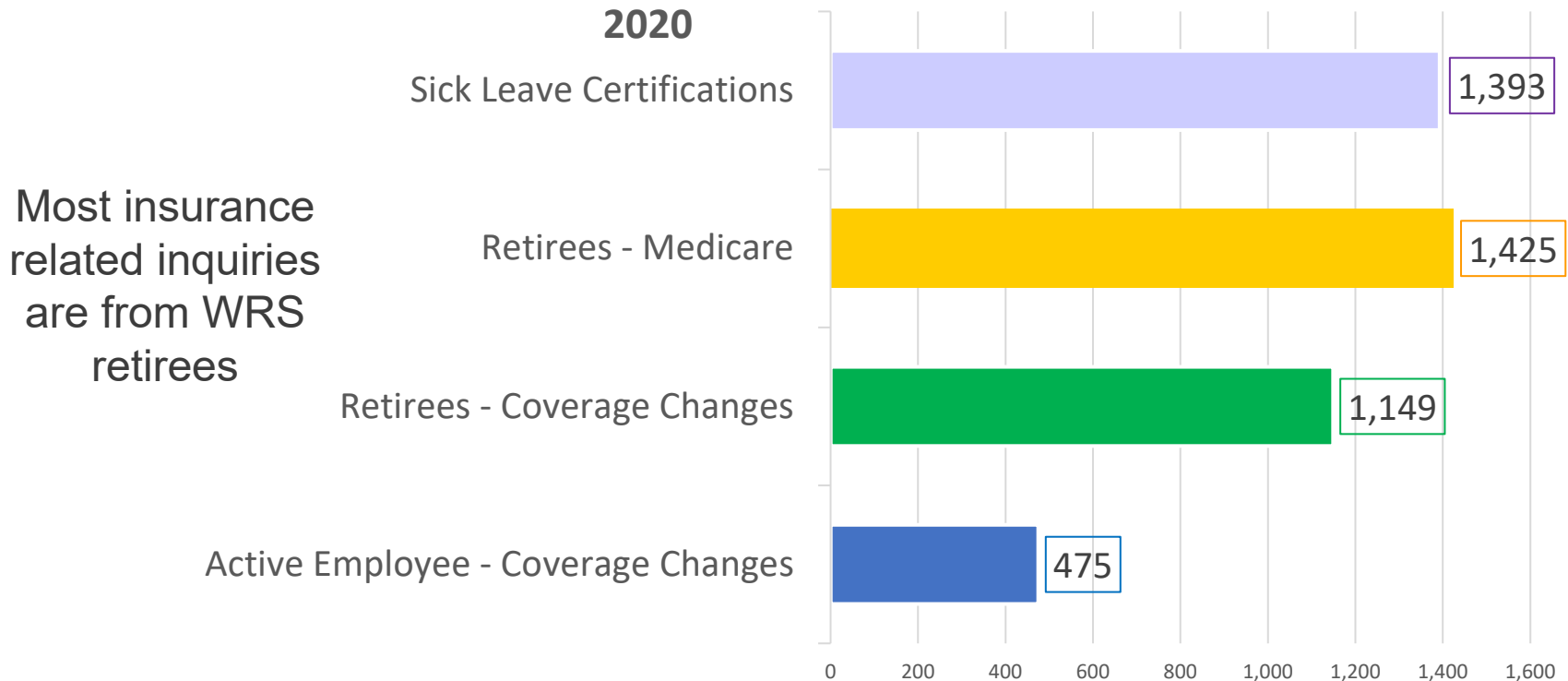
Why do annuitants contact ETF?

2020



Insurance

Why do some members contact ETF?



Appointments and Education

ETF Customer Touchpoints



Appointments
and Education

Anne Boudreau, Deputy Administrator
Division of Retirement Services



Members Served in ETF's Appointments & Education Program

| | 2017 | 2018 | 2019 | 2020 | 2021 (thru Q2) |
|-----------------------------|---------------|---------------|---------------|-------------------|-------------------|
| In Person | | | | | |
| - Indiv Retirement Session | 4,335 | 3,753 | 3,620 | 2,582 | 1,230 |
| - Group Retirement Session | 2,172 | 2,409 | 2,429 | 413 | 135 |
| - Quick Service | 4,941 | 4,081 | 3,225 | 635 | 165 |
| - General Benefits Session | 4,379 | 4,205 | 4,500 | 2,470 | 2,092 |
| | <u>15,827</u> | <u>14,448</u> | <u>13,774</u> | <u>6,100</u> | <u>3,622</u> |
| Virtual | | | | | |
| - Indiv Retirement Session | 348 | 916 | 862 | 1,481 | 1,155 |
| - Webinars | 6,400 | 7,120 | 8,391 | 10,411 | 8,118 |
| | <u>6,748</u> | <u>8,036</u> | <u>9,253</u> | <u>11,892</u> | <u>9,273</u> |
| TOTAL MEMBERS SERVED | 22,575 | 22,484 | 23,027 | 17,992 | 12,895 |
| | | | | <i>Projected:</i> | <i>25,000</i> |

- ETF's Outreach Program has evolved with significantly more virtual presentations and videos
- The change was intentional, but COVID accelerated the change
- The change has proven to be successful from a customer experience view
 - Schedule flexibility
 - Less travel
 - Webinar information readily available and topic specific

Health fairs during the annual *It's Your Choice* enrollment window went virtual out of necessity

Twenty health fairs offered on key topics:

- Health insurance and pharmacy benefits
- Dental and vision coverage
- Supplemental insurance programs
- Wellness program

1,796 members reached through this service

- Members and staff stayed safe from exposure to COVID-19
- Many more members educated than in a typical year
- All attendees could hear all questions and answers—rather than one member at a time, at an in-person health fair
- No staff time or expenses were spent on travel

ETF also provides training to employers and will be surveying employer preferred delivery methods as we move to a hybrid training model (in-person plus virtual)

- Annual Reconciliation
- Mid-year Reconciliation Check In
- Full day WRS training

Live Webinars

- 12 topics available year-round
- New topics in progress

Videos

- None in 2020 due to COVID
- Post-pandemic Hybrid Model

In-Person

ETF Employer Certification Program: In Development



Questions?



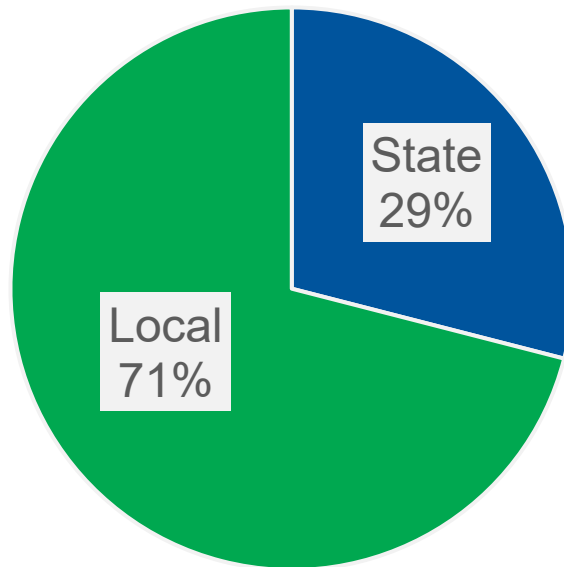
**Appendix
Customer Profile**



Who are our WRS employers?

WRS serves the largest employer base. Fewer employers participate in the Insurance and Deferred Compensation Programs.

WRS
71% of the 1,580+ Employers are Local Employers



58 State Employers

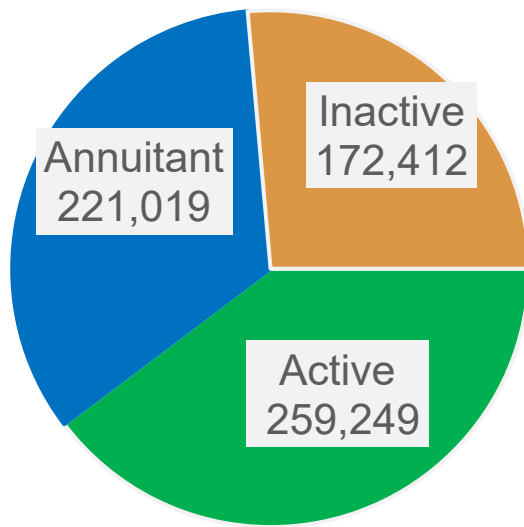
- 51 State Agencies
- 5 Authorities
- UW
- UWHC

1,528 Local Employers

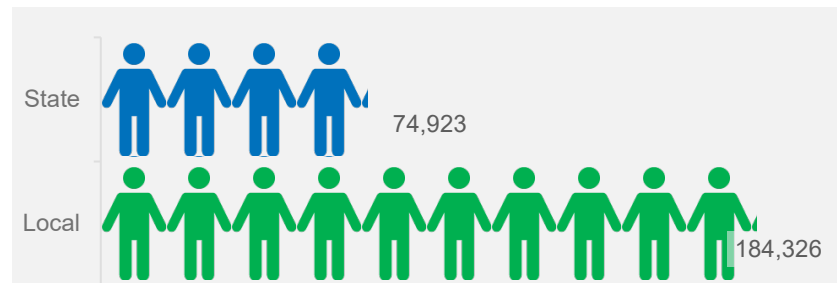
- 421 School Districts
- 290 Villages
- 301 Towns
- 188 Cities
- 71 Counties
- 257 Other

Who are our WRS members?

650,000+ WRS Members Broken Down Into 3 Categories



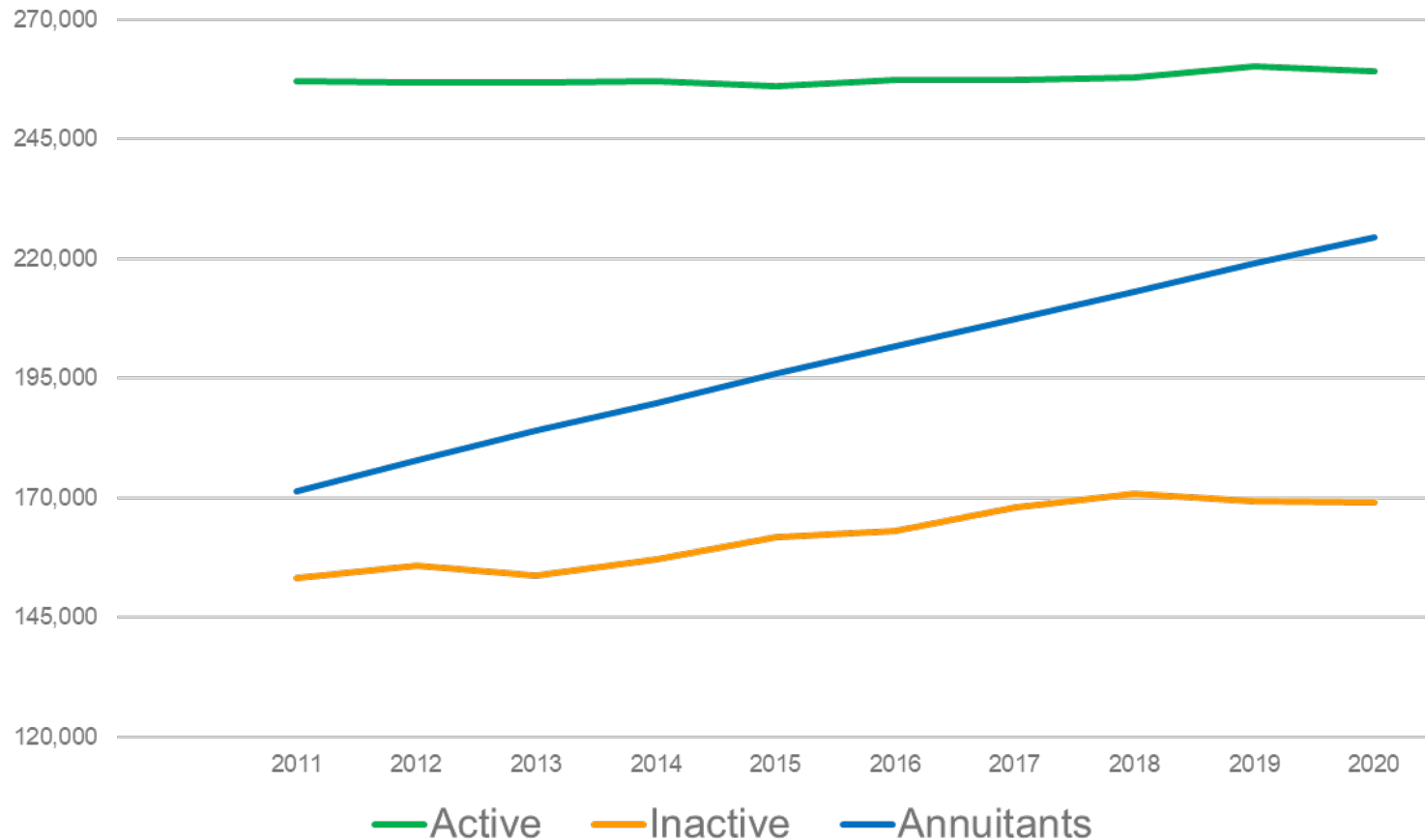
Active Members



Over 70% Work at Local Employers and Are Largely Comprised of Teachers

WRS membership composition is changing

The number of WRS annuitants has increased by 31% over the last decade, while the number of active members has stayed steady



The average WRS retiree is 60 years old with 21 years of service



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