

# ETF Customer Experience (CX) Story

Item 5A - Employee Trust Funds Board

Bonnie Cyganek, Manager CX & Business Initiatives  
Heidi Murphy, Benefit Initiation Section Lead Worker  
Division of Retirement Services



# Informational item only

- No Board action is required.



# Begins with our long-standing traditions



# Employee Passion



**OUR MISSION**  
To develop and deliver quality benefits and services to our customers while safeguarding the integrity of the Trust.



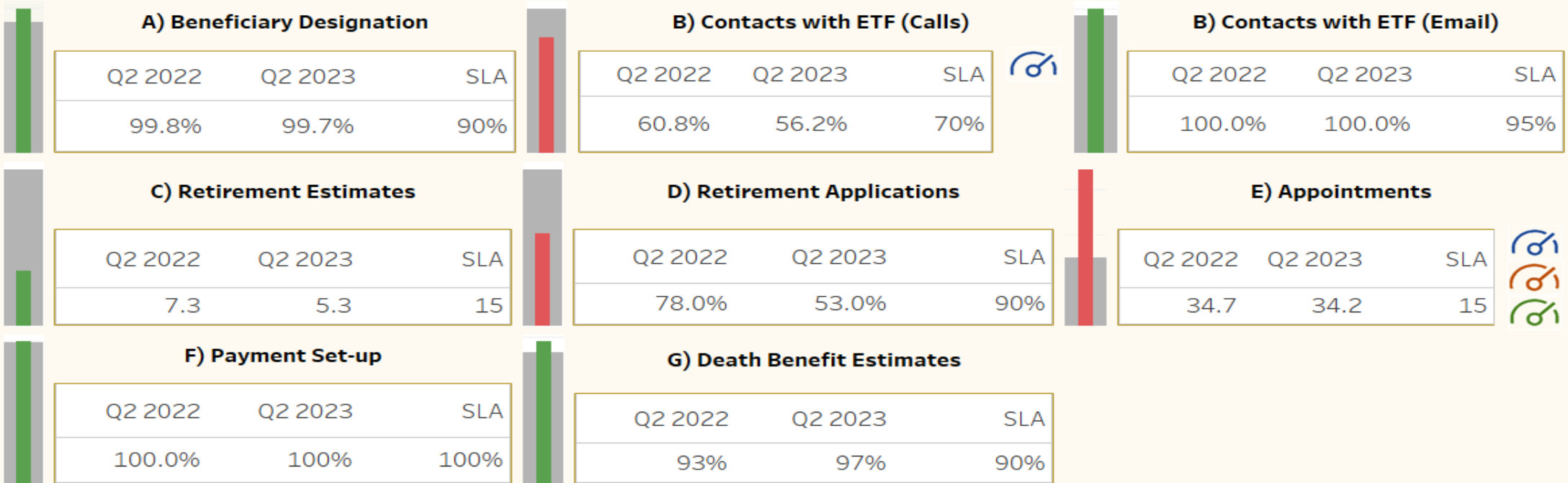
**VISION:** Enhance the well-being of our members by delivering expert guidance, strong sustainable benefit programs, and an exceptional customer experience.



# Strong Customer Service Focus

# Wisconsin Retirement System Average Wait Times

## Average Wait Times



# Group Health Insurance Performance Measure

Performance Measure (CP=Claims Processing, CS=Customer Service)	Performance Target	2022 Average Performance	2022 Average Variance
CP: Processing Accuracy	97%	99.4%	2.4%
CP: Claims Processing Time	95% processed within 30 days	98.8%	3.8%
CS: Call Answer Timeliness	80% ≤ 30 seconds	89.0%	9.0%
CS: Call Abandonment Rate	< 3% of calls abandoned	0.9%	-2.1%
CS: Open Call Resolution Turn-Around Time	90% resolved within 2 days	97.0%	7.0%
CS: Electronic Written Inquiry Response	98% response within 2 days	99.5%	1.5%

# Wisconsin Deferred Compensation Program Performance Standards Report 4th Quarter 2022

## State of Wisconsin Deferred Compensation Program Performance Standards Report 4Q 2022 - 98971-01



Participant Services  
= 100% Standards met  
trend: no change



Field Staff Services  
= 100% Standards met  
trend: no change



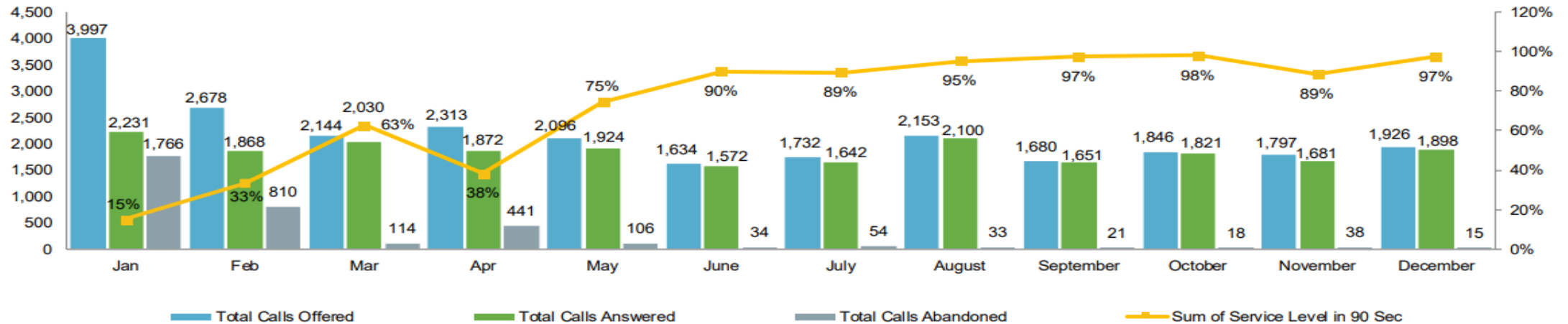
Administrative Services  
= 100% Standards met  
trend: no change

### Participant Services

% Met Standard	Contract Provision	Requirement	Number Processed	Standard
100%	Exhibit 1, 11 Enrollment Applications	Process enrollment applications	853	Processed within 5 days; established within 31 days or later, if requested.
100%	Exhibit 1, 11 Deferral Changes	Process deferral increases/decreases	4,071	Processed within 5 days; established within 31 days or later, if requested.
100%	Exhibit 1, 11 Allocation Changes	Process allocation changes	1,606	Processed within 5 days; effective next pay or later, if requested.
100%	Exhibit 1, 11 Transfers between funds	Process transfer requests - All sources, including Web, VRU and manual requests	872	Processed same day if received in good order prior to 3:00 PM Central Time; otherwise, next business day
100%	Exhibit 1, 11 Lump Sum Distributions	Process lump sum distribution requests	621	Processed same day if received in good order prior to 3:00 PM Central Time; otherwise, next business day
100%	Exhibit 1, 11 Complaints Error Resolution	Resolve complaints forwarded by participants	2	Respond to participants within 10 days for written complaints



# Wisconsin Deferred Compensation Program Customer Care Center and VRU Statistics



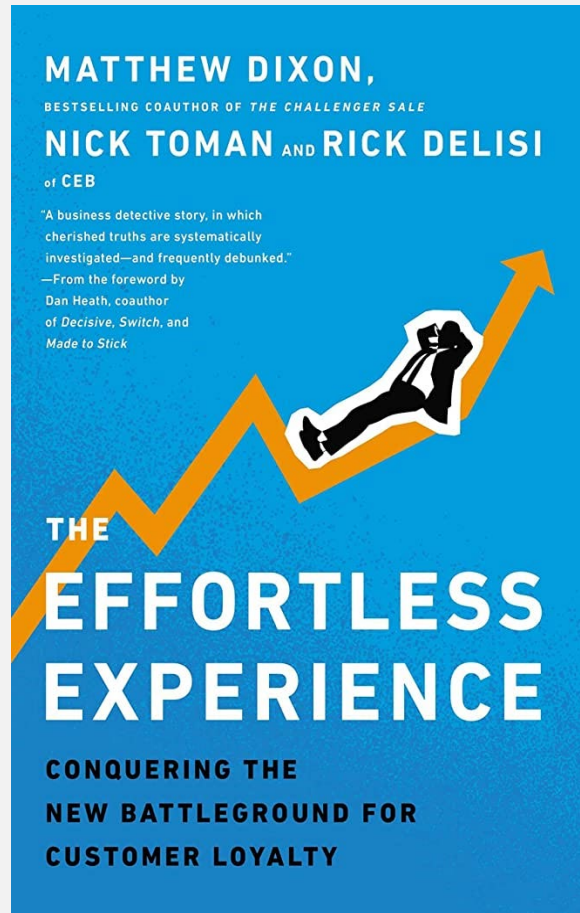
Performance Guarantees: All telephone calls to the Wisconsin and Home Office Client Service Representatives and the automated voice response system combined will be answered within ninety (90) seconds on average at least ninety percent (90%) of the time on an on-going average annual calendar year basis. On average for the calendar year, there will be less than one percent (1%) of calls that receive a busy signal, and the abandoned call rate will average less than five percent (5%) for the calendar year.



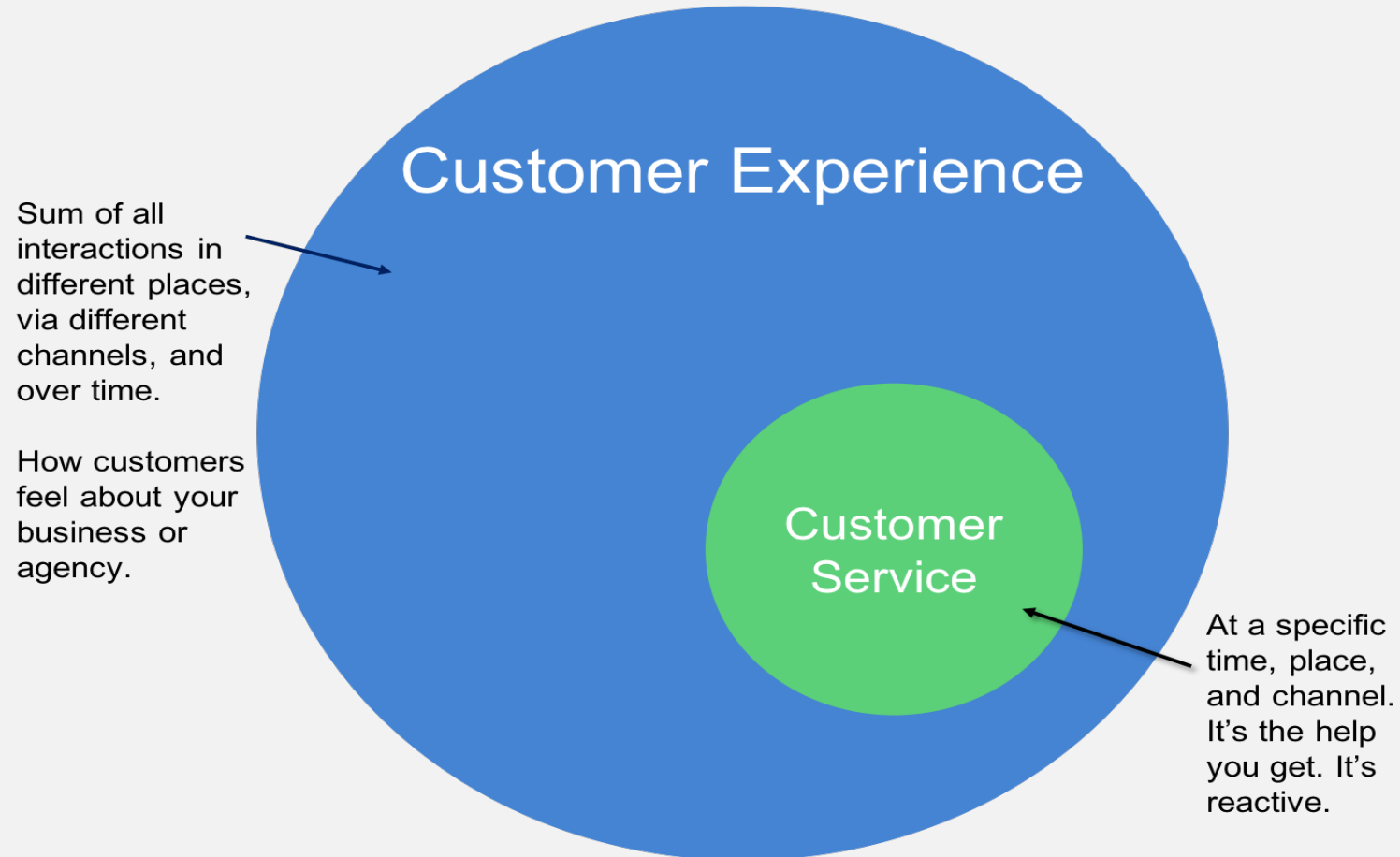
# From a solid service foundation A CX movement has emerged



# An agency-wide book read, Strategic Goal #1 and North Star



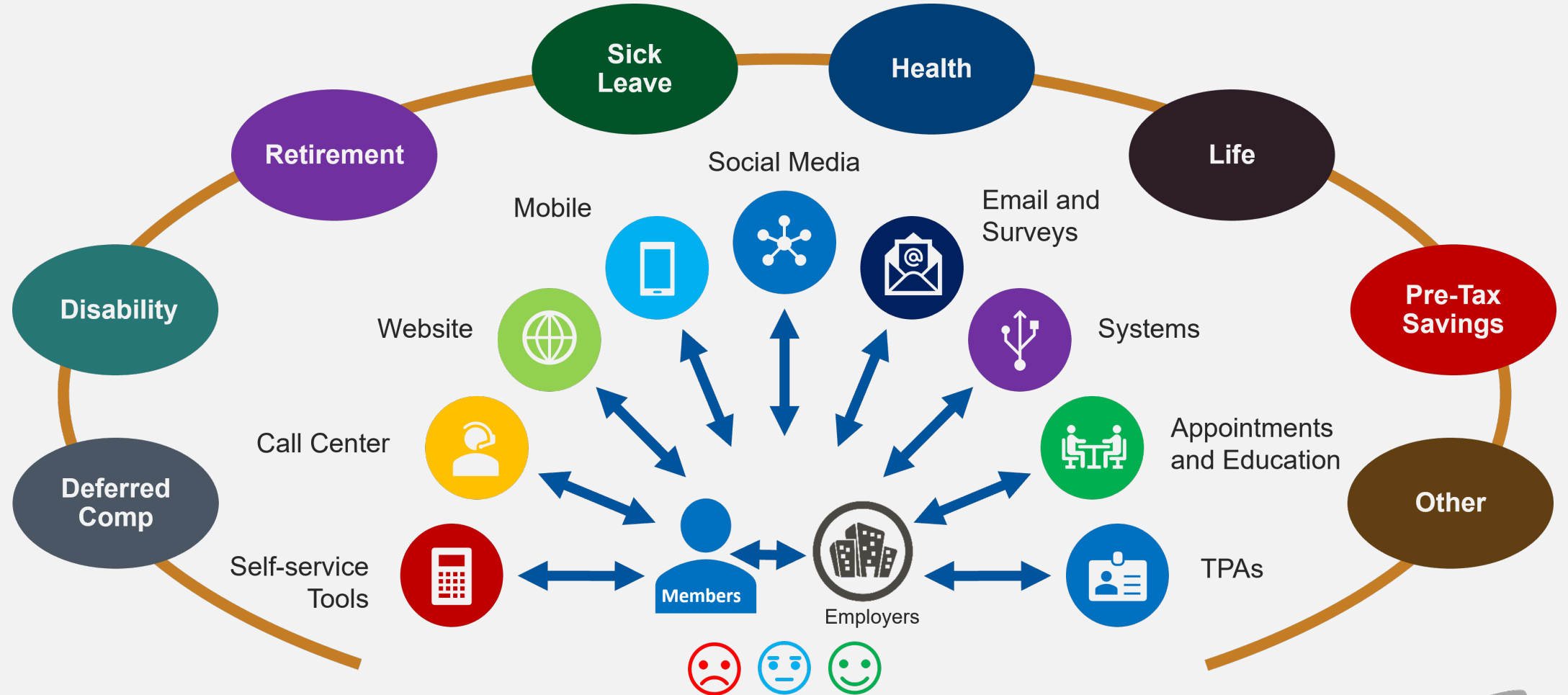
# Distinction between customer service and broader CX focus





# Customer Interactions

Continuous incremental improvements as we strategically build for the future-  
One ETF Voice.



# Strategic Goal #3

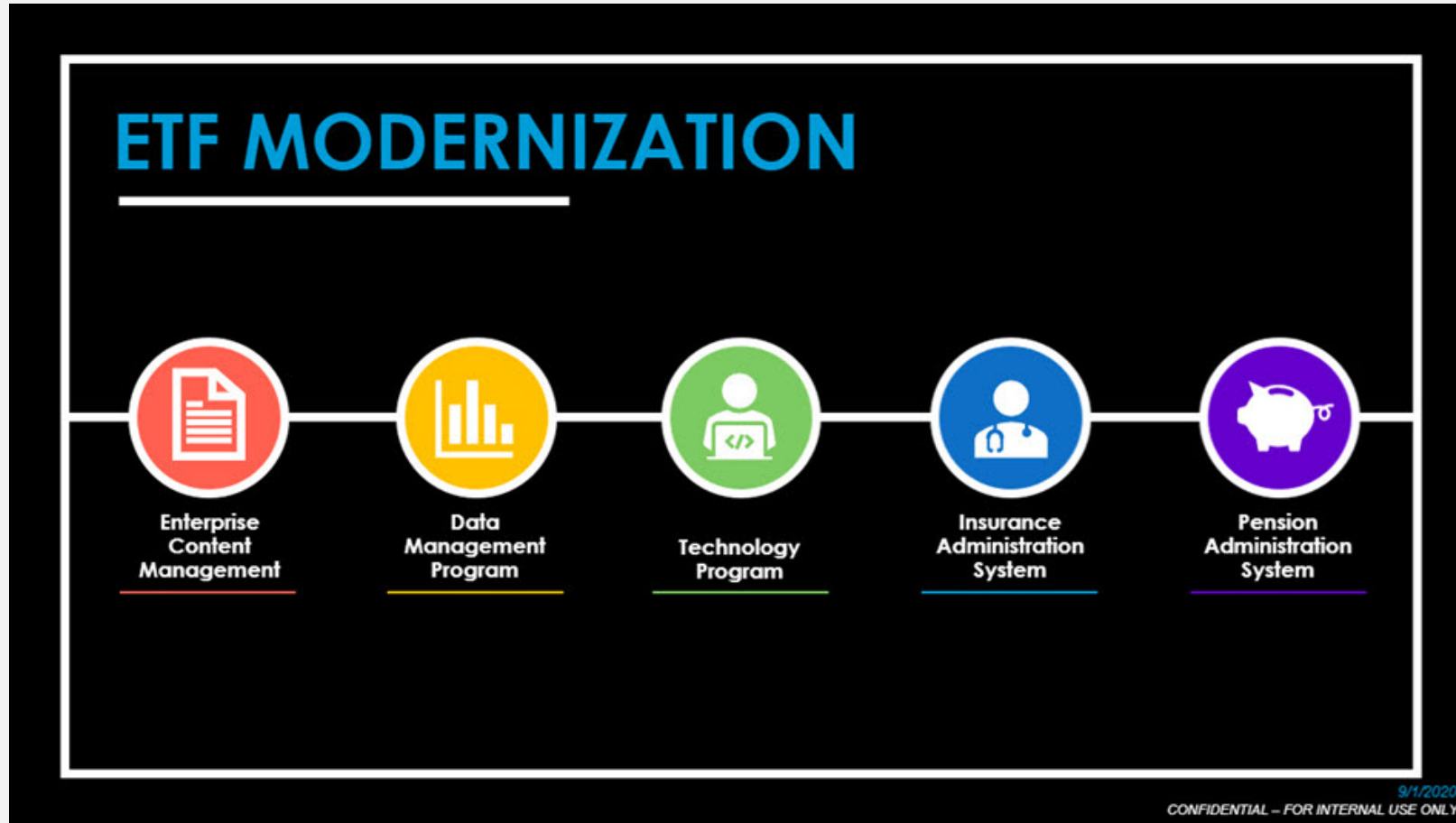
## Updated core competencies

### Attributes of Customer Centricity:

- Customer perspective always considered.
- Customers treated with empathy.
- Customers are listened to and their feedback responded to.
- Focus on the long-term customer relationship and their whole experience.
- Continuous improvement is realized in delivering value and personalized solutions to customers' needs and preferences across all channel, all touchpoints, all benefit programs.



# Continued Focus on Strategic Goal #4 Improving Technology to Improve CX



# CX Workgroup Convened Interdisciplinary Team

- ❑ WRS Retirement & Disability
- ❑ Insurances
- ❑ WDC
- ❑ Member Services
- ❑ Employer Services
- ❑ Program & Policy Management
- ❑ Communications
- ❑ Transition Manager
- ❑ Strategic Initiative Project Manager





# CX Research

Improving customer experience is worth the investment, driving critical outcomes for government agencies around the world



Increase trust



Achieve stated missions



Meet or exceed financial goals



Reduce risk



Deepen employee engagement

Source: Medallia, Inc., 2020

# CX vision



**CX**Vision

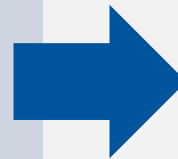
Our customers feel empowered and trust us to meet their needs through personalized, convenient and helpful interactions.

**Shift from inside-out to outside-in thinking.**

# CX Analysis

## Current State

- Customer understanding based on inside-out, from employee experience, limited surveys and analytics
- Customer service focused, but siloed by program and touchpoints
- Info resources and processes are too complex for customers
- Service levels are below customer needs and expectations



## Future State

- Outside-in approach to understanding customers based on direct feedback or solid analytics
- Customer centric design of experiences that meet customer needs from their point of view
- Customer understanding and confidence in managing and utilizing their benefits
- Online on-demand access and self-serve options, channel of choice

# Case Study

**Better CX**

**Less administrative effort for ETF**

**Sustained program integrity**



**CX**Vision

Our customers feel empowered and trust us to meet their needs through personalized, convenient and helpful interactions.

Member requests to expedite  
lump sum benefit payment



# CX Roadmap

- 50 recommendations under multiple components.
- Planned over 3 phases.
- **Integrating stronger CX into existing work.**



# Roadmap Phase 1 (Jan-Jun 2023)

- **Governance** – CX Manager assigned, CX integrated in existing governance structure
- **Customer Centric Culture** – Internal newsletter and meetings for sharing CX info & stories
- **Employee Experience link to CX** – Gathering Voice of Customer-Facing Employees
- **Policies & Processes** – Publish Power of Attorney information for members & their agents
- **Technology & Data** – Exploring voice to text translation & sentiment analysis with current call system vendor



# CX Roadmap


## Phase 2 Planning Underway

- Continue work in all components.
- Continue supporting work on the technology modernization roadmap and other transformation efforts.





# Journey to our North Star To be continued...

 **CX Vision**  
Our customers feel empowered and trust us to meet their needs through personalized, convenient and helpful interactions.

# Summary take-away, Why CX in 30 seconds







**Questions?**

---

# Thank you

---



[wi\\_etf](#)



[etf.wi.gov](#)



ETF E-mail Updates



608-266-3285  
1-877-533-5020