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## *Correspondence Memorandum*

**Date:** November 16, 2023

**To:** Employee Trust Funds Board

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

**Subject:** Customer Service Improvements and Trends

**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 (DRS), including workload demand, customer use of self-service options, and process improvement projects.

### **Workload Demand**

#### Retirement Estimates, Applications, Annuities Started, Lump Sums

Comparing the third quarter of 2023 (Q3 2023) to that same quarter in 2022 (Q3 2022), the number of retirement estimate requests, applications, and retirement lump-sum benefits all increased while the number of new annuities started showed a decrease.

	<b>Q3 2022</b>	<b>Q3 2023</b>	<b>Change (%)</b>
Retirement Estimates Requested	5,159	5,209	+1.0%
Retirement Applications Received	3,177	3,278	+3.1%
Retirement Annuities Started	2,860	2,583	-9.8%
Retirement Lump Sums Paid	761	804	+5.7%

Comparing Q3 2023 to Q3 2022, the average turnaround time for a retirement estimate increased from 5.6 days in 2022 to 6.0 days in 2023. A six-day turnaround time is well within the Department of Employee Trust Funds' (ETF's) customer service standard, which is 15 days.

*Matt Stohr*

Reviewed and approved by Matt Stohr, Administrator, Division of Retirement Services  
 Electronically Signed 11/27/2023

Board	Mtg Date	Item #
ETF	12.14.23	5C

## Customer Service Improvements and Trends

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### Customer Service - Members

Call volume decreased in Q3 2023 as compared to Q3 2022.

	Q3 2022	Q3 2023	Change (%)
Calls	45,546	40,271	-11.6%
Email	4,456	3,818	-14.3%
Total	50,002	44,089	-11.8%

The average speed of answer in Q3 2023 was 2 minutes, 30 seconds, compared to 4 minutes, 19 seconds in Q3 2022. The better speed of answer was due to the much lower volume of incoming calls, which in turn was due to a much less complicated *It's Your Choice* open enrollment period.

During the four weeks of the *It's Your Choice* open enrollment period for plan year 2024, which was from September 25–October 20, 2023, this is what the call volume looked like compared to last year:

	Calls Received	Calls Answered	Avg Speed of Answer	Avg Talk Time
This Year	16,268	15,251	2:48	6:53
Last Year	25,141	19,994	10:17	7:50
Difference	-35.3%	-23.7%	-7:29	-0:57

As you can see, call volume, speed of answer, and talk time all decreased. This is due primarily to the fact that available health plans stayed the same for 2024. Last year we lost WEA Trust, which affected thousands of members and six different health plans.

### **Customer Service and Process Improvements**

#### Timely Acknowledgement of Health Insurance Applications

ETF added a new process during *It's Your Choice* this year, which results in a confirmation letter being sent to members who make a health insurance change during open enrollment or who newly subscribe.

Each year many members call ETF wondering whether we received their health insurance application or change form. Health insurance is obviously a very important benefit and members worry that their form might not have reached ETF.

To reduce the number of calls and to provide a better customer experience, ETF runs a query to build a list of all members with health plan changes made during each week of *It's Your Choice*. On the Monday following each week, a letter is sent to each member. The letter acknowledges the change, provides the name of the health plan selected, states the amount of the premium, and explains the start date of January 1, 2024. The letter also explains how the member may cancel coverage if they so desire. This has

been a very effective way to reassure members and minimize the number of calls about whether ETF received a member's health insurance change form.

#### Experience with Pension Benefits Information (PBI) Death Match Service

As a brief recap, ETF has for many years used various death match services to find information about the death of members and named survivors. Though many of these deaths are reported by friends, family members, and employers, there are some that are not. ETF's goal is to stop annuity payments as soon as possible after the death of a member or named survivor.

Earlier this year, ETF replaced another death match service with PBI. In June, PBI reported that there was a breach resulting from a security vulnerability in a third-party application, MOVEit!, used by PBI for data transfers. This application was not part of the data exchange between ETF and PBI. ETF's Information Security Team confirmed that member information in ETF's computer systems was safe. However, ETF's Income Continuation Insurance (ICI) administrator, The Hartford, used the MOVEit! software while sharing information with PBI. Information about 1,658 WRS members was breached. ETF and The Hartford met several times, and a letter of explanation was sent to affected members. The purpose of the letter was to clarify who PBI is and why PBI had their information, as well as to reassure affected members that their information at ETF was safe. In addition, we learned some opportunities for improvement.

On a related note, PBI has provided some very useful information as we try to track member and named survivor deaths. The latter is much more difficult, in part because members forget which option they chose or how the death of the named survivor might have an impact on their own annuity, so they fail to report the named survivor's death.

During 2023, we found 71 deaths of named survivors where more than one month had been overpaid. Of the 71 deaths of named survivors, PBI found 40, the Wisconsin Department of Health Services (DHS) data identified 16, family or friends reported 11, Berwyn (a separate death match service) found 3, and an insurance company reported 1.

PBI helped ETF identify a total of 267 deaths (36 members and 231 named survivors) that occurred prior to 2022. There are four additional partial matches (one member and three named survivors) that we are continuing to investigate.

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