

Customer Experience (CX) Update at ETF

Item 6A - Employee Trust Funds Board

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Division of Benefits Administration



Informational Item Only

No Board action is required.

Transforming with CX in Mind





CX Vision

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



Components of the CX Roadmap

- Governance & Strategic Alignment
- Customer Understanding
- Customer Centric Culture
- Employee Experience (EX)
- Policies & Processes
- Technology & Data





Customer-Centric Culture

- Customer Centric Core Competency
- CX Roadshows in every ETF business unit
- CX internal website, email, and articles
- Celebrating CX champions





Employee Experience

81 Ideas

- General member education and avoiding document rejections
- Continue website updates and form improvements
- Better end-to-end understanding of complicated processes

18 Complete

- Improving web pages and forms for separation benefits and rollover applications
- Targeted mailing at or before minimum retirement age
- Reducing mailing

13 In Progress

- Data exchange with Social Security
- Updating the phone tree with Health Insurance option
- Mapping and improving death benefit process



Customer Understanding

Voice of Customer Program (VoC)



Members

- Actively Working
- Inactive
- Vested and Minimum Retirement Age
- Retiree

Employers

- State
- Local

Survivors/Beneficiaries

- Named Survivor
- Beneficiary

What is a Persona?



- Fictional characters that represent a group of our customers
- Typically consists of an image and high-level bullets about the customer and their goals
- Ultimately, personas help identify behaviors, motivations, needs, pain points, and challenges





ETF Retiree Questions



We want to know about your experiences and outcomes with ETF. How could we make them better?



What are your goals and motivators? How can we help?



What challenges or obstacles do you have? Can ETF help?



How do you want to interact with ETF? Does it change based on what you need?





***Retiree: Ardith Bauer**

I'm a local retiree who worked as a teacher for my school district for over 26 years. I've been retired for 13 years. I depend on my monthly annuity to meet my financial needs.

Demographics

Local Annuitant

Age: 71

Annual WRS Pension: \$29,334

Employment Category: Teacher

Annuity Option: Life with 180 Guaranteed Payments

*Fictional character based on aggregate member data and feedback.



More About Me

- I retired at 58 years old after 26 years of teaching for the same school district.
- I ordered a retirement estimate and called ETF with questions before making my retirement decisions.
- I get my health, dental and life insurance through a separate entity.



Challenges and Obstacles

- I need to know how to navigate the website.
- Learning about options is time consuming and overwhelming, but I'd like to ensure I am maximizing my benefits.
- I'm not finding the educational material in my channel of choice.
- Inability to access benefit and account information online, especially for making tax changes.



My Needs and Goals

- I desire financial stability and want to be able to leave something for my children and grandchildren when I pass.
- I want to know what happens to my annuity after I pass away.
- I want to find education and other learning opportunities for post-retirement topics.
- I need to be aware of things that impact my bottom dollar such as annuity and tax adjustments.
- One of my top goals is to maintain my health and independence while aging.
- I need to feel reassured about my options and decisions.



My ETF Touchpoints

- I most commonly interact with ETF regarding payment changes due to annuity adjustments and tax changes.
- I want options in how I communicate, but I always want to be able to speak with a live person on the phone.
- I receive the ETF newsletter to get most of the updates I need about my benefits.

My understanding of benefits available to me:

- Novice Some understanding Expert

My Communication Preference is:

- Phone Email Digital (self service)



CXVision

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***Retiree: Al Porter**

I'm a state retiree who put in over 24 years of service with the Department of Health Services. I have been retired for 11 years. I depend on my monthly annuity to meet my financial needs.

Demographics

State Annuitant

Age: 71

Annual WRS Pension: \$26,477

Employment Category: General

Annuity Option: 100%

Continued to Named Survivor with 180 Guaranteed Payments

*Fictional character based on aggregate member data and feedback.



More About Me

- I retired at 60 years old after 24 years of working for the Department of Health Services.
- I ordered a retirement estimate and attended an appointment with ETF before I made my retirement decisions.
- My spouse and I are on the Medicare Advantage plan and have Uniform Dental benefits. We have around \$40,000 of sick leave to pay for our health and dental premium.
- I have \$36,000 of life insurance with ETF for which I no longer pay premiums



Challenges and Obstacles

- I need to know how to navigate the website.
- Learning about options is time consuming and overwhelming, but I'd like to ensure I am maximizing my benefits.
- I'm not finding the educational material that pertains to me in my channel of choice. I would especially like to see additional information about Medicare.
- I cannot access benefit and account information online, especially for making tax changes.
- I want to choose the right, low-cost health insurance option without giving up standard of care. Health insurance is too complex.



My Needs and Goals

- I desire financial stability and want to be able to leave something for my children and grandchildren when I pass.
- I want to know what happens to my annuity after I pass away.
- I want to find education and other learning opportunities for post-retirement topics.
- I need to be aware of things that impact my bottom dollar such as annuity and tax adjustments.
- One of my top goals is to maintain my health and independence while aging.
- I need to feel reassured about my options and decisions.



My ETF Touchpoints

- I most commonly interact with ETF regarding payment changes due to annuity adjustments and tax changes. I also have contact during open enrollment.
- I want options in how I communicate, but I always want to be able to speak with a live person on the phone.
- I receive the ETF newsletter to get most of the updates I need about my benefits.

My understanding of benefits available to me.

- Novice Some understanding Expert

My preference when receiving news and doing simple tasks.

- Phone Email Digital (self service)

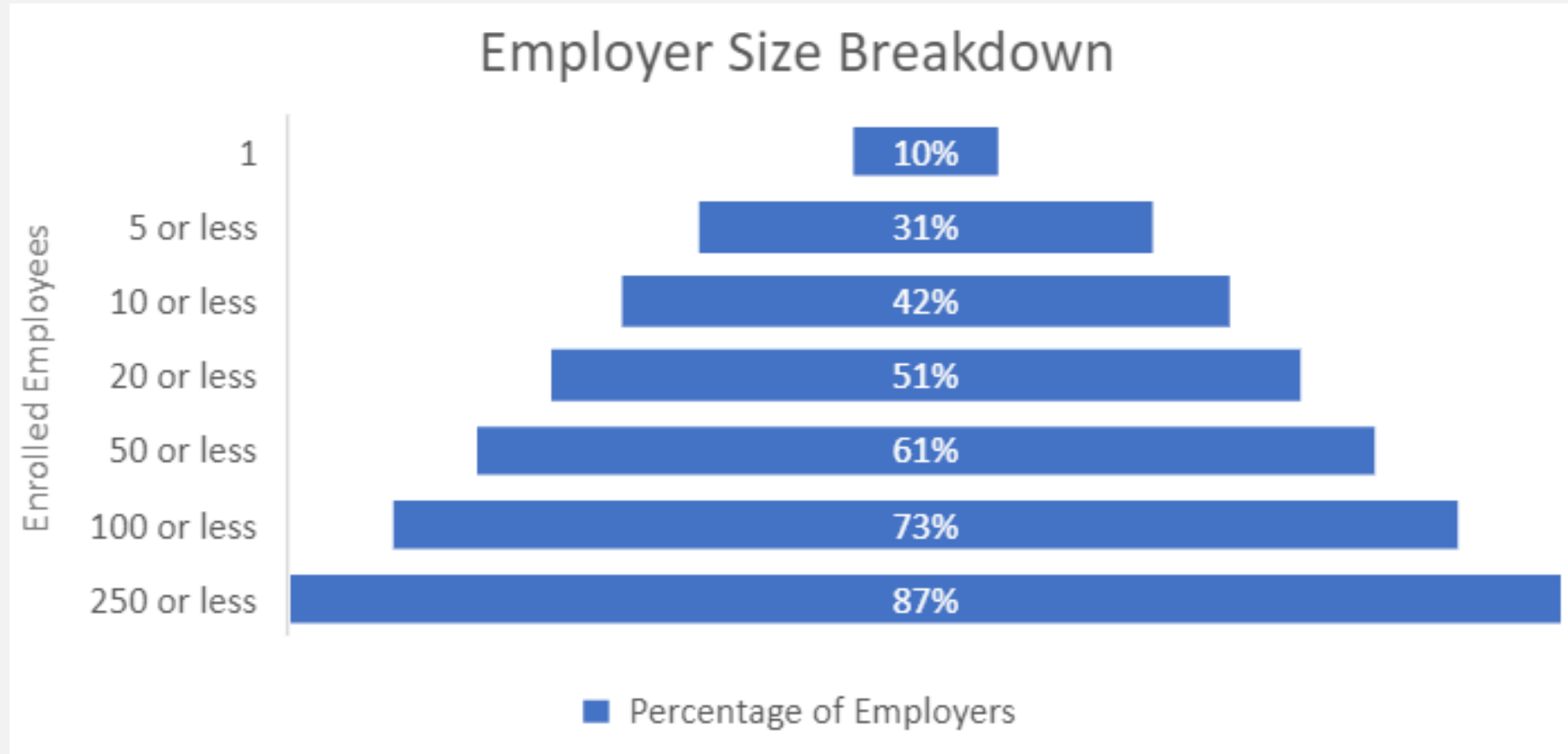


CXVision

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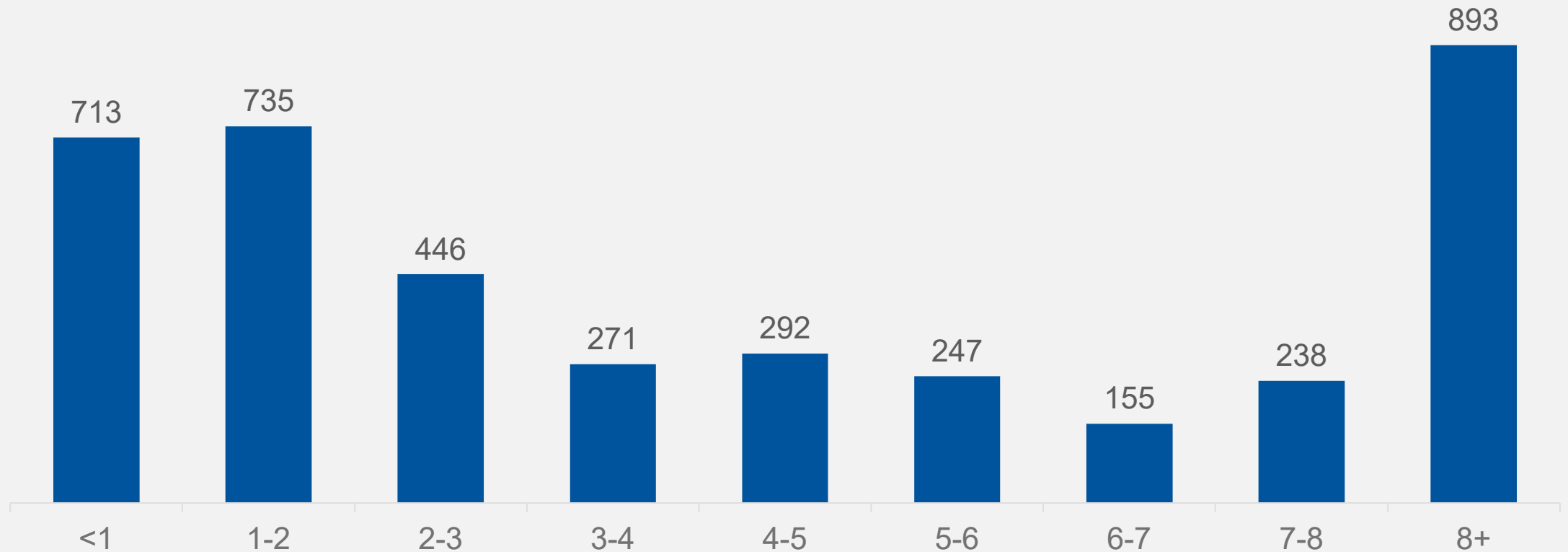
Employee Size





Employer User Tenure

Number of Users by Years of Access





ETF Employer Questions



Are there challenges that ETF could help you to overcome?



How is your experience with ETF online tools? What can be improved?



How could ETF improve your experience or better meet your goals and expectations?



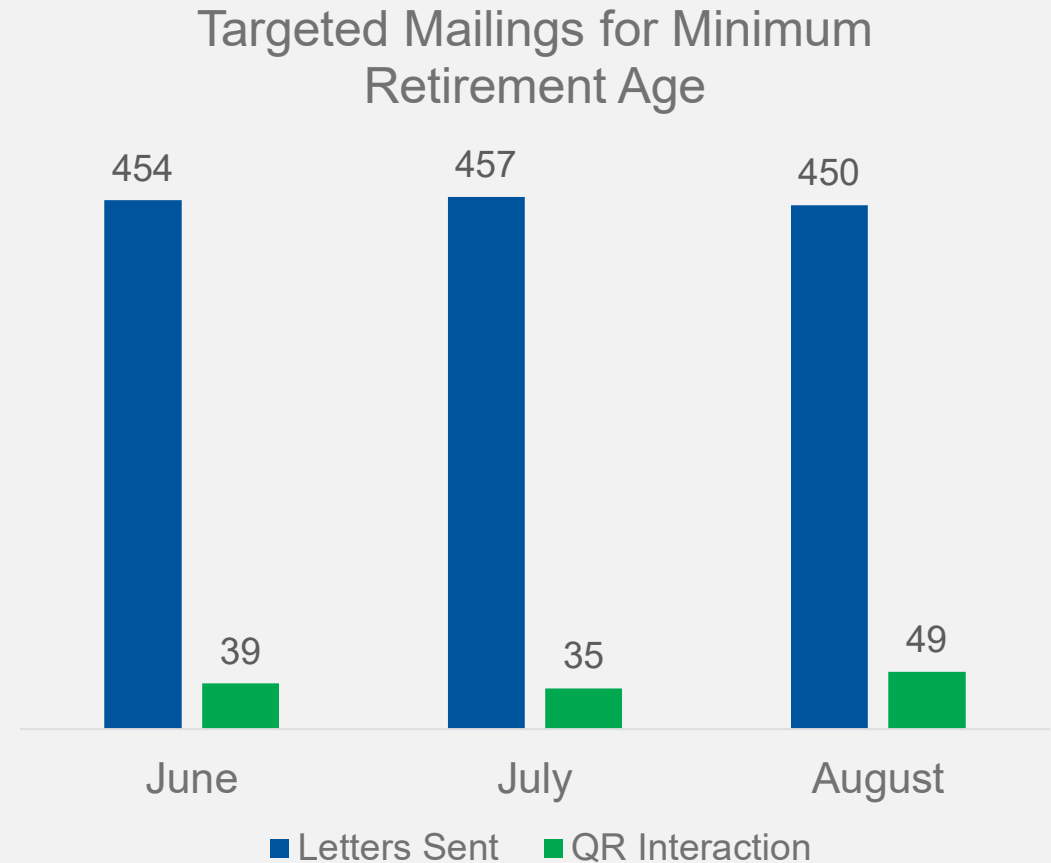
What do you like or not like about ETF's current reporting structure?





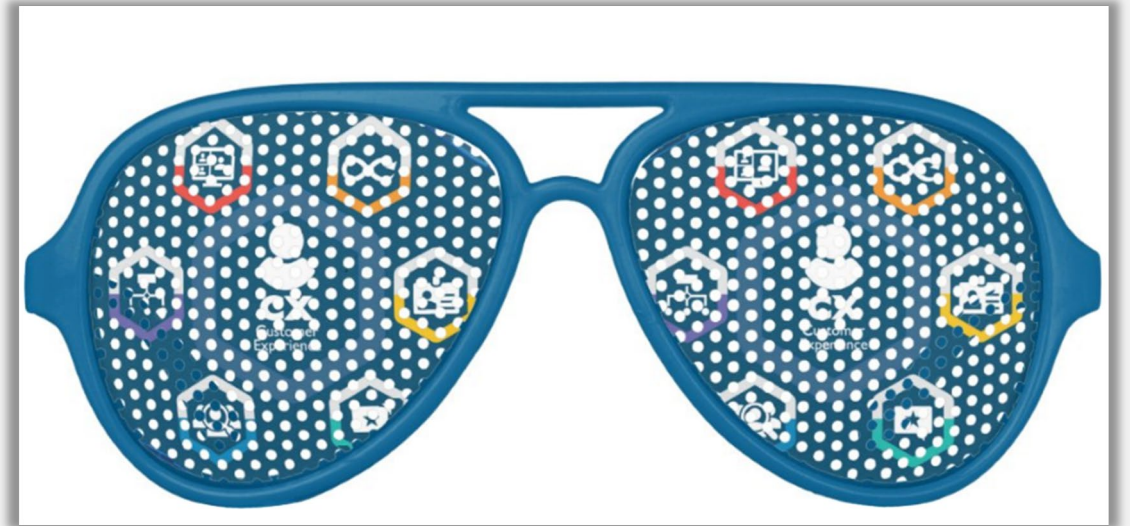
Targeted Mailings

- Minimum Retirement Age birthday letters rewritten in May of 2024
- Contain a QR code to request an online retirement estimate
- Average 8.9% interaction rate
- Move mailings one year prior to the median age of WRS retirement



Roadmap Refresh for 2025

- Customer Understanding
- Customer Centric Culture
- Employee Experience (EX)
- Policies & Processes
- Technology & Data





Questions?

Thank you



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ETF E-mail Updates



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