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## Correspondence Memorandum

**Date:** March 18, 2025

**To:** Employee Trust Funds Board

**From:** Anne Boudreau, Deputy Administrator  
Division of Benefits Administration

**Subject:** Annual Customer Service Member and Employer Data, 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 Benefits Administration, including workload demand, process improvements, and trends.

### Workload Demand

#### Retirement Estimates, Applications, Annuities Started, Lump Sum Benefits

Comparing the fourth quarter of 2024 to fourth quarter in 2023, the number of retirement estimate requests increased, while retirement applications, new retirement annuities, and retirement lump-sum benefits all decreased slightly.

	Q4 2023	Q4 2024	Change (%)
Retirement Estimates Requested	4,646	5,045	9%
Retirement Applications Received	2,605	2,545	-2%
Retirement Annuities Started	1,299	1,262	-3%
Retirement Lump Sums Paid	599	582	-1%

Comparing the fourth quarter of 2024 to the fourth quarter of 2023, the average turnaround time for a retirement estimate decreased from 7.1 days in 2023 to 5.0 days in 2024 despite the 9% increase in requests for estimates.

#### Customer Service – Members

Call volume decreased in the third quarter of 2024 as compared to the same quarter in 2023.

Reviewed and approved by Patti Epstein, Chief Benefits Officer, Division of Benefits Administration  
Electronically Signed 03/14/2025

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	Q4 2023	Q4 2024	Change (%)
Calls	41,713	42,255	1%
Email	3,848	4,075	6%
Total	45,561	46,330	2%

The average speed of answer in the fourth quarter of 2024 was 1 minute and 12 seconds, compared to 1 minute and 43 seconds in the fourth quarter of 2023. This improved speed of answer was primarily due to the addition of staff.

### Service Levels

In terms of service level goals, we are not meeting these for retirement applications or for appointments.

For applications, our goal is to process 90% within one week after we have all necessary information, such as the employer's final report with earnings and termination date. For the fourth quarter of 2024, we were at 89%. This is close to the SLA goal, and a 12% improvement over fourth quarter of 2023.

For appointments, we averaged 33 days before a member can get an appointment (virtually or in person, individually or in a group) as compared to 31 days during the fourth quarter of 2023. The service level goal of 15 days for an appointment is affected by availability of staff.

For other service level goals, however, we are doing well. Response times for processing beneficiary designations, answering phone calls, responding to email, setting up payments, and processing death benefit applications are all meeting goals.

## **Customer Service and Process Improvements**

### Preparations for Online Access

Members will soon be able to reprint their annual Statement of Benefits online. This is not only a great new service, but a well-planned means of introducing members and staff to creating an online account and signing in.

With a soft rollout in the first week of March, ETF will begin directing members to the new online portal when they call for a copy of their latest *Annual Statement of Benefits*. In April, annual statements mailed to members' homes will include an insert explaining how they can view and reprint copies of their current statement online, as well as older statements as far back as 2012.

By encouraging members to create online accounts, we hope to reduce the number who do so for the first time during open enrollment this fall (with My Insurance Benefits) and learn where members most need our help. This will help us be ready.

Other readiness plan activities include anticipating potential challenges, developing action plans to address those, drafting creative staffing plans to prepare for unexpected issues, and pushing out a lot of information to members via ETF's website and call system messages.

Significant training is also being provided to staff so that they can create their own online account, view their own annual statement online, and know how to help members through this process as well as identity verification.

#### Annual Reconciliation

Between January 1 and April 15 each year, ETF reconciles data that employers submit for their employees for the previous year. Each member account is reconciled to ensure all contributions have been paid and the appropriate service and earnings have been credited. If there are data discrepancies, ETF contacts the employer and assists in identification and resolution. This process is a prerequisite to generating the *Annual Statement of Benefits*, which is one of the most important ways ETF currently shares Wisconsin Retirement System (WRS) information with members each year.

The Employer Services Section successfully completed annual reconciliation for 2024 — ahead of schedule, and without any overtime hours for staff. Staff reconciled the data of 1,667 WRS employers and more than 270,000 active WRS employees. Employer accounts arriving in balance — that is, correct and needing no intervention by ETF staff — continue to increase over the previous year. The high rate of employer accuracy and ETF staff efficiency are attributed to more time dedicated to employer training (provided in person, via live webinars and E-learning modules), monthly training reminders for employers, updates to ETF's online reporting system, more targeted in-house queries to locate reporting anomalies, diligent follow up and case management, and employer compliance reviews.

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