Welcome to the Teachers Retirement Board

October 2, 2025

Meeting will begin at: 9:00 a.m.

WIFI

WI-GUEST

No Password is needed

Please Sign In

- Who? All meeting attendees
- Sheet available at the door

Meeting Materials

- Scan the QR Code
- Available at etf.wi.gov

Please Silence your Cell Phone and Mute your Microphone

Announcements

Item 1 – No Memo

Patti Epstein, Chief Benefits Officer

Division of Benefits Administration

Consideration of Open Minutes of March 27, 2025, Meeting

Item 2 – Memo Only

Action Needed

- Motion needed to accept the Open Minutes of the March 27, 2025, Meeting as presented by the Board Liaison.

Questions?

TR Board Appointment to the Employee Trust Funds Board

Item 3 – Memo Only

Pam Henning, Assistant Deputy Secretary

Office of the Secretary

Action Needed

- The TR Board is asked to consider making the following appointment to the vacant seat on the Employee Trust Funds Board (ETF Board):
  - A TR Board member elected as a City of Milwaukee teacher participant.

Questions?

Future Items for Discussion

Item 4 – No Memo

Move to Closed Session

Item 5 - No Memo

Action Needed

- The Board may meet in closed session pursuant to the exemption contained in Wis. Stat. § 19.85 (1) (a) for quasi-judicial deliberations. If a closed session is held, the Board may vote to reconvene into open session following the closed session.

The Board is meeting in closed session. Audio and visual feed will resume upon the Board's return.

Announcement of Action Taken on Appeal Deliberated During Closed Session

Item 8 – No Memo

Chris Heller, Chair

Teachers Retirement Board

Adjournment

Item 9 – No Memo

Welcome to the Employee Trust Funds Board

October 2, 2025

Meeting will begin at: ~ 9:45 a.m.

WIFI

WI-GUEST

No Password is needed

Please Sign In

- Who? All meeting attendees
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Meeting Materials

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Announcements

Item 1 – No Memo

Patti Epstein, Chief Benefits Officer

Division of Benefits Administration

Consideration of: Open and Closed Minutes of June 19, 2025, Meeting

Items 2A – 2C – Memos Only

Action Needed

- Motion needed to accept the Open and Closed Minutes of the June 19, 2025, Meeting as presented by the Board Liaison.

Questions?

Committee Reports

Items 3A – 3C – No Memos

ETF's Strategic Plan Annual Review And Going Forward

Item 4A - Employee Trust Funds Board

Pam Henning, Assistant Deputy Secretary

Kristin Gunther, Administrative Policy Advisor

Office of the Secretary

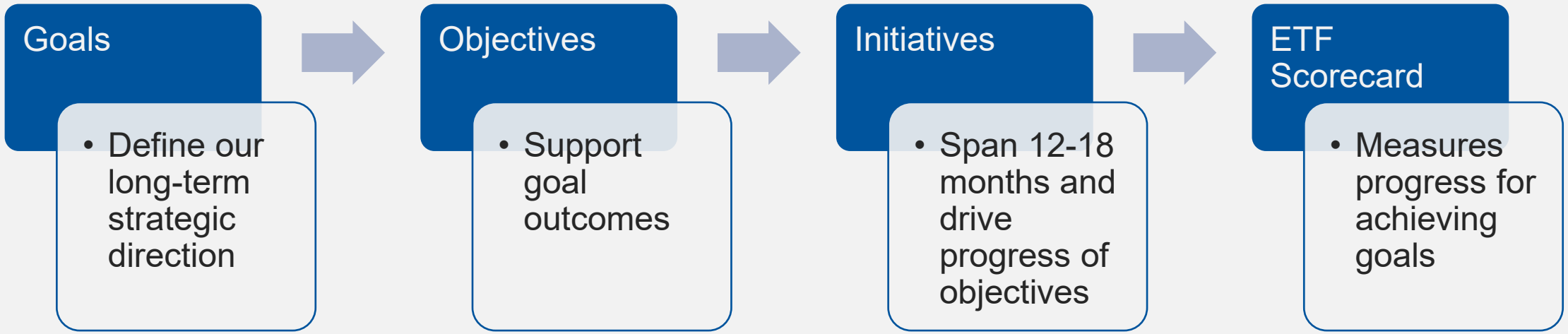
Informational Item Only

No Board action is required.

Agenda

- Review FY25 Strategic Plan Accomplishments
- Introduce ETF's FY26 Strategic Plan
- Next Steps

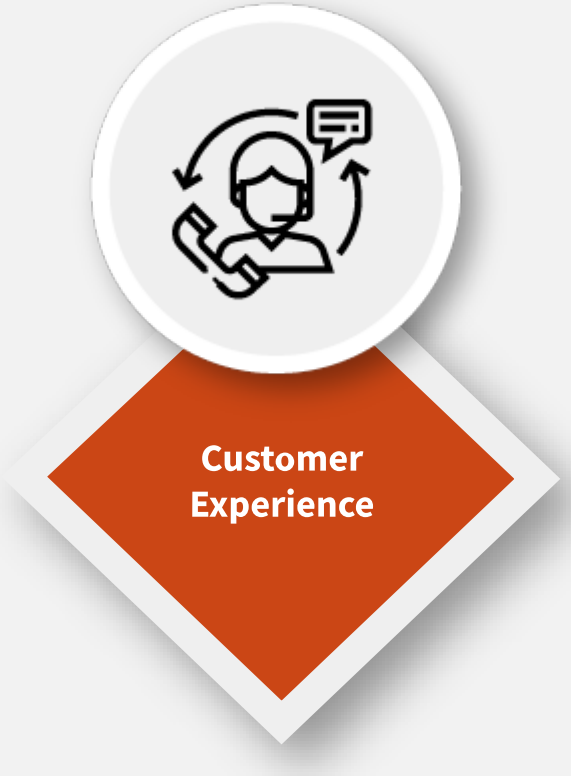
ETF Strategic Plan Framework



ETF Strategic Plan

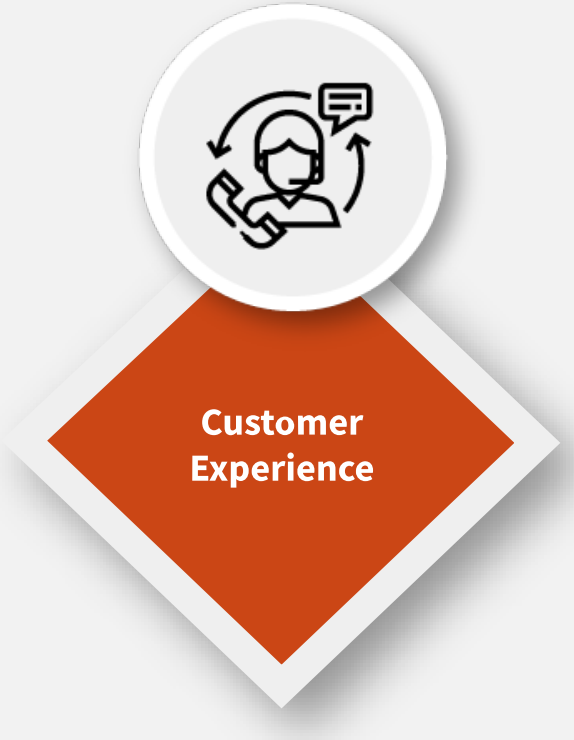
FY25 Accomplishments

FY 25 Goal 1: Customer Experience Objectives



- Increase employer competency for managing employee benefits
- Determine the strategy, programs, and organizational infrastructure needed to drive customer experience improvements

FY 25 Goal 1: Customer Experience
Accomplishments



- Completed employer training content for My Insurance Benefits (Insurance Administration System)
- Developed employer profiles to better understand the needs of this customer group
  - Segmented by employer size and type

FY 25 Goal 2: Performance & Process Management

Objective

- Optimize processes to leverage capabilities of modernization initiatives

FY 25 Goal 2: Performance & Process Management

Accomplishments

The majority of IAS processes have been defined leveraging best practices where possible within the insurance solution

- Application process is now electronic for active members.
- Proof of eligibility now required when adding a dependent.

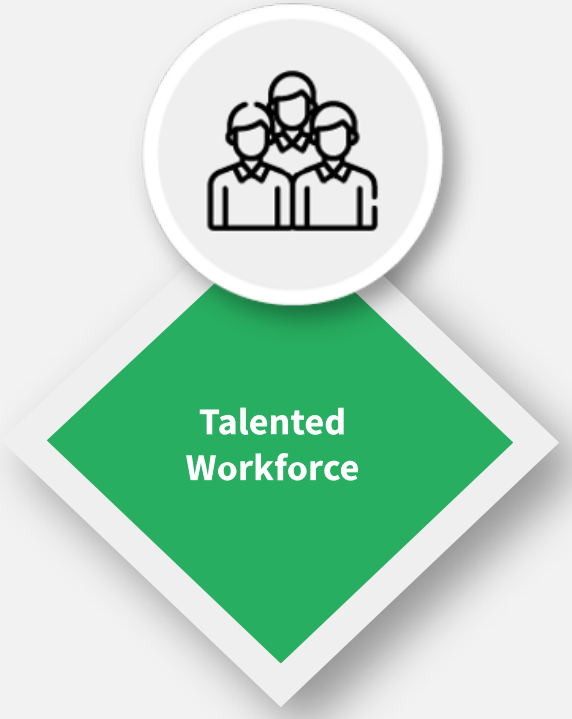
FY 25 Goal 3: Talented Workforce

Objectives

- Attract, integrate, and advance top talent
- Advance employee development through meaningful and intentional performance management approaches
- Build the recruitment and retention practices and culture that will make ETF an equitable and inclusive organization

FY 25 Goal 3: Talented Workforce

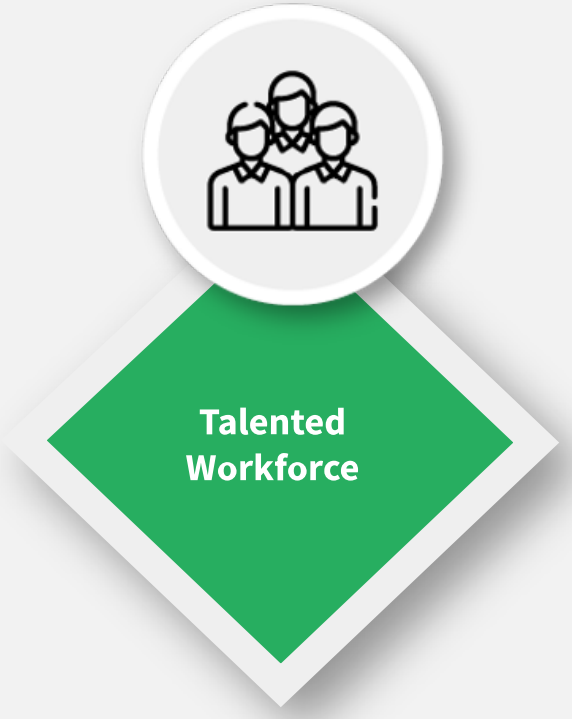
Accomplishments



- Completed skills assessment framework pilot with positions most impacted by IAS implementation
  - Conducted Digital Dexterity Questionnaire to identify competency level of non-technical skills
  - Developed training and resources to address identified needs
- Implemented numerous recruitment process improvements
  - Reduced hiring timelines by 34%
  - Positive feedback from supervisors on new improvements (phone screens, simplified benchmarks, interview criteria)

FY 25 Goal 3: Talented Workforce

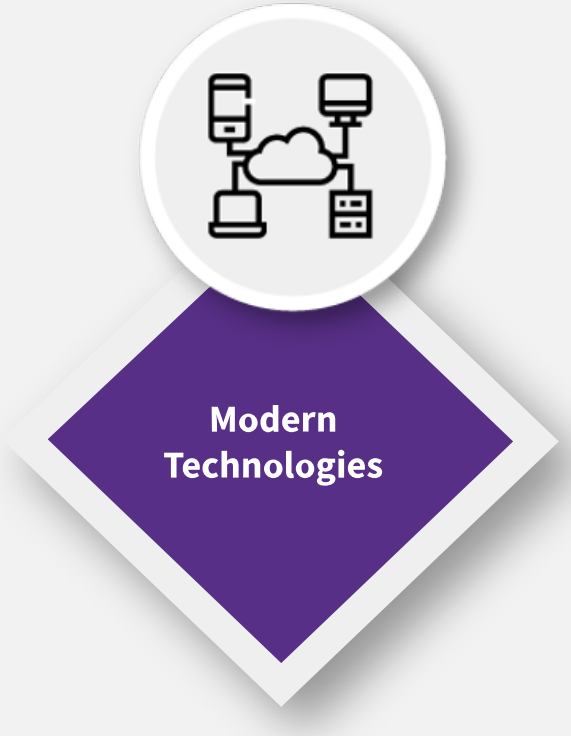
Accomplishments



- Implemented ETF Equity and Inclusion Plan: FY2024-2026 approved action items
  - Implemented Mentorship Pilot Program
  - Created a Staff Network Group Policy
  - Recommended Stay Interview Pilot Program as optional for supervisors/managers
- Developed a framework and recommendations for implementing a new Office of Enterprise Risk Management (OERM)
  - Developed written recommendations for implementation
  - Completed a survey inventory of ETF's current risk state
  - Awaiting recruitment efforts

FY 25 Goal 4: Modern Technologies

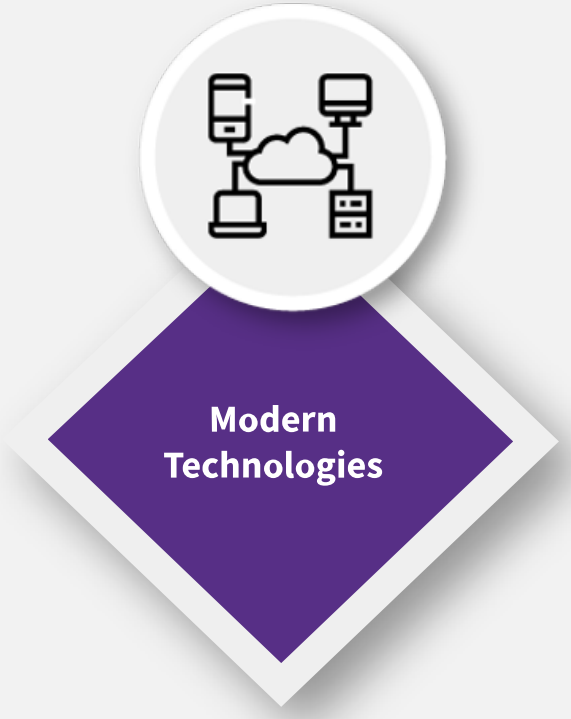
Objectives



- Develop and deploy solutions to support an effortless customer experience that enables accurate self-service and timely benefit administration services
- Integrate systems and processes to support delivery of benefits and services offered by ETF
- Preserve the safety, security and sustainability of all ETF systems and data through standard practices, appropriate security controls, risk management and information security technologies

FY 25 Goal 4: Modern Technologies

Accomplishments



- Insurance Administration System progress
- Published Pension Administration System Request for Proposal and started vendor selection
- Implemented cloud-based Security Operation Center Platform
- Documented a sustainability roadmap ensuring the integrity of ETF's applications and systems.

FY26 Strategic Plan

FY 26 Strategic Planning Process

Ongoing collaboration between Strategic Council, Agency Management Council and Board of Managers to:

- Broaden operational and strategic insights
- Empower and engage leadership
- Co-author ETF's strategy

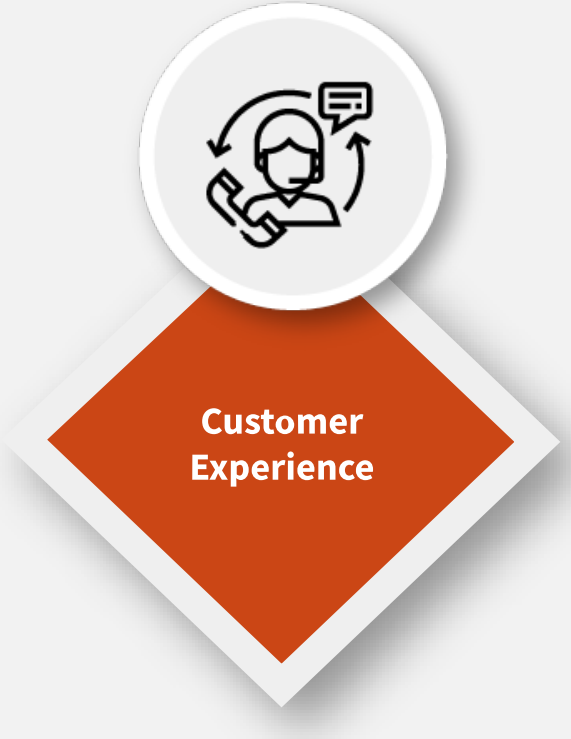
FY 26 Strategic Plan: Changes

11 new initiatives

- Four continuing from FY2025
- Seven new or new phases of previous initiatives

FY 26 Goal 1: Customer Experience

Objectives



- Increase employer competency for managing employee benefits
- Determine the strategy, programs, and organizational infrastructure needed to drive customer experience improvements

FY 26 Goal 1: Customer Experience

Initiative Highlights

Expand persona library to complete inactive member personas

- Gain better insights about segments that are non-vested versus vested and those at minimum retirement age or older
- Create customer journey maps to understand customer segment interactions throughout their journey with ETF

FY 26 Goal 2: Performance & Process Management

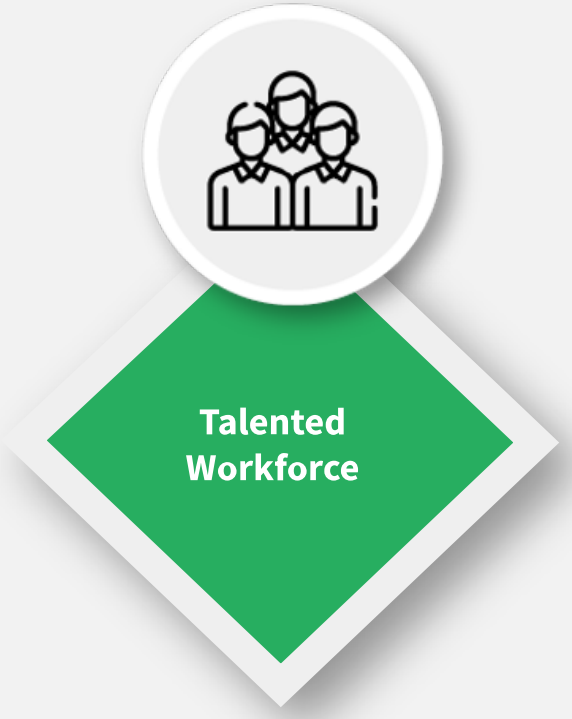
Objectives

- Optimize processes to leverage capabilities of modernization initiatives

  ** The initiative supporting this objective has been removed until resources become available.*

FY 25 Goal 3: Talented Workforce

Objectives



- Attract, integrate, and advance top talent
- Advance employee development through meaningful and intentional talent management approaches
- Build the recruitment and retention practices and culture that will make ETF an equitable and inclusive organization

FY 26 Goal 3: Talented Workforce

Initiative Highlights

Analyze results of the Skills Assessment Framework pilot

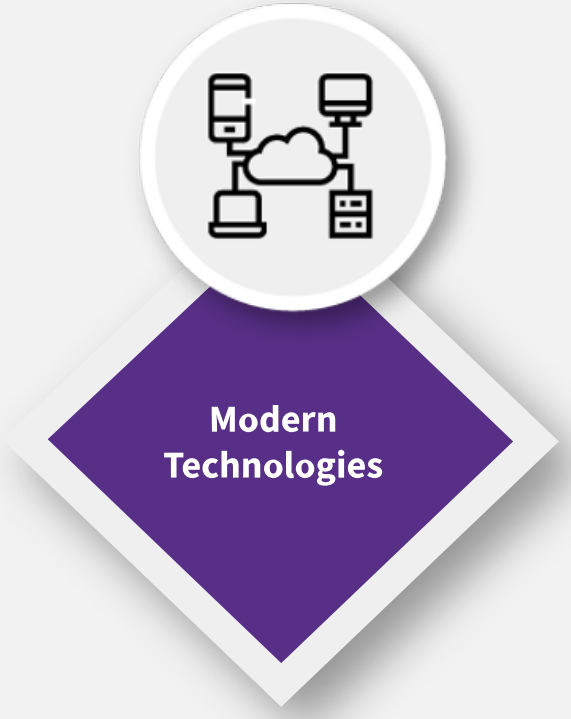
- Explore tools, technology and resources obtained from pilot effort
- Recommend expansion of skills frameworks and tools

Build a comprehensive multi-focused leadership development program

- Empower supervisors to lead with lasting impact
- 14-month hybrid cohort, beginning in October 2025

FY 26 Goal 4: Modern Technologies

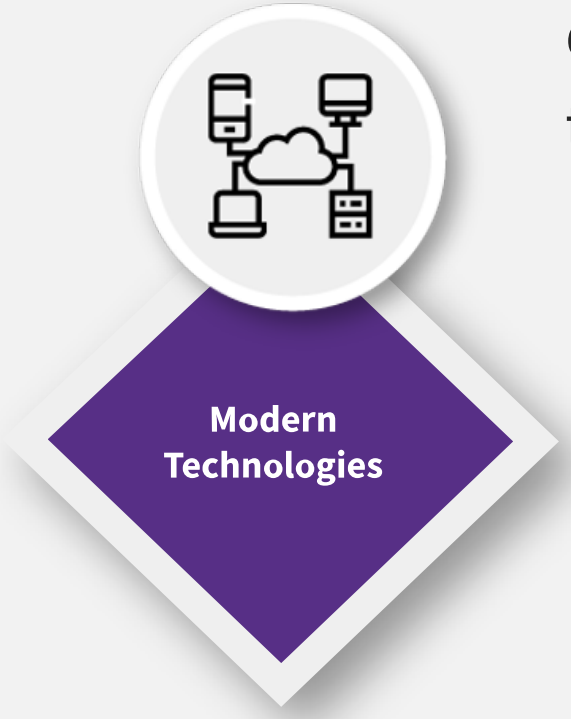
Objectives



- Develop and deploy solutions to support an effortless customer experience that enables accurate self-service and timely benefit administration services.
- Integrate systems and processes to support delivery of benefits and services offered by ETF.
- Preserve the safety, security and sustainability of all ETF systems and data through standard practices, appropriate security controls, risk management, and information security technologies.

FY 26 Goal 4: Modern Technologies

Initiative Highlights

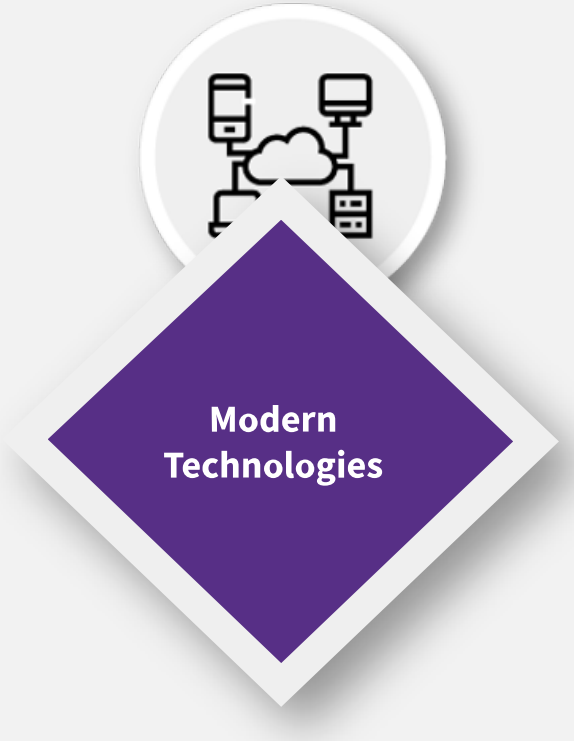


Develop and deploy solutions to support an effortless customer experience that enables accurate self-service and timely benefit administration services.

- Insurance Administration System efforts focused on full program implementation by July 2026, and ongoing efforts for successful user experience
- Pension Administration System efforts focused on finalizing proof of concept and vendor negotiations, and preparedness efforts for implementation

FY 26 Goal 4: Modern Technologies

Initiative highlights

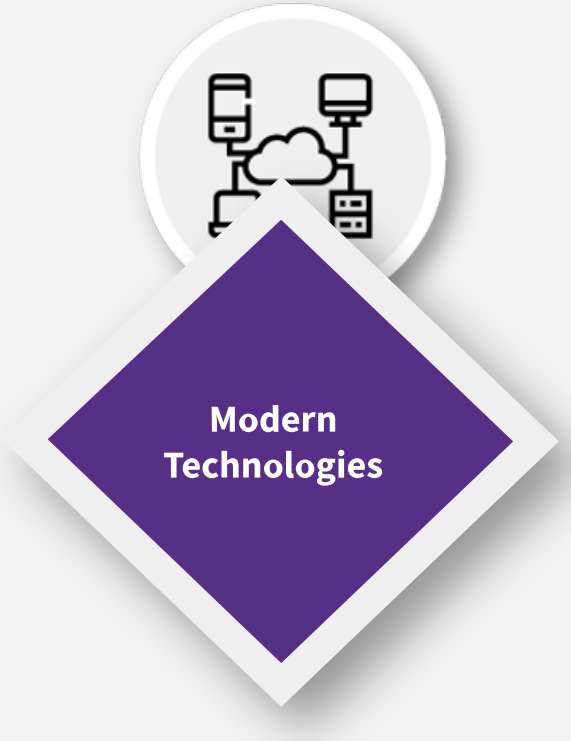


Integrate systems and processes to support delivery of benefits and services offered by ETF

- Identify potential pilot opportunities for using Artificial Intelligence (AI) applications
- Finalize governance and approval process for AI use

FY 26 Goal 4: Modern Technologies

Initiative highlights



Preserve the safety, security and sustainability of all ETF systems and data through standard practices, appropriate security controls, risk management, and information security technologies.

- Improve protection of HIPAA data
- Implement roadmap to ensure sustainability of ETF's applications and systems

Next Steps: Resource Prioritization

Ensure alignment of resources to priorities

Continue refining data for reporting and decision-making

Next Steps: Governance

Focus: continuing to strengthen and mature governance processes

Strategic Council	Agency Management Council	Data Governance Council	Portfolio Committee
• Setting the agency's strategic direction and defining priorities	• Enhancing alignment of business operations • Collaborating to improve agency performance • Approving agency policies	• Oversight of the agency's data lifecycle from creation, use, storage, and confidentiality	• Resource prioritization oversight • Recommendations for project alignment

Questions?

Thank you

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ETF E-mail Updates

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

Pension Administration System Modernization Project

Item 4B – Employee Trust Funds Board

Carley LeMahieu, PAS Product Owner

Division of Benefit Administration

Informational Item Only

No Board action is required.

Agenda

- Background
- Benefits of a Modern Pension Administration System
- Future State
- Next Steps
- Q&A

Background

ETF Serves

1,607

state and local government units throughout Wisconsin

265K

public employees in Wisconsin's state agencies, Universities of Wisconsin, technical colleges and school districts, cities, counties, and local units of government

190K

former public employees with deferred benefits

237K

annuitants (retirees, disabilitants and beneficiaries)

As of 12/18/2024

ETF Pension Administration Systems

- ETF Administered Benefits:
  - Retirement
  - 40.63 Disability Retirement
  - 40.65 Duty Disability
  - Separation
  - Death
  - Survivor Continuation

Current State

- There are15 siloed legacy systems and sub-systems and multiple databases to manage pension administration activities
- These systems support eligibility determinations, enrollments, payroll, billing, reporting and reconciliation, and customer service functions
- Current legacy systems annually process:
  - Millions of member and employer transactions that impact $128 billion in trust funds administered by the agency
    - In 2023, annuitant benefit payments were over $7 billion

Benefits of a Modern Pension Administration System

People

Member Experience

- Increase member self-service through an online and on demand platform
- Increase transparency in benefits and business processing
- Increase accessibility

Employer Experience

- Improve reporting
- Improve reconciliation

ETF Staff Experience

- Streamline work
- Reduce manual calculations and audit
- Reduce manual workarounds

Process

Redesign business processes to be more efficient and reduce complexity

Reduce the risk of not being able to meet business objectives

Reduce manual calculations and the need for auditing

Decrease manual workarounds

Improve customer experience

Technology

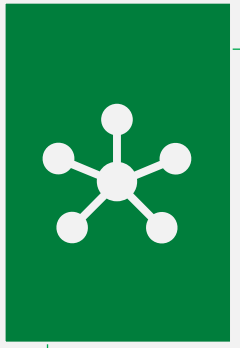
Increase system reliability, flexibility, and security

- Decrease compliance issues related to updates to state and federal regulations
- Protect sensitive member data

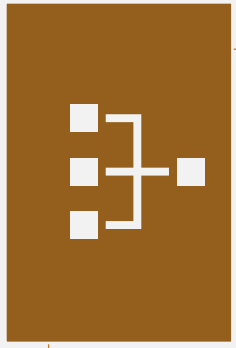
Reduce risk of system failure and incidents

- Decrease costs related to system incidents
- Decrease the need for specialized, difficult to obtain, legacy developers
- Reduce the complex support structure and technical knowledge needed to manage the existing legacy systems

Data



Provide centralized member and employer single source of truth data



Decrease siloed systems that were not designed to communicate with each other

Increase trust in data quality

Improve reporting with robust analytics

Future State

Commercial Off-the-Shelf Software (COTS) Pension Administration System

- Supports eligibility determinations, enrollments, payroll, billing, reporting and reconciliation, and customer service functions
- Goal is to integrate with our newest modern technologies:
  - OnBase – Enterprise Content Management System
  - MDM – Master Data Management System
  - My Insurance Benefits – Insurance Administration System

Next Steps

Proof of Concept (POC)

Proof of Concepts with two vendors:

- TELUS Health
- Heywood Limited

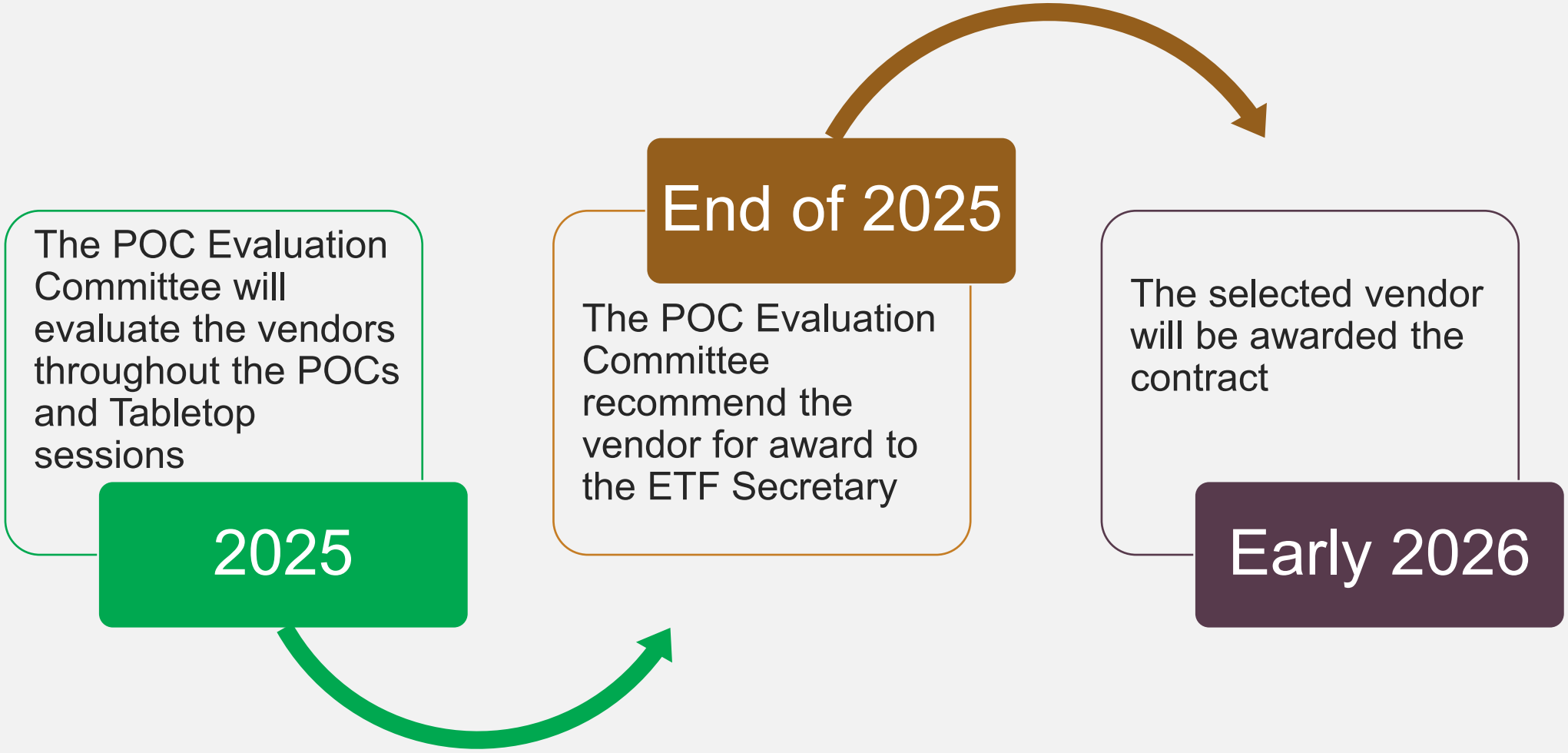
Starting Sept 29th

- POCs will take place over an 8-week period

The goal of the POCs:

- To determine if the vendor can meet ETF's business needs
  - Product fit, technology fit, vendor expertise and methodology, requirements to specification, functional delivery and validation
- To determine the team fit
  - Collaboration and communication

Final Selection



Project Kick-off & Implementation

Spring/Summer 2026

- Project kick-off with the awarded vendor

The project will include:

- Requirements validation
- Design discussions
- Configuration and build
- Documentation
- A lot of testing

5-7 years

- Depending on the selected vendor, the project is expected to take between 5 and 7 years

Questions?

Thank you

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ETF E-mail Updates

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

BREAK

The Board is on a short break. Audio and visual feed will resume upon the Board's return.

Customer Experience Updates

Item 5A – Employee Trust Funds Board

Amber Condon, Employer Trainer

Employer Services

Steve Schmidt, Customer Experience Analyst

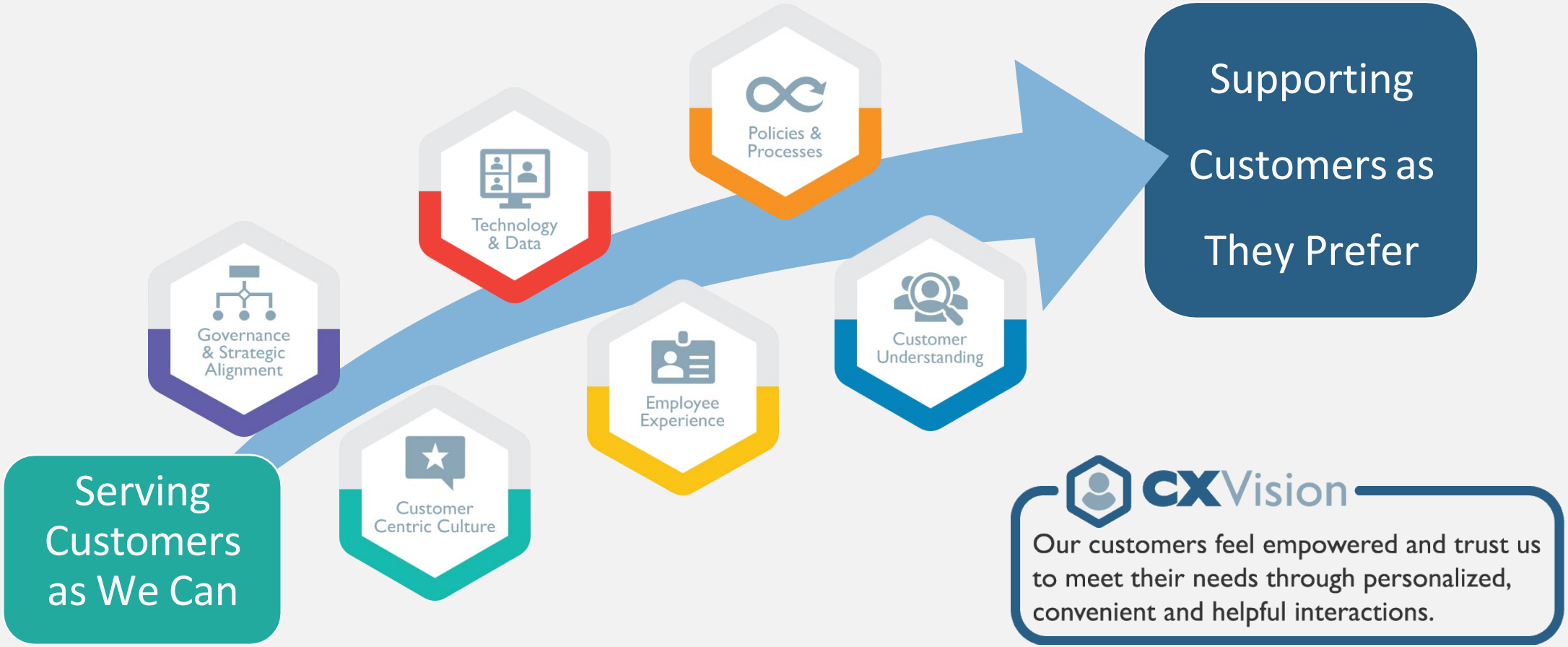
Customer Experience and Business Initiatives

Informational Item Only

No Board action is required.

Exceptional
Customer Experience
Customer Experience
Performance & Process Management
Talented Workforce
Modern Technologies
ETF Scorecard

Transforming with CX in Mind



Member Experience

My Benefits Portal

- **Members can now get their WRS balances online!**
- Members have downloaded 78,200 current-year statements since March

"For the first time in my career here at ETF, I can finally tell members that they can get their statement/balance online."

ETF MSB Trainer

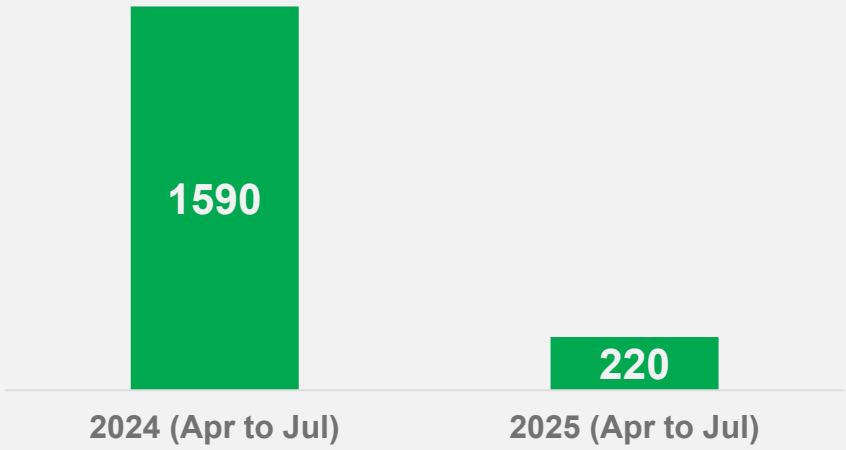
Savings on Statements

1370 fewer statements mailed in this four-month period

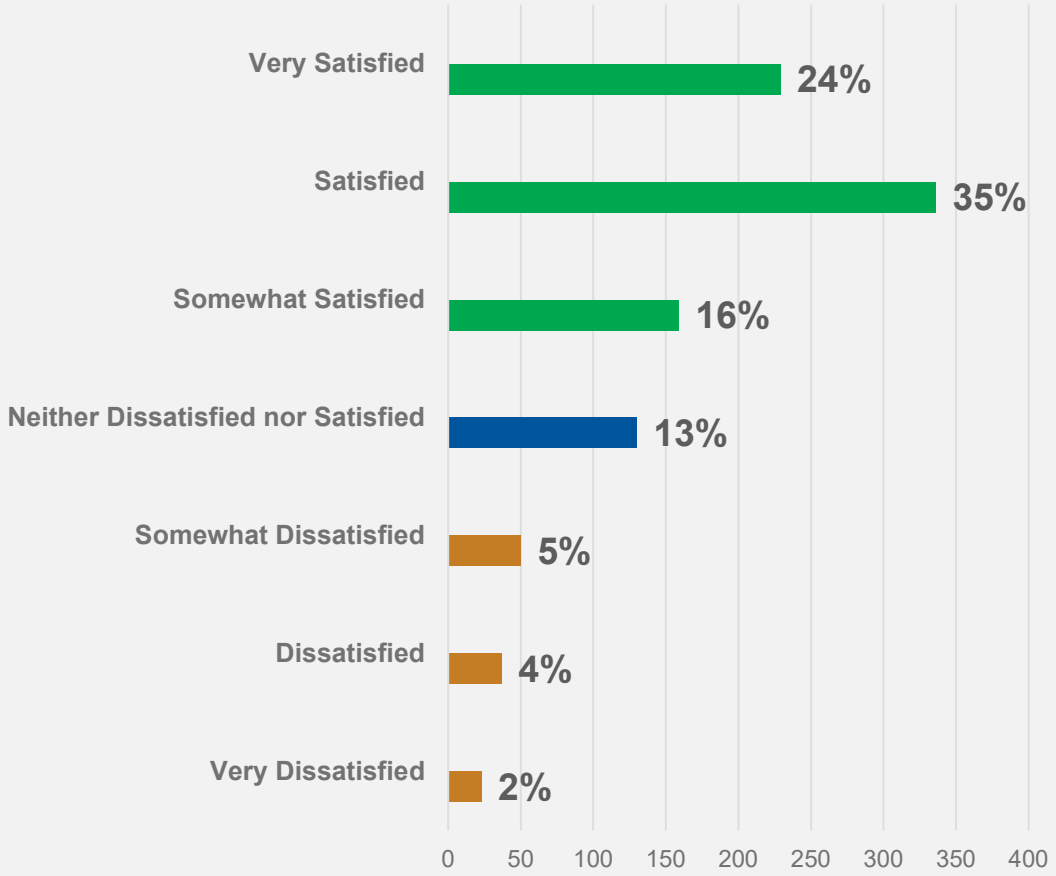
435 staff hours saved, equivalent to 36 hours per week or 0.9 FTE

$812.41 saved in postage, plus savings on supplies (paper, printing, envelopes)

Mailed Duplicate Statement Requests



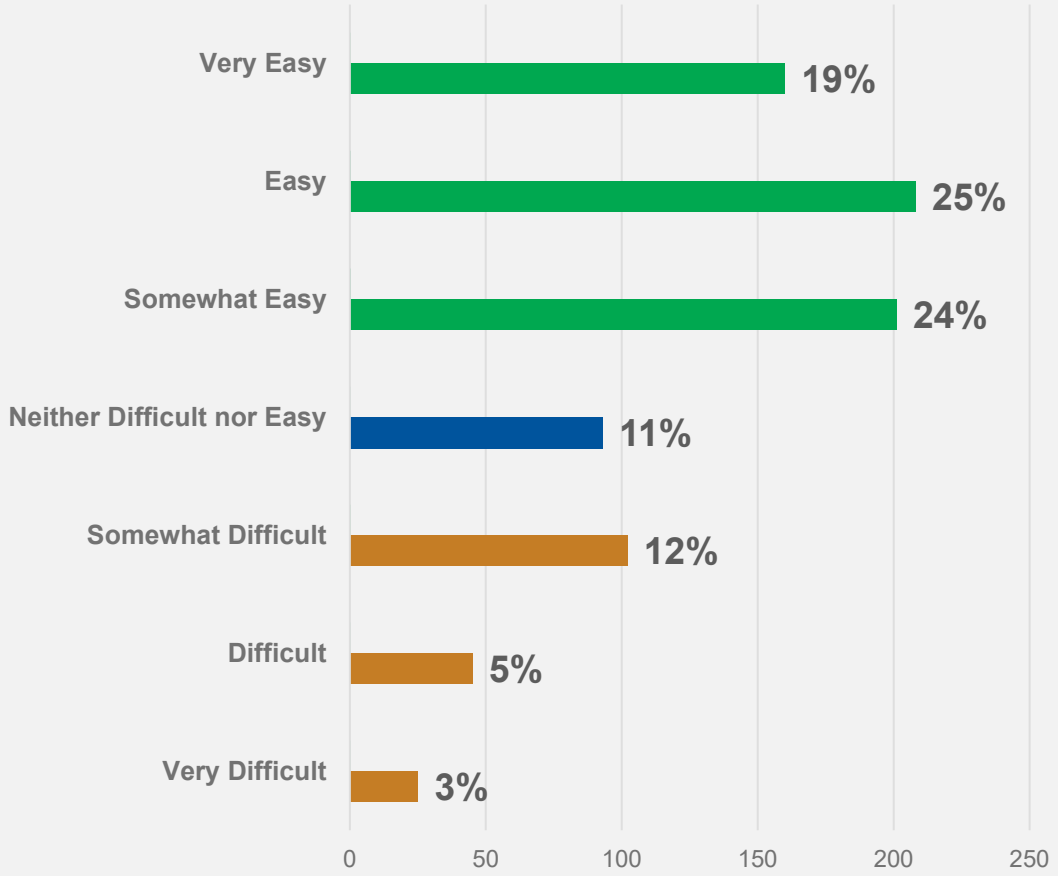
IAS Member Satisfaction



- 964 members took a short survey after using **My Insurance Benefits**
  - **75% expressed satisfaction** (somewhat to very satisfied)
  - 11% said they were somewhat to very dissatisfied
  - 2 months of data since IAS go-live (July and August)

IAS Ease of Use

- 834 members answered a second survey question on ease of use in **My Insurance Benefits**
  - 68% found it somewhat to very easy
  - 20% found it somewhat to very difficult

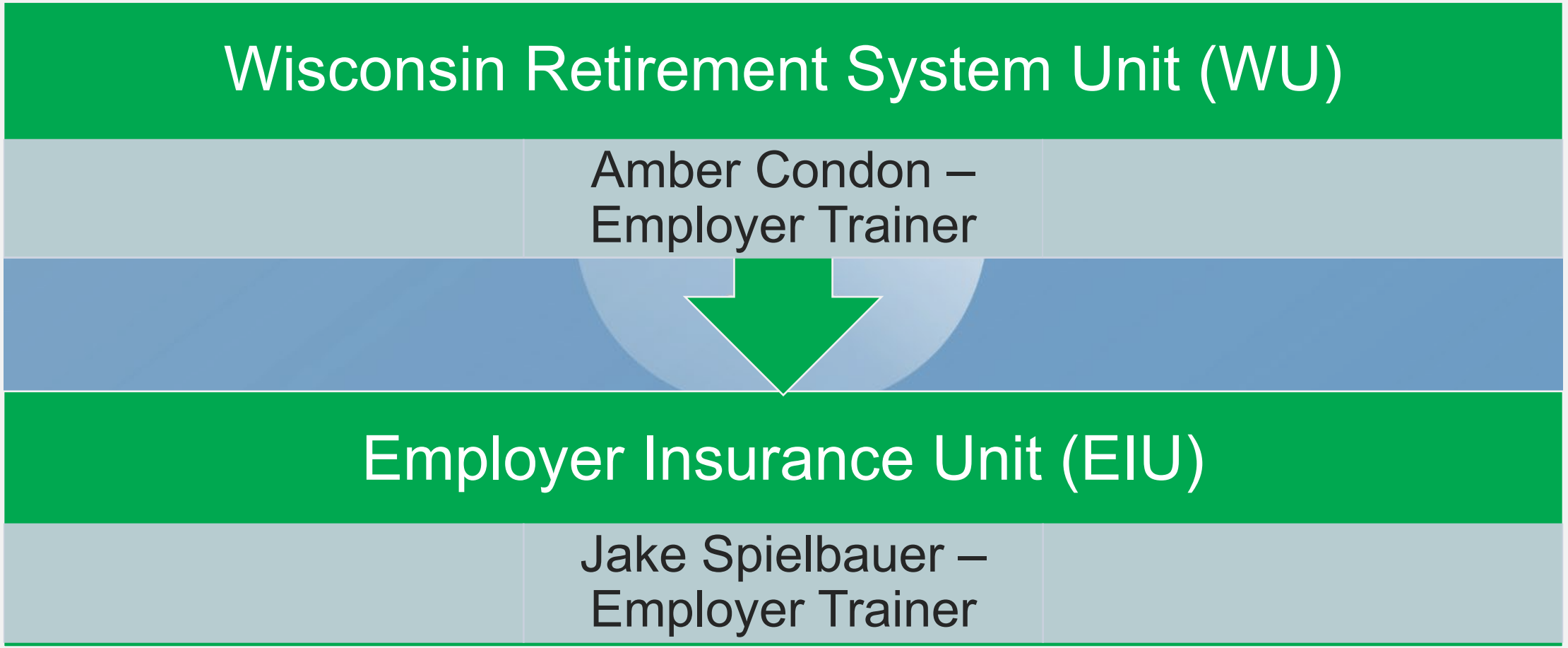


Process Improvements

- Mainframe forms enhancements
- Securely sending documents through OnBase
- Locating lost contacts
- Employer statement improvements for disability retirements

Employer Experience

Employer Training



Training To Enhance CX

Updated WRS training to eLearning format

Created & delivered new content for IAS

WRS Training Updates

11 training topics updated to eLearning format

- Based on WRS administrative employer tasks

eLearning format features:

- Paced for learner's preferences
- Learner drives timing and content direction
- Includes interactive knowledge checks
- Responsive design
- Easy to access

IAS Training Updates

Pre-2025 Launch Training

- On-demand member experience video
- Nine live virtual courses for employers & staff
- Dozens of training sessions held over four months
- Hundreds of employers & staff trained

Employer Resources

- HR Administrator Guide
- Qualifying Life Event & Change Reason Companion Guide
- Employer Transaction Application Guide
- Employer IAS Procedures

IAS & Open Enrollment

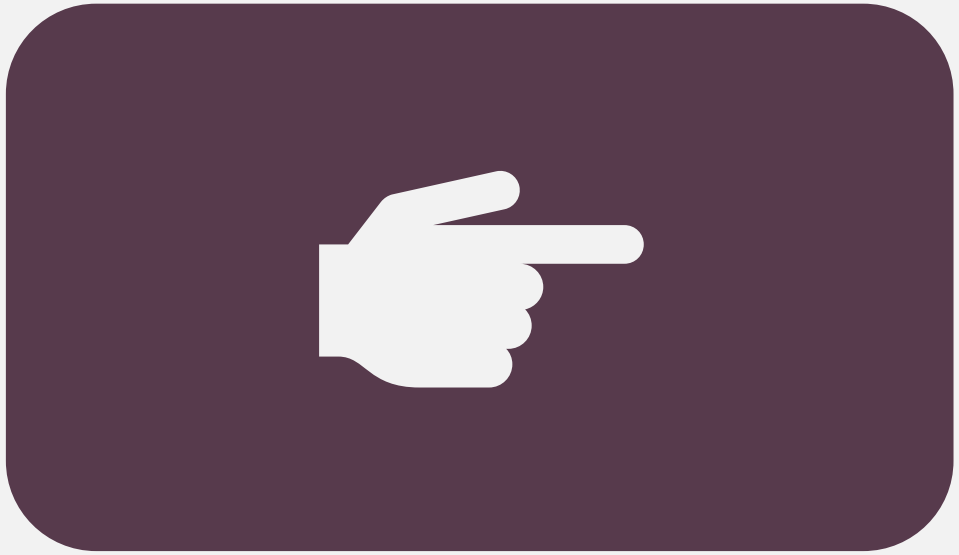
- UWs personnel will use My Insurance Benefits for 2026 Open Enrollment
- UWs-Only Kickoff Session
- Employer & Employee considerations

Employer Feedback

Customer Understanding

WRS eLearning Content

- Overall positive employer experience
  - More engaging
  - Appreciate the on-demand availability



IAS rollout

- Employer surveys
- Phase 2—May 1, 2026: DOA go-live
- Phase 3—July 1, 2026: All other employers

Future Employer Training

Continue updating training library

Create new content

Adapt IAS training before Phase 2&3 go-live

Employee Experience

CX Persona Library

Personas

- Fictional characters who represent real ETF customers
- Help convey customer goals, behaviors, needs, pain points, and challenges

New Employer Profiles

Customer Understanding

Large Employer

This profile represents employers like UW, UWHC, state agencies, large and medium cities and villages, and counties.

Small Employer

This profile represents employers like towns, villages, small cities, hospitals, sewer districts, and other miscellaneous small employers.

School District

This profile represents 421 school district employers of all sizes across Wisconsin.

Small Employer Profile

Customer Understanding

Small Employer

Employees Served

- Small local employers serve anywhere from 1 to 50 employees.
- 62% have fewer than 10 employees.

Towns
Villages
Small Cities
Hospitals
Sewer districts and other misc. small employers

Benefits Offered

- Small local employers are more likely to offer Health Insurance than large locals. 383 (40%) of them offer Health Insurance.
- The most popular program option is P02 (It's Your Choice Local Traditional with Dental Option), followed closely by P12 (same program without dental).

How They Work

- Small employers often use ETF's user interfaces to report new hires, terminations, and service and earnings data.
- Small employers often have only one employee tasked with WRS reporting to ETF, and they have greater levels of turnover in their HR/Payroll/Admin staff. Thus, their staff using ETF systems often have little to no experience in benefit administration, creating the need for frequent training and re-training.

By the Numbers

946 employers in this segment

8,321 active members served

Note: Does not include any school districts, state agencies, UW, or UWHC

CXVision

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

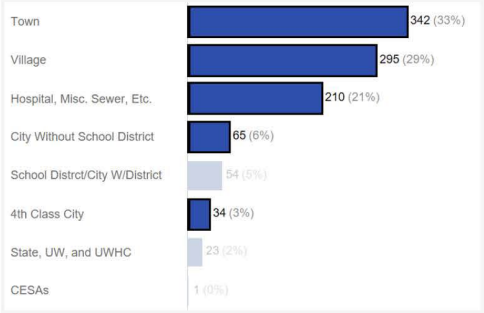
Small Employer (cont.)

Customer Understanding

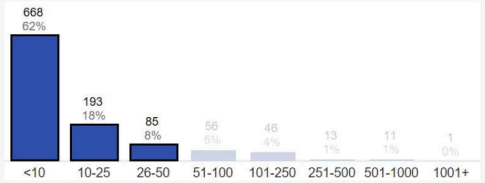
Small Employer

Data Updated: July 7, 2025

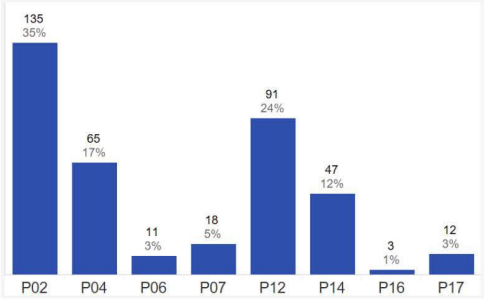
Employer Type



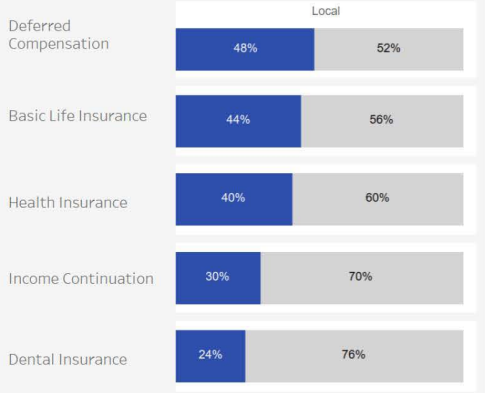
Count and % of Employers, by Employee Count Groups



Health Insurance Program Option
among employers offering health insurance



Benefits Offered



cxVision

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

Internal Enhancements

- IVR enhancements to aid staff taking health insurance calls
- Ombuds move to OnBase – more visibility for staff, better reporting

Customer Centric Culture

- CX Workgroup – new faces, new ideas, better representation
- CX Champions and spotlighting team success stories
- IAS member survey results in balanced scorecard for 2026

CX Vision

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

Questions?

Legislative Update and 2025-2027 Biennial Budget Update

Items 5B – 5C – Memos Only

Tarna Hunter, Director

Office of Budget and Management

Questions?

Trending Plan Topics

Item 5D – Employee Trust Funds Board

Diana Felsmann, Deputy Secretary

Office of the Secretary

Questions?

Secretary's Report

Item 5E – Employee Trust Funds Board

John Voelker, Secretary

Office of the Secretary

Questions?

Operational Updates

Items 5F – 5M – Memos Only

Informational Items Only

- No Board action is required.

Questions?

Tentative December 2025 Agenda

Item 6A – Memo Only

Patti Epstein, Chief Benefits Officer

Division of Benefits Administration

Informational Item Only

- No Board action is required.

Questions?

Adjournment

Item 7 – No Memo