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Correspondence Memorandum

Date: February 15, 2019

To: Employee Trust Funds Board
 Teachers Retirement Board
 Wisconsin Retirement Board

From: Anne Boudreau, Deputy Administrator
 Division of Retirement Services

Subject: Retirement and Customer Service Update

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, including workload demand, customer feedback and process improvement projects.

Workload Demand

- **Retirement Estimates**

The number of retirement estimate requests, retirement applications and new retirement annuities all decreased slightly in the fourth quarter of 2018, as compared to the same quarter in 2017. When looking at the full calendar year, however, all of these increased in 2018, compared to 2017.

	2017	2018	Change
Q4			
Retirement Estimates Requested	5,001	4,902	-2.0%
Retirement Applications Received	2,952	2,936	-0.5%
New Retirement Annuities Started	1,295	1,347	-4.0%
YTD			
Retirement Estimates Requested	23,655	24,746	+4.6%
Retirement Applications Received	12,857	13,774	+7.1%
New Retirement Annuities Started	9,765	9,974	+2.1%

Reviewed and approved by Matt Stohr, Administrator, Div. of Retirement Services
 Electronically Signed 3/11/19

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JM	3.21.19	4A

Comparing the fourth quarter of 2017 to the fourth quarter of 2018, the average turnaround time for a retirement estimate request improved from 13 days to 10 days.

For calendar year 2018, the average turnaround time for a retirement estimate request was 14 days. It was only in the second quarter that we failed to achieve our 15-day business goal, due to seasonal teacher requests, the building move, and the onboarding of six new staff in the Member Services Bureau. This combination of factors resulted in an average turnaround of 21 days. In most quarters, members received their retirement estimate much more quickly, in an average of only 11 days.

- **Call Center**

Comparing the fourth quarter of 2017 to the fourth quarter of 2018, the number of member contacts to the call center decreased nearly 5%. Interestingly, there was a 35% jump in email volume, which is significant. Despite this increase, staff responded to member email on average within one business day. Comparing calendar year 2017 to calendar year 2018, the total number of contacts increased a little more than 1%.

	2017	2018	Change
Q4			
Calls	51,886	48,322	-6.9%
Email	2,719	3,675	+35.2%
Total	54,605	51,997	-4.8%
YTD			
Calls	184,374	184,099	-0.1%
Email	12,718	15,786	+24.1%
Total	197,092	199,885	+1.4%

For member calls to the main telephone lines, the average speed of answer for the fourth quarter of 2018 was 3 minutes, 43 seconds. This represents an increase compared to the fourth quarter of 2017, when the average speed of answer was 2 minutes, 33 seconds.

The primary reason for the increase in average speed of answer during the fourth quarter of 2018—despite fewer calls—was the *It's Your Choice* enrollment period. The speed of answer directly correlates with the length of calls (talk time). During *It's Your Choice*, members had many questions about health insurance, in particular about the new Medicare Advantage plan and dental coverage. This made calls longer. As talk times got longer, the wait for staff available to pick up the next call also increased.

Customer Feedback

- **Surveys**

As a reminder, ETF offers members the chance to complete a survey almost every time a member has direct contact with ETF staff. This includes:

- After individual appointments, whether in person or online
- After group presentations
- At the end of webinars
- At the end of telephone calls

Members consistently express a high level of satisfaction with the service they received, with satisfaction ratings of 98% or higher. The rate of response from member surveys is very high. After telephone calls the response rate is 42%. After webinars it's 63%. And after in-person appointments, the response rate is 73%!

In addition to these routine member surveys, a recent member engagement survey was conducted by CEM. This survey measured member engagement and satisfaction and the results compared ETF to nine peer pension systems. The Office of Communications will be speaking about this survey in some detail at the upcoming Joint Meeting.

- **Compliments for Staff**

Even though we offer callers the chance to provide feedback in the brief, automated survey at the end of each call, some members feel like they received such great service, they want to speak directly with a supervisor. These are a few of those comments shared by members.

Member Laura T. called because she did not understand the federal requirement for her to take a required minimum distribution this year. She said,

The person who helped me was wonderful and professional. I was confused about what I was supposed to do. The specialist was thorough and did not make me feel disrespected because I had to ask questions. She was gentle with her responses.

Member Lisa D. was in financial dire straits. She did not realize she was eligible for a lump sum retirement benefit. She said,

The person who helped me was remarkable. It wasn't just that she explained how I could take my retirement benefit, but it was the way she treated me with courtesy, kindness, and respect. The money will make life so much easier.

Member Dennis F. called with questions about his 1099-R. He said,

The specialist was fantastic and went above and beyond in her service. She apologized for the lengthy wait, but I don't mind waiting on hold if I can talk to her every time. It was the end of a long day, but she treated me like I was the first person she talked to. It was refreshing to talk to someone with her level of customer service.

Process Improvement Projects

This quarter I want to highlight some of the improvements affecting employer reporting. This is a critically important function that is the foundation for Wisconsin Retirement System benefits. At best, employer reporting errors simply create more work for ETF; at worst, they cause errors in member benefit estimates and applications.

All employers report employee information electronically, and most use the ETF Online Network for Employers (the "ONE" system). In order to reduce the errors in employer reporting, ETF has increased the availability of training for employers. During 2018, ETF offered the following WRS sessions to employers:

Training Opportunity	Sessions	Attendees
In-person training	15	436
Live webinars	15	307
Recorded webinars	12	771
Conference sessions (*no registration, attendee numbers not tracked)	5	N/A*

** No registration required, so attendee numbers not tracked.*

The in-person training is a full-day comprehensive review of topics such as eligibility, rehired annuitant rules, employment category determination, reportable hours and earnings, monthly remittance reports, annual reconciliation, and the mechanics of using the ONE system. Webinars tackle the same topics in 60-minute to 90-minute sessions. ETF tries to offer training in formats and at times that are convenient to employers.

In addition to the WRS training, ETF provided insurance training to employers. Topics included life insurance, the pharmacy benefit, ALEX, the High-Deductible Health Plan, and *It's Your Choice*. During 2018, 535 employer representatives attended these insurance training sessions.

ETF also made two recent improvements to the ONE system that increased self-service options for employers.

The first new feature lets employers review and, if necessary, delete *pending* transactions that the employer has entered. This new data integrity checkpoint helps

prevent incorrect data entry errors and at the same time cuts down on staff time spent making subsequent corrections.

The second new feature lets employers view and make corrections to older data, an improvement over the old process, which was both manual and time consuming.

It is a little early to quantify the effect of these two system enhancements. We can say, however, that the combination of employer training and system enhancements contributed toward a smoother process this year. The Employer Services Section was able to complete 2018 Annual Reconciliation with 25% fewer case managers dedicated to annual reconciliation this year (six) compared to last year (eight).

In sum, these enhancements empower employers to review and correct errors before they are entered into the ONE system. Going forward, ETF will continue to look for improvements that would bring administrative efficiencies and improve data integrity for both employers and ETF.

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