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Correspondence Memorandum

Date: August 28, 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 increased in the second quarter of 2019, as compared to the same quarter in 2018. The number of retirement applications received and the number of retirement annuities started both increased.

	2018	2019	Change
Q2			
Retirement Estimates Requested	6,948	6,989	+5.9%
Retirement Applications Received	4,941	4,918	-4.7%
Retirement Annuities Started	3,566	3,415	-4.2%

Comparing the second quarter of 2019 to the second quarter of 2018, the average turnaround time for a retirement estimate increased from 20 days to 21 days. This average is outside of our business goal of 15 days. The volume of retirement estimate requests is consistently greatest in the second quarter of each calendar year, due to the number of teachers considering retirement at the end of the school year. Volume has a direct impact on turnaround time.

Reviewed and approved by Matt Stohr, Administrator, Div. of Retirement Services
 Electronically Signed 9/6/19

Board	Mtg Date	Item #
JM	09.19.19	4A

- **Call Center**

Comparing the second quarter of 2018 to the second quarter of 2019, the number of member contacts to the call center increased nearly 11%. Approximately 92% called and 8% emailed. When call wait times become long, email volume increases.

	2018	2019	Change
Q2			
Calls	43,800	49,405	+12.8%
Email	4,620	4,200	-9.1%
Total	48,420	53,605	+10.7%

The average speed of answer in the second quarter of 2019 was 1:57 compared to 2:59 in the second quarter of 2018. This means the average speed of answer dropped by one-third *despite* the increase in call volume of nearly 13%! The primary reason is staffing. The call center has experienced an extremely low turnover rate, losing not a single staff person in the last year. Tenured staff can handle calls much more effectively.

Process Improvement Projects

Replacement of the Call Routing System

ETF had been using Call Center Anywhere (CCA) to route calls to the mainline. This was an enterprise solution through the Division of Enterprise Technology (DET) at the Department of Administration. The system is no longer supported and therefore and ETF had to replace it.

DET considered replacing CCA with another enterprise system, but this effort did not materialize. In May DET asked agencies to procure and implement their own call routing systems. ETF was able to quickly find a solution—Centurion CARES.

Our selection of this system was possible and made good business sense for several reasons:

- CARES meets ETF requirements. It provides all current functionality and some new or enhanced features.
- CARES fully integrates with our existing Interactive Voice Response (IVR) unit, which is also a Centurion product. The IVR and the call routing system work together to distribute calls and pass member-specific account information to the call center agent.
- ETF has confidence in Centurion, based on 20 years of work history due to the IVR. We have built a good working relationship, and Centurion has consistently provided excellent customer service and technical assistance when we need it.

- CARES is working well for the Department of Workforce Development's call center, which has a similar call routing and customer service set up.
- CARES provides functionality in line with ETF's strategic goals by improving the customer experience and providing additional metrics to inform business decisions.
- ETF had a clear procurement path to CARES because ETF utilized an existing statewide contract that included the Centurion CARES system.
- CARES provides call routing very similar to that of CCA. For example, members have the same options and staff are able to see member account information on their screens.

In addition, there are some exciting new features:

- Callers are pre-authenticated before reaching an agent.
- Callers hear their estimated wait time or their position in the queue.
- If wait time exceeds five minutes, the caller has the option of receiving a callback rather than waiting on hold.
- Callers will hear a new after-call member survey and ETF can easily change the questions at any time for better responsiveness to changing conditions.
- Employers now hear an after-call survey.

As a side note, both the callback option and the improved ability to survey have the potential to increase ETF's score in the annual Cost Effectiveness Management (CEM) survey.

The implementation timeframe was very compressed for a project of this size. We were able to adhere to the plan because of an excellent project manager, a dedicated and enthusiastic team of both technical staff and business users, and a responsive business partner in Centurion.

Staff were trained on the new system prior to the August 27 "go live." The change will be communicated to members; however, except for a few service *enhancements* the change to the new system should be seamless to them.

Retirement Estimates Process Improvement

As you know, ETF has launched several projects to improve internal processes as we move forward with modernization efforts. For example, through the new Business Process Management (BPM) model we identified four initial pilot projects. One project was the end-to-end process for generating retirement estimates, and the end result was a huge improvement!

As background, ETF produces approximately 25,000 retirement estimates per year. Of those, about 80% are straightforward and can be calculated in the automated retirement

calculations system. This was the starting point for the BPM team, which identified four key process improvements:

1. Simplify determination of the retirement benefit effective date for inactive members and improve workflow prioritization.

The new process has been changed to make it easier to identify member retirement estimate requests that may be problematic due to the way they are entered into our system.

Gains:

- Reduced risk of processing errors or delays
- More effective prioritization of retirement estimate requests
- Easier to monitor for members at risk of losing benefits due to delays in the process

2. Eliminate forms that cause extra work and do not add value.

Data Entry Worksheet for WEBS Estimates (ET-4555)

This previously-required worksheet, created decades ago, now adds little value. This form has been eliminated, as staff now make notations directly into the electronic workflow.

Gains:

- Paper and printing costs saved for 20,000 sheets per year
- Staff time saved by handling 20,000 fewer pieces of paper per year
- Server space saved by filing 20,000 fewer electronic images per year

Document Maintenance Instruction Sheet (ET-9100)

This form, used to aid with filing member documents, also does not add value. Since the estimate has its own form number and enough information to place it into the correct member file, this form has been eliminated from the process for retirement estimates.

Gains:

- Paper and printing costs saved for 20,000 sheets each year
- Staff time saved by eliminating several processing steps for both Member Services and Records Management staff

3. Reduce the size of the retirement information packet and provide links to additional resources.

Based on feedback from staff that work directly with members, the contents of the retirement estimate packet was trimmed down to just the essentials.

Gains:

- Paper and printing costs saved
- Mailing costs saved
- Staff time saved by placing fewer brochures into the standard retirement packet and by customizing fewer packets
- Risk of error or privacy incident reduced
- Member attention is focused on the most important documents and information

4. *In process*: Streamline the retirement estimate printing process.

Retirement estimates print as a batch overnight, output to a printer in one area, and are manually transported to a different area for further handling. The printer can overflow and jam, requiring staff intervention. The new process will move the printing process to the Supply and Mail Services area.

Gains:

- Fewer handoffs
- Higher-capacity printer in SAMS improves efficiency

Over the coming months we will be tracking data to determine the impact of these process improvement and expect to have solid numbers for you in the future, to show clearly the savings in resources. Using data we have available today, we project a savings of \$13.30 per retirement estimate, in staff time, paper and printing costs and mailing costs—and staples! That’s an estimated savings of \$333,537 per year! There will be fewer errors, better prioritization of jobs, and clearer information for members.

There is another benefit that has come out of this BPM project that is hard to quantify, but we feel it and see it. This project has caused a ripple effect: We are identifying other potential areas for improvement and gaining momentum to initiate new improvement projects.

Customer Feedback

- **Compliments for Staff**

Here are a few of the compliments staff received during the second quarter of 2019:

Member Mary J. called with questions about retiring. She said this was her “first opportunity to consider retiring” and she knew nothing about the process. She was so pleased with the Trust Fund Specialist who took her call.

“She took the time to explain EVERYTHING! She was patient, pleasant, delightful, calm, helpful, and friendly! I really enjoyed our conversation.”

Member Cheryl T. called with some post-retirement questions. She said,

“(The Trust Fund Specialist) was extremely helpful. So many times telephone assistance is neither pleasant nor helpful, but the person who helped me was both! I got answers to all of my questions.”

Member Daniel H. called about a recent loss of insurance coverage that had caused him to re-enroll in WRS group health insurance. He and his wife had inadvertently failed to enroll in optional coverage that was important to them. When they realized their error, they contacted ETF. We referred them to the optional plan, which should have addressed their questions, but instead referred them right back to ETF. The Trust Funds Specialist on that second call went above and beyond to help them enroll in the optional plan.

“We were feeling frustrated and like we were getting the run around. After we talked with (the Trust Funds Specialist), we finally understood what we needed to do to enroll. We felt very satisfied and we can’t say enough about (the Trust Funds Specialist) who helped us resolve this.”

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