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Correspondence Memorandum

Date: August 24, 2020

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, Applications, Annuities Started**

The number of retirement estimate requests and retirement applications received both increased significantly in the second quarter in 2020, as compared to the same quarter in 2019.

	2019	2020	Change
Q2			
Retirement Estimates Requested	6,989	8,022	14.8%
Retirement Applications Received	4,918	5,955	21.1%
Retirement Annuities Started	3,415	2,354	-31.1%

Comparing the second quarter of 2020 to the second quarter of 2019, the average turnaround time for a retirement estimate decreased from 19 days to 4 days. As mentioned in previous reports, this improved turnaround time is due to operational improvements—to the retirement estimate process, the staffing model, and the staff training process. In addition, staffing levels, a large percentage of fully-trained staff, and

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Matt Stohr Electronically Signed 8/31/20

Board	Mtg Date	Item #
JM	9.17.20	4A

less outreach travel due to ETF's response to COVID-19 contribute to increased capacity.

If you recall last quarter's report, it talked about the "Missing Members Project." The Member Services Bureau is searching for inactive members with whom ETF has lost contact. This project has resulted in many more retirement estimates and applications than usual. This is driving part of the spike in retirement estimate requests and retirement applications, because the initial focus of that project has been on members who are at minimum retirement age or older.

The totals for the first half of the year look like this.

Q1 and Q2 Total	**2020**
Retirement Estimates Requested	16,590
Retirement Applications Received	10,084

These are the numbers directly resulting from the "Missing Members Project."

Q1 and Q2 Total	**2020**
Retirement Estimates Requested	1,607
Retirement Applications Received	663

Removing these numbers—which are on top of normal retirement "traffic"—we can see a more accurate picture of actual retirement estimate requests and applications.

	2019	**2020**	**Change**
Q1 and Q2 Total			
Retirement Estimates Requested	13,878	14,983	8.0%
Retirement Applications Received	7,923	9,421	18.9%

Comparing these increases to the decrease in new annuities started shows that many of these retirement applications are for lump sums. People who had left their money in the WRS to be professionally managed by SWIB now have a more urgent need for cash and so have decided to take their benefit.

Call Center

	2019	**2020**	**Change**
Q2			
Calls	49,405	47,808	-3.2%
Email	4,200	6,009	43.1%
Total	53,605	53,817	0.4%

The average speed of answer in the second quarter of 2020 was 2 minutes and 2 seconds, compared to 1 minute and 57 seconds in the first quarter of 2019.

The change in email volume is somewhat surprising. We might expect an increase if call wait times are especially long. Those were not only reasonable in the second quarter of 2020 but were very similar to wait times in 2019. Instead, we attribute this significant increase in email volume to the large number of members working from home. Since this began in March, we have seen many more members using email to communicate with ETF.

Process Improvement Projects

Here is a brief update on the Appointment Scheduling Software project that staff have been working on. This is a two-phase project to automate and streamline the booking process, to provide better data and reports, and to allow members to select their own appointments online. This is a small step in moving toward more online services for members.

As of this writing, ETF is on track to roll out Phase 2 on September 21, which will give members the ability to select and schedule their own appointment using this online tool. Members receive a confirmation email at booking and a reminder email shortly before their appointment date. I will provide an update at the September joint meeting and hope to share successful results.

Customer Feedback—Compliments for Staff

Here are a few of the compliments staff received during the second quarter of 2020:

An ETF manager shared a comment from a friend who is planning to retire from state service at the end of September.

> *"I sure like the guy I've been talking to over there. Paul is very knowledgeable and an excellent communicator."*

Carol B. needed assistance with some retirement decisions and was very anxious about health insurance for her and her husband. She needed help escrowing her sick leave credits and understanding comparable coverage.

> *"Suzy helped me with the forms and explained everything. She gave me so much help and was very knowledgeable. She was so very kind to me."*

Member Fred G. had recently lost his wife. He had many questions and spoke with several ETF staff. He really appreciated the assistance and sent a compliment for call center staff.

> *"My wife was the primary subscriber. I had MANY questions about health coverage, how to become the subscriber, how to transition from family to single, how much it was going to cost. I seem to come up with new questions every day,*

> *perhaps not uncommon when a spouse dies. Everyone has been so very kind, patient, and helpful in this most stressful period. If possible, pass along my sincere thanks."*

Member Mary M. was facing health issues. She didn't understand disability benefits and was very confused about her health insurance options.

> *"Chris was awesome. He took extra time to make sure I understood all of the information ETF provided regarding disability benefits and health insurance. It finally sunk in! He really went above and beyond!"*

Staff located member David B. as part of ETF's "Missing Members" special project mentioned in last quarter's report. He spoke with several ETF staff and had this to say.

> *"Everyone I talked to has been very helpful when I had questions about completing the application form. You have the politest people and the nicest people staffing your call center. They were helpful and polite at all times."*

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