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Correspondence Memorandum

Date: May 24, 2021

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 decreased, and the number of retirement applications decreased in the first quarter in 2021, as compared to the same quarter in 2020.

	2020	2021	Change
Q1			
Retirement Estimates Requested	8,568	7,308	-14.7%
Retirement Applications Received	4,129	3,668	-11.2%
Retirement Annuities Started	2,561	3,195	+24.8%

Comparing the first quarter of 2021 to the first quarter of 2020, the average turnaround time for a retirement estimate decreased from 11 days to 6 days.

New retirement annuities increased quite a bit. This is due to the large increase in retirement estimates and applications in preceding quarters, and to the fact that

Reviewed and approved by Matt Stohr, Administrator, Div. of Retirement Services

Electronically Signed 6/1/21

Board	Mtg Date	Item #
JM	6.17.21	4A

applications trend up at the end of the calendar year (as well as at the end of the fiscal year).

In previous reports, I have talked about the “Missing Members Project.” The Member Services Bureau is searching for inactive members with whom the Department of Employee Trust Funds (ETF) has lost contact. This project has resulted in more than the usual number of retirement estimates and applications.

The “Missing Members Project” affects the numbers in both 2020 and 2021. Since beginning the new year, the relative difference in retirement activity between the current and previous year should not be large. Here is the first quarter data after removing these numbers.

	2020	2021	Change
Q1			
Retirement Estimates Requested	8,542	7,137	-16.4%
Retirement Applications Received	4,122	3,662	-11.2%

- **Customer Service - Members**

Call volume was lower in the first quarter of 2021 as compared to the same quarter in 2020.

	2020	2021	Change
Q1			
Calls	53,816	50,324	-6.5%
Email	5,651	6,681	+18.2%
Total	59,467	57,005	-4.1%

The average speed of answer in the first quarter of 2021 was 4 minutes and 13 seconds, compared to 3 minutes and 5 seconds in the first quarter of 2020. This was due to two staff vacancies in the call center, higher email volume, and longer talk times.

The talk time average was driven up in part by the fact that ETF had to suspend in-person service during the pandemic. Members were calling to talk through their full retirement estimate. In many cases, staff were essentially conducting retirement sessions over the telephone. As an alternative, ETF has offered many more virtual appointments and webinars, which most members have embraced as more convenient, however, some members prefer telephone to computer. The average talk time for all of 2019 was 5 minutes, 21 seconds. For 2020, that increased to 5 minutes, 49 seconds. So far in 2021 (just the first quarter), the average talk time is 5 minutes, 43 seconds.

Also, as mentioned in previous reports, many more members are choosing to communicate with ETF via email. On average, it takes staff about 7 minutes to respond to an email versus less than 6 minutes to handle a call.

Customer Feedback—Compliments for Staff

Here are a few of the compliments staff received during the first quarter of 2021:

Sandy E. called with questions about her retirement benefit. Afterward she took the time to send a handwritten letter complimenting staff,

I was so fortunate to be connected to Chris! I had questions about my annuity and how to change my beneficiary. Chris answered my questions with great patience. I very much appreciated his help, knowledge, and professionalism. Thank you!

Karen E. made a virtual appointment to discuss her retirement with ETF staff. She said,

Hans was confident and put me at ease right away by expressing his willingness to help. I knew my questions would be answered. He also kept the right pace and gave me time to write notes. Great appointment!

Robert L. calls ETF whenever he has a question about his health insurance:

Today I spoke with Stacey, who did a wonderful job of helping me. I call your staff often because I prefer it to using the computer. I always receive perfect service and the most courteous people!

Mary J. needed a verification of her pension income in order to obtain a mortgage for her new home. After staff assisted her, she called back and spoke with a supervisor.

I have called multiple organizations while gathering information to get a mortgage. Tasha listened to my story, was so helpful, and was able to figure out what I needed even though I didn't explain it very well. During all of my time supervising staff, I never had an employee as good as Tasha!

Nancy H. called about her benefits. She praised staff who assisted her.

I spoke with Clarrisa and she provided all of the information I needed. I am happy, happy with her service! Kudos to her! You have some great people working at ETF!

Process Improvement Projects

Onboarding New Employers for WRS Group Health Insurance

All state agencies and the University of Wisconsin system participate in the Wisconsin Public Employer Group Health Insurance Plan (“WRS group health insurance”). Not all local employers participate. Approximately 71% of WRS employees are employed by a local employer. WRS group health insurance is available to employees of local employers

(school districts, municipalities, etc.) if the employer makes an election to participate in WRS group health insurance. This process can be confusing for employers.

To make it easier, the Employer and Contact Services Bureau has improved the processes and the educational materials used to onboard employers new to the WRS group health insurance plan. Staff completely rewrote the brochure *How to Join the Wisconsin Public Employers' Group Health Insurance Program* (ET-1139), reducing its size, using plain language, and creating charts to display options and decision points in a simple way. There is also an employer checklist to make it easy to follow the required steps.

Staff also created a 10-minute informational video to accompany the materials to provide a more user-friendly, less intimidating way for employers to learn about the process.

Annual Reconciliation

Between January 1 and April 15 each year, ETF reconciles data that employers submitted for their employees. Each member account is reconciled to ensure all contributions have been paid and the appropriate service and earnings were 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 Statements of Benefits*, which is one of the most important ways ETF shares information with members each year.

As of March 6, the Employer Services Section successfully completed annual reconciliation for 2020 — and for the first time, this was accomplished in a virtual world! Staff reconciled the data of 1,566 WRS employers and more than 260,000 active Wisconsin Retirement System (WRS) employees.

There was a 14% increase in employer accounts that arrived in balance. Annual reconciliation was also accomplished without any staff overtime. Although overtime historically has been necessary to complete this large project each year, overtime has not been needed for the last two years.

These improvements in employer accuracy and in ETF staff efficiency are attributable to more time expended for employer training, monthly training reminders sent to employers, updates to ETF's online reporting system, increased targeted in-house queries to locate reporting anomalies, diligent follow up and case management by staff, and employer compliance reviews.

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