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Correspondence Memorandum

Date: November 16, 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 use of self-service options, and process improvement projects.


Workload Demand

- **WRS Retirement Estimates, Applications, Annuities Started**

The number of retirement estimate requests and retirement applications decreased in the third quarter in 2021, compared to the same quarter in 2020. It is believed that some members who originally planned to retire in 2021 did so in 2020. ETF also made a concerted effort in 2020 to locate members who qualified for benefits, which prompted more estimates and applications in 2020.

	2020	2021	Change
Q3			
Retirement Estimates Requested	6,747	5,900	-12.6%
Retirement Applications Received	3,965	3,067	-22.6%
Retirement Annuities Started	3,016	2,885	-4.3%

The lower 2021 volume allowed staff to provide better customer experience. Comparing the third quarter of 2021 to the third quarter of 2020, the average turnaround time for a retirement estimate decreased from three days to less than one day.

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

 Electronically Signed 11/23/21

Board	Mtg Date	Item #
JM	12.09.21	4A

- **Customer Service - Members**

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

	2020	2021	Change
Q3			
Calls	43,221	40,201	-7.0%
Email	4,360	3,751	-14.0%
Total	47,581	43,952	-7.6%

Similar to the above customer service results of lower retirement estimates and applications, the lower 2021 call and email volume allowed staff to provide better customer experience. The average speed of answer in the third quarter of 2021 was 1 minute and 23 seconds, compared to 2 minutes and 4 seconds in the third quarter of 2020.

Operational Improvements

- **Online and Self-Serve Options**

It is no surprise that members prefer online services and are favorably responding when self-serve options are available. Modernization of ETF systems is in progress and will result in the most significant customer service improvements. Because that is a multi-year project, however, ETF continues to implement additional self-serve options tactically and as allowed so as not to use the same resources needed to strategically modernize ETF. Operational improvements provide interim, enhanced customer service touchpoints, referred to as channels, until strategic goals are achieved.

Member self-serve options include using online benefit calculators, scheduling virtual appointments, and attending webinars. ETF has gradually increased online learning opportunities. These efforts accelerated during the pandemic and enabled ETF to continue to meet the customer service needs of its members. Virtual appointments have been particularly popular as a convenient way to meet with staff and obtain retirement information.

Two other examples of self-service are the online retirement estimate request system and the online appointment scheduling system. These are good examples of how members shift how they interact with ETF when self-serve options are available. At the start of 2020, among those members who requested retirement estimates, 20% used the online system to order their estimate. During 2021, that percentage has increased to an average of 35% ordering online.

After the online appointment scheduler was implemented in September of 2020, 47.4% of members scheduling an appointment did so on their own, using the online

appointment scheduler to choose a time convenient for them. The percentages vary by month, but for members scheduling an appointment in 2021, the majority now—51%—have done so using the self-serve appointment scheduler tool.

- **Secure Outgoing Email**

For more than a year, ETF has been using a secure information exchange system called Box. This provides a cloud-based system for ETF to send and receive documents securely—to share board-related documents, to exchange documents with employers, to receive proposals from potential vendors (as part of the procurement process), to respond to some public records requests, and now to send securely confidential information to members.

Box acts like a digital drop box. ETF can upload content and a member can retrieve it. Box is more secure than using traditional email because of its built-in security features that protect sensitive data.

On November 15, ETF started using Box for secure outgoing email to members with certain types of requests. These are the requests that members most frequently ask for a document to be sent by email, often because of a short deadline.

ETF had been using a different system, which was cumbersome and confusing for members. The Box system will greatly expand ETF's capability for addressing member requests for confidential information by email.

Box date stamps incoming documents and also sends those directly to the member's file. Today these direct-scanned documents make up a tiny fraction of the nearly 40,000 documents scanned to member files each month, but it's a positive step toward future efficiencies.

The member needs only to set up an account and retrieve their documents. The Box system is user friendly, and ETF sends simple instructions ahead of the document so that the member can be ready. ETF's response time goal is two to four hours.

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