



**STATE OF WISCONSIN**  
**Department of Employee Trust Funds**  
 A. John Voelker  
 SECRETARY

Wisconsin Department  
 of Employee Trust Funds  
 PO Box 7931  
 Madison WI 53707-7931  
 1-877-533-5020 (toll free)  
 Fax 608-267-4549  
 etf.wi.gov

***Correspondence Memorandum***

**Date:** November 5, 2021

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

**From:** Mark Lamkins, Director  
 Office of Communications

**Subject:** Communications Update

**This memo is for informational purposes only. No Board action is required.**

**Wisconsin Strong**

The [Wisconsin Strong: Your Financial Security™](#) program was recently selected by the MissionSquare Research Institute (formerly the Center for State and Local Government Excellence) to be one of five national case studies on financial wellness education impact, best practices, and lessons learned.

Last winter, the Department of Employee Trust Funds (ETF) and Department of Financial Institutions were awarded a \$100,000 grant for financial wellness education for government employees and their families. The grant was awarded by the National Association of State Treasurers Foundation in collaboration with MissionSquare Research Institute, the International Public Management Association for Human Resources, and the Wells Fargo Foundation.

The grant was primarily used to fund financial wellness vendor services. ETF created Wisconsin Strong’s multi-pronged holistic model for achieving financial security through education about Wisconsin Retirement System benefits, saving for retirement, and financial planning. In March, the ETF Board received an [overview](#) of the program’s core components, key performance indicators, and timeline.

When the grant-reporting period concluded at the end of September, ETF had engaged thousands of members with online education, resources, and tools. Fifty-one employers also signed on to be Wisconsin Strong champions.

There will be a separate presentation on the Wisconsin Strong program at December’s Joint Meeting with additional program information, metrics, and next steps regarding the case study.

Reviewed and approved by Pamela Henning, Assistant Deputy Secretary  
 Electronically Signed 11/17/21

*Pamela L Henning*

Board	Mtg Date	Item #
JM	12.9.21	4C

## Website Metrics

Here are highlights of recent engagement metrics for the [ETF website](#). Reporting period: Quarter 3 (July 1-September 30, 2021). There were 193,484 members and others who visited and interacted with the site during the quarter.

Compared to the **previous quarter**, there was a:

- 3.3% decrease in site users
- 0.9% increase in page views
- 1.0% decrease in sessions
- 2.2% increase in bounce rate

Compared to the **same quarter last year**, there was a:

- 4.4% decrease in site users
- 20.1% decrease in page views
- 14.1% decrease in sessions
- 2.7% increase in bounce rate

The bounce rate for Quarter 3, 2021 is 50.02%. When the bounce rate exceeds the 50% threshold, engagement may decrease as users leave or bounce from the site. The slightly increased bounce rate for the quarter may not be a concern as users increased their page views per session, increased session duration, and the average page load time decreased. However, there is an increasing trend for the bounce rate when comparing Quarter 3, 2021 to the previous quarter and the same quarter last year.

The Office of Communications will explore possible issues affecting the bounce rate and solutions for improvement. These issues may include slow page speed, unnecessary plug-ins, poor usability, low-quality content, and pages that aren't mobile friendly, among other factors.

**What do site users say about their experiences?** In Quarter 3, 2021, there were 3,308 anonymous web surveys completed. Seventy-four percent of survey respondents indicated "yes," the information was helpful. This is a 5% decrease from the previous quarter.

Web surveys are regularly monitored for comments that may lead to improving content. Here are a few comments:

- "I'm trying to find out whether my current physician is still available." Note: The website provides links to health plan sites for information about provider networks.
- "Just knowing the investment performance of the pension fund is good to know, not only as a retired public education employee, but more importantly as a taxpayer of Wisconsin."
- "It seems that there is really a lot of focus on individual situations, that's great!"

The attached web metrics report shows a high number of users searched for “decision guide” and other metrics. This is expected as the annual It’s Your Choice open enrollment period for health benefits (September 27-October 22, 2021) began at the end of Quarter 3, 2021.

### Other Communications

- **Benefits Mentor** — During open enrollment, ETF launched its new interactive, online benefits tool for active state employees and non-Medicare retirees who participate in the Group Health Insurance Program. [Benefits Mentor](#) uses individual claims information and medical needs as a basis for personalized health plan design recommendations.
- **It’s Your Choice Webinars** — ETF conducted 55 webinars during the four weeks of open enrollment. There were 2,063 attendees for sessions conducted by vendors and ETF benefits specialists. On a scale of one to five, the average satisfaction score of surveyed attendees was 4.2 for vendor sessions and 3.8 for ETF sessions.
- **WDC Award** — The Wisconsin Deferred Compensation (WDC) Program received a [2021 Leadership Recognition Award](#) from the National Association of Government Defined Contribution Administrators. The award recognized a WDC pilot project in 2020 that led to the launch of a personalized Lifetime Income Score (LIS) tool. The LIS indicates the percentage of the working participants’ income that is on track to be replaced in retirement, based on projections for WRS pension, Social Security, and personal sources of retirement income.
- **2020 ACFR** — The [ETF 2020 Annual Comprehensive Financial Report](#) was published in September. The report shows the funding value-based ratio of the WRS remains at 100% or fully funded as of December 31, 2020. The fair value-based ratio of the WRS is 105.3%, which follows calculations set by the Governmental Accounting Standards Board (GASB). GASB’s ratio fluctuates from year to year based on investment performance.

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

Attachment: Google Analytics for etf.wi.gov (Quarter 3, 2021)

This report is a high-level data dashboard created using Google Data Studio. Interactive functionality has been disabled. See pages 5-6 for definitions of key terms and a summary of the reporting period. Questions? For assistance, please contact the Office of Communications at [ETFSMBCommunications@etf.wi.gov](mailto:ETFSMBCommunications@etf.wi.gov).

## Site Impact

How many users visited the website?

Users

**193,484**

↓ -3.3% from previous 92 days

Pageviews

**1,032,314**

↑ 0.9% from previous 92 days

Sessions

**315,732**

↓ -1.0% from previous 92 days

New Users

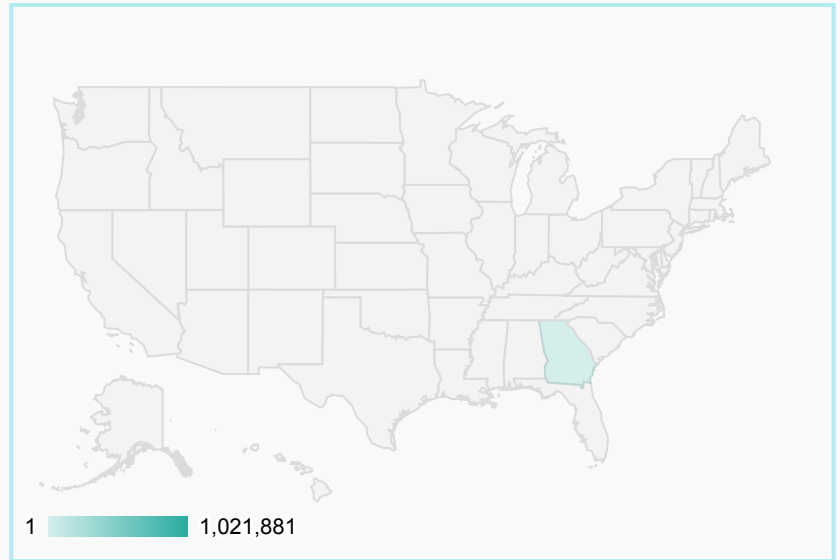
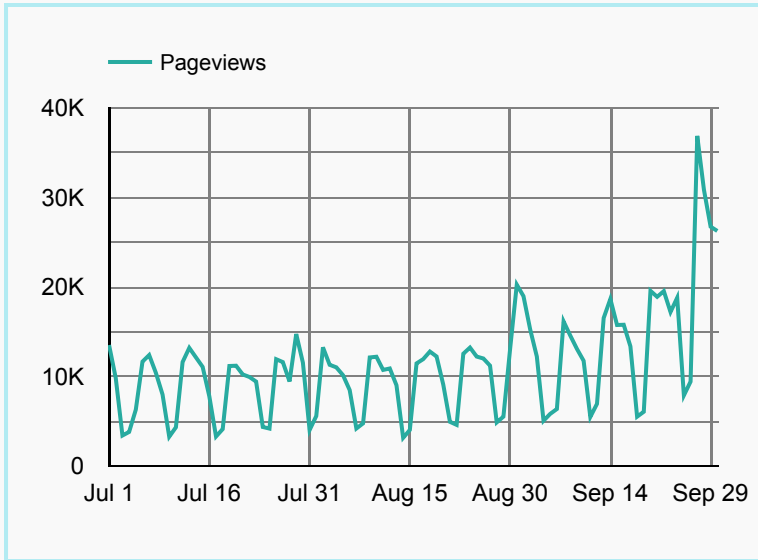
**174,877**

↓ -0.6% from previous 92 days

Unique Pageviews

**785,132**

↓ -0.6% from previous 92 days



## Engagement

How engaged were users within the website?

Pages / Session

**3.27**

↑ 2.0% from previous 92 days

Bounce Rate

**50.02%**

↑ 2.2% from previous 92 days

Number of Sessions per User

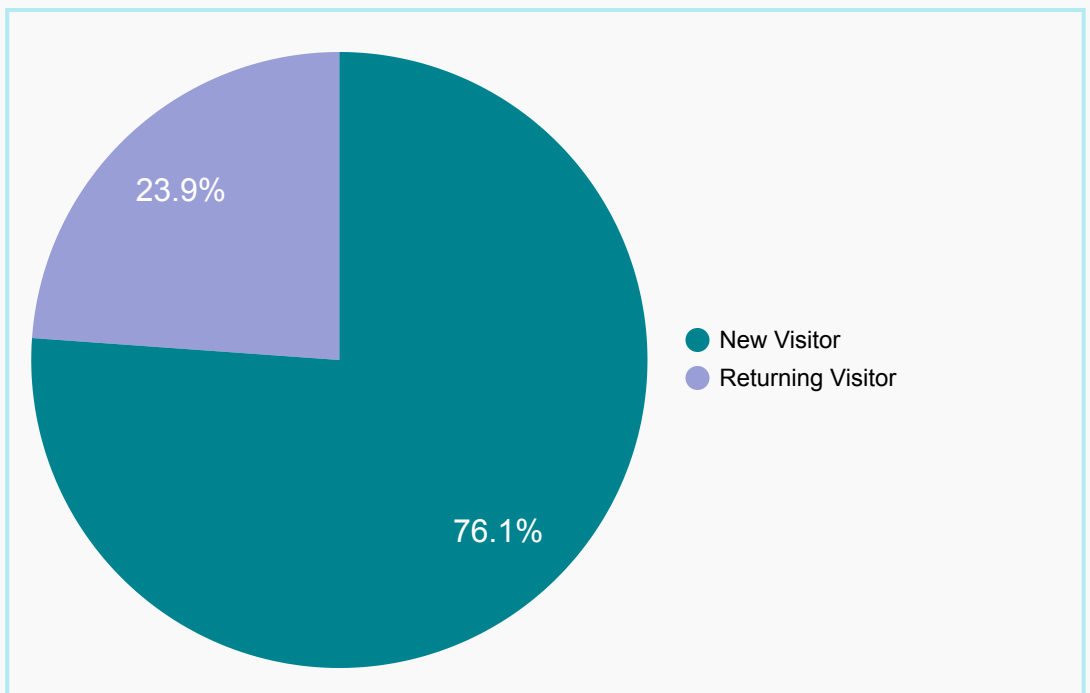
**1.63**

↑ 2.4% from previous 92 days

Avg. Session Duration

**00:03:00**

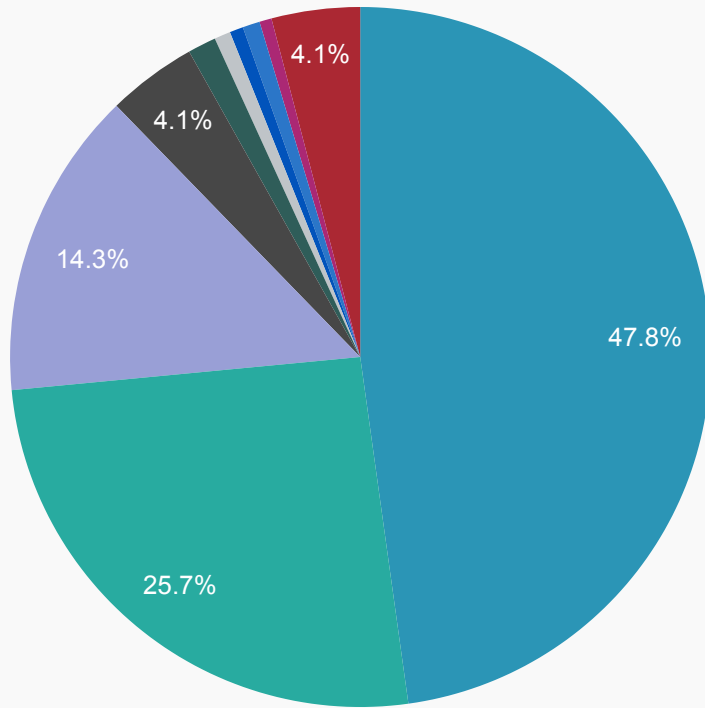
↑ 5.5% from previous 92 days



# Source

Where do users come from?

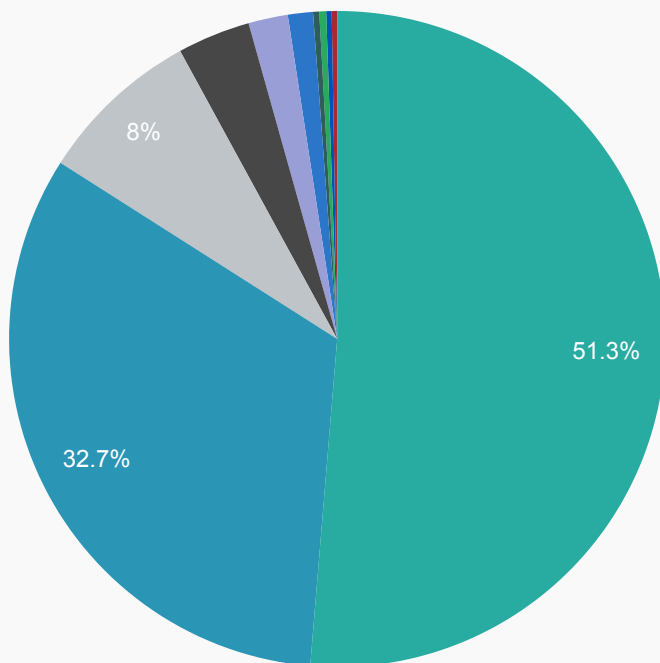
Jul 1, 2021 - Sep 30, 2021



## Full Referrer:

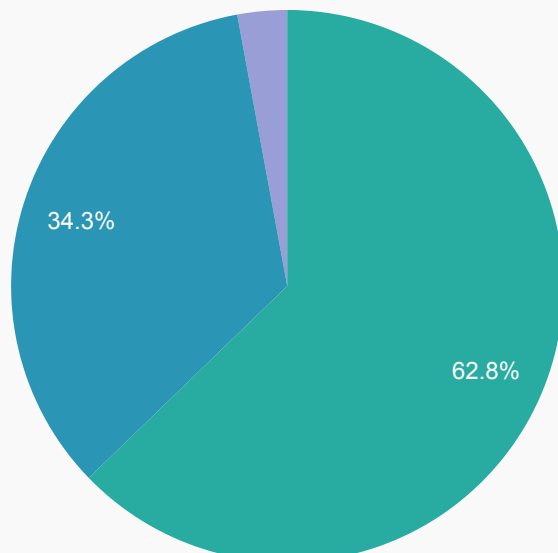
- google
- (direct)
- Inks.gd/
- bing
- yahoo
- hr.wisc.edu/
- wisconsin.edu/
- uconnect.wisc.edu/
- duckduckgo
- others

ETF E-mail Updates are represented by Inks.gd/



## Web Browser:

- Chrome
- Safari
- Edge
- Firefox
- Internet Explorer
- Samsung Internet
- Android Webview
- Safari (in-app)
- Amazon Silk
- others



## User Device:

- desktop
- mobile
- tablet

# Hot Topics

What were users looking for?

Jul 1, 2021 - Sep 30, 2021

Site search terms indicate how users are looking for information or completing a task.

Total Unique Searches

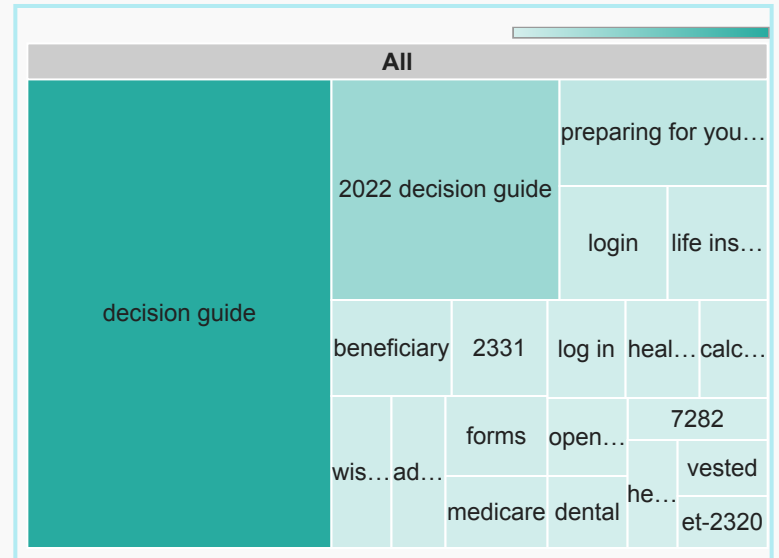
**34,368**

↓ -2.2% from previous 92 days

## Site searches:

	Search Term	Total Unique Searches
1.	decision guide	3,247
2.	2022 decision guide	1,142
3.	preparing for your retirement	504
4.	login	279
5.	life insurance	261
6.	beneficiary	257
7.	2331	207
8.	wisconsin strong	206
9.	additional contributions	190
10.	forms	189
11.	medicare	177
12.	log in	174

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# Benefits Available to Me

What are users searching for?

On the [Benefits Available to Me](#) page, users can find their ETF-administered retirement, health, and other benefits by entering their current or last employer.

## Users entered for employer:

	Event Label	Total Events
1.	University Of Wisconsin Sy...	1,151
2.	UW Hospital Authority	352
3.	Corrections, Dept Of	195
4.	Employee Trust Funds, De...	189
5.	Health Services, Dept Of	152
6.	Natural Resources, Dept Of	140
7.	Blackhawk Technical College	131
8.	Transportation, Dept Of	131
9.	Madison, City Of	103
10.	Trempealeau County	95

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## After entering employer, users clicked on:

	Event Action	Total Events
1.	Search for Employer	9,842
2.	State Employee & Retiree ...	2,211
3.	WRS Retirement Benefit	1,646
4.	Don't See Employer	973
5.	Reset Employer Name Clic...	452
6.	Local Deductible Health Pl...	364
7.	Group Life Insurance	319
8.	Local Deductible Health Pl...	238
9.	Wisconsin Deferred Comp...	232
10.	Accumulated Sick Leave	228

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# Key Pages

Jul 1, 2021 - Sep 30, 2021

What pages are users viewing and leaving?

**Legend:** / = home page (etf.wi.gov) **Pages** are indicated by URL address location after home page (etf.wi.gov/\_\_\_\_\_)

## Pages users entered the site from:

	Page Title	Page	Pageviews
1.	Wisconsin Department of Employee Trust Funds   ...	/	96,295
2.	Latest Investment Performance   ETF	/wrs-performance/latest-investment-performance	44,079
3.	My Info   ETF	/my-info	33,561
4.	WRS Retirement Benefits Calculator   ETF	/retirement/calculators/wrs-retirement-benefits-cal...	32,469
5.	WRS Retirement Benefit   ETF	/retirement/wrs-retirement-benefit	30,804
6.	Wisconsin Deferred Compensation Program   ETF	/retirement/wisconsin-deferred-compensation-prog...	24,051
7.	Contact Us   ETF	/contact-us	21,323
8.	ETF Web Applications for Employers   ETF	/employers/wisconsin-retirement-system/etf-web-a...	21,132
9.	Employers   ETF	/employers	20,179
10.	My Statement of Benefits (WRS Account)   ETF	/retirement/wrs-retirement-benefit/my-statement-b...	16,904
11.	Calculators   ETF	/retirement/calculators	16,321
12.	Benefits Available to Me   ETF	/benefits-by-employer	15,255
13.	Wisconsin Retirement System   ETF	/employers/wisconsin-retirement-system	11,763
14.	Retirement   ETF	/retirement	11,452
15.	Applying for Retirement   ETF	/retirement/applying-retirement	10,651

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## Pages users left the site from:

	Page Title	Exit Page	Pageviews
1.	Latest Investment Performance   ETF	/wrs-performance/latest-investment-performance	38,732
2.	Wisconsin Department of Employee Trust Funds   ...	/	24,881
3.	WRS Retirement Benefits Calculator   ETF	/retirement/calculators/wrs-retirement-benefits-cal...	22,858
4.	ETF Web Applications for Employers   ETF	/employers/wisconsin-retirement-system/etf-web-a...	17,505
5.	Wisconsin Deferred Compensation Program   ETF	/retirement/wisconsin-deferred-compensation-prog...	16,418
6.	Contact Us   ETF	/contact-us	14,802
7.	My Info   ETF	/my-info	10,451
8.	Employers   ETF	/employers/wisconsin-retirement-system/etf-web-a...	8,421
9.	Calculators   ETF	/retirement/calculators/wrs-retirement-benefits-cal...	7,760
10.	My Statement of Benefits (WRS Account)   ETF	/retirement/wrs-retirement-benefit/my-statement-b...	6,371
11.	DHS Offers \$100 Gift Card for Getting COVID-19 ...	/news/dhs-offers-100-gift-card-getting-covid-19-va...	6,320
12.	Wisconsin Department of Employee Trust Funds   ...	/employers/wisconsin-retirement-system/etf-web-a...	6,075
13.	WRS Retirement Benefit   ETF	/retirement/wrs-retirement-benefit	5,589
14.	Well Wisconsin for Members   ETF	/well-wisconsin-members	5,576
15.	Wisconsin Department of Employee Trust Funds   ...	/retirement/calculators/wrs-retirement-benefits-cal...	5,401

1 - 100 / 86901 < >

# Downloads

Jul 1, 2021 - Sep 30, 2021

What PDF files or forms are users downloading?

	PDF Title	PDF URL	Total Events
1.	Direct Deposit Authorization   ETF	https://etf.wi.gov/publications/et7282	1,361
2.	Address/Name Change   ETF	https://etf.wi.gov/publications/et2815pdf	876
3.	Disability Retirement Benefits   ETF	https://etf.wi.gov/publications/et5107pdf	567
4.	Wisconsin Deferred Compensation Program   ETF	https://docs.empower-retirement.com/EE/WisconsinWR/DOCS/Plan-Highlights.pdf	493
5.	HSA Eligible Expenses   ETF	https://3yq4681caa0jsu34447gi9n1-wpengine.netdna-ssl.com/assets/HSA_eligible.pdf	472
6.	Substitute W-4P Tax Withholding Certificate for Pension or Annuity Payments   ETF	https://etf.wi.gov/publications/et43100pdf	450
7.	2021: Health Plan Search   ETF	https://www.deancare.com/getmedia/ae058f9e-29c9-4cd2-9cc2-995e666305a1/Dean-Provider-Directory-State-WI-compressed.pdf	403
8.	Tax Liability on WRS Benefits   ETF	https://etf.wi.gov/publications/et4125pdf	373
9.	2021: Health Plan Search   ETF	https://secure-web.cisco.com/157C6ltr62K9VJV-wb2DpyNfsAYrFoghFCvEehowb-rY4dOya2baS6OYm9DlmspeGFJwcmzRSUCwG41_kVJEZzZ0ZphrF0HJsP0Mi9cTLspgvP-NMyMDyOdqoSfiTIBQucmehDdZ7nbW2WYFte	323

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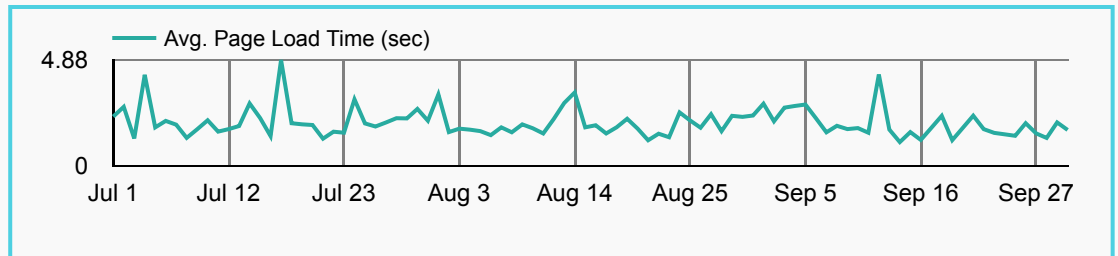
# Site Performance

How quickly are pages loading?

Avg. Page Load Time (sec)

**1.84**

↓ -7.2% from previous 92 days



# Key Terms and Definitions

## Site Impact

**Users:** a person who has visited and interacted with the site

**Pageviews:** the recorded number of times a page is viewed by a user during the reporting period

**Unique Pageviews:** the number of pageviews by a user during a session

**Sessions:** a series of pageviews that a single user makes during a period of web activity. The session ends after the user either closes the browser, clears cookies, or is inactive for 30 minutes

Continued next page...



## Engagement

The number of pages users have viewed per session and how long they were on the site.

**Bounce Rate:** the number of users who viewed one page and left the site

**Avg. Session Duration:** the amount of time users are spending on the site

**Pages/Session:** the average number of pageviews in each session

**New Visitor:** a person who visited the site for the first time from a specific device

**Returning Visitor:** a person who visited the site before and returned using the same device

## Source

Tracking how users come to the site and what type of device they use.

**Full Referrer:** an external site or application that directed the user to our site

**Organic Search:** users came to the site by entering terms into a search engine

**Referral:** users came to the site from a link on another website

**Direct:** users came to the site from an external direct link

## Summary

There were 193,484 members and others who visited and interacted with the site during the quarter.

Compared to the **previous quarter**, there was a:

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A next step will be identifying possible issues affecting the bounce rate and solutions for improvement. These issues may include slow page speed, unnecessary plug-ins, poor usability, low-quality content, and pages that aren't mobile-friendly, among other things.

**Hot Topics** – Out of 34,368 unique searches, “decision guide” is the #1 search followed by “2022 decision guide,” “preparing for your retirement,” “login,” and “life insurance.” Since the annual open enrollment period for health benefits started at the end of September, it makes sense that “decision guide” would be a top-searched term.

**Downloads** –The Direct Deposit Authorization (ET-7282) is the #1 downloaded form. The Address/Name Change (ET-2815) form comes in second followed by the Disability Retirement Benefits (ET-5107), Wisconsin Deferred Compensation Program Highlights, and ConnectYourCare's HSA Eligible Expenses forms. Note: Optum Financial is the new program administrator that replaced ConnectYourCare for the 2022 benefits year.

**Satisfaction** – There were 3,308 anonymous web surveys completed. 74% of survey respondents indicated “yes,” the information was helpful. This is a 5% decrease from the previous quarter.