

# Pensions Committee

27 September 2023

<b>Report Title</b>	Customer Engagement Update	
<b>Originating service</b>	Pension Services	
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## Recommendations for action:

The Pensions Committee is asked to note:

1. The engagement activity and informed service development.

## 1.0 Purpose

- 1.1 To provide Committee with an update of the Fund's customer engagement activity from 1<sup>st</sup> April 2023 to 30<sup>th</sup> June 2023 and to cover future planned customer engagement activity in the context of the Fund's Customer Engagement Strategy.

## 2.0 Background

- 2.1 One of the Fund's key objectives is to engage to improve outcomes for our customers. In line with this objective, the Fund has published, and keeps under review, a Customer Engagement Strategy, to review satisfaction and help inform improvements to its pension services.

## 3.0 Member Engagement & Communication

- 3.1 The Member Services team continues to deliver member support via hybrid channels including member webinars, face to face presentations and following up with individual consultations as required. During this reporting period **1,005** members attended our presentations, webinars, workshops and other events. These were followed by **378** individual member consultations. Our events are delivered at various times throughout the day to accommodate attendance around member and work commitments. This delivery and the associated feedback is summarised in Appendix A.
- 3.2 During this reporting period the Member Services team delivered events to district police stations, housing organisations and Local Education Authority schools and provided **7** satellite support events to **66** hard to reach members. These are members who may not normally be able to access our services due to the nature of their work and location, which might include access to web-based delivery (i.e., computer facilities), working hours or 'satellite' locations.
- 3.3 Through the "Be Pension Smart & Take Control of your benefits" campaign, the Fund continues to encourage members to view and manage their pension record online using the pensions portal. During this reporting period registrations increased by **3,097** bringing the total to **133,022** at the end of June 2023.
- 3.4 The new transition to the new Pensions Administration System brings a new and improved Pension Portal, with increased security to protecting members data by introducing 2 factor authentication and new and improved dashboards to display members' information and benefits. To ensure members benefit from the increased security, each member will be required to register for the new Pensions Portal and the Fund has a rolling communications plan to support this approach. The roll out of this campaign started in the summer and will continue to be monitored, with the engagement campaign revisited in 2024 once initial onboarding has completed.
- 3.5 The Fund continues to promote aspects of our work via the social media platform LinkedIn. Since the last reporting period a further **11,595** people have interacted with our

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variety of articles from purpose pension videos, member engagement events and recruitment. This is **1,942** more interactions since the last reporting period.

- 3.6 The Fund roadshow vehicle was back out on tour across the region, visiting educational establishments. During this reporting period we visited **7** locations and saw **233** members. Feedback from these events was **90%** rated excellent, **9%** rated very good and **1%** good.
- 3.7 “Planning your retirement” workshops remain popular with members who are over the age of 55. During this quarter the Member Services team delivered **6** workshops to active members which helped **132** attendees with their retirement planning.
- 3.8 During this reporting period the Fund’s member video suite, providing on-demand support and guidance to members, has been expanded to include new videos such as a tutorial video to explain the annual benefits statement 2023 and re-vamping our pensions portal registration video.
- 3.9 One of our focuses during this period has been to update the Fund’s website with revised publications and forms, this has included a brief guide to the Local Government Pension Scheme (LGPS), 50:50 section, building up extra savings, planning for your retirement, bereavement guide and new portal guidance booklets.
- 3.10 **7** “Tea & Teach” events were delivered in May & June with the objective to bring pensioners together face to face and join us for refreshments and give them the chance to talk about any pension concerns which they may have. We partnered with local organisations to provide as much support and literature as possible for our pensioners. **334** pensioners attended these events and 69% rated them as excellent, 28% as good and 3% as satisfactory.
- 3.11 Following the success of the Pensioner Engagement forum over the years, the team has extended this engagement to our active members. In June the Fund launched its first Active member engagement forum, the objective of this forum was to share new initiatives which the Fund is currently working on, such as member website, the new pensions portal and reviewing member communications. This first event was a success and provided the team with valuable feedback to enhance member support and expand our communication offerings, feedback from this event was very positive. We will now be holding this event on an annual basis and extending it further to target our deferred members.
- 3.12 In May the Fund produced **102,047** annual benefits statements for deferred members, this was followed up with bulk emails and text messages to members where we hold a valid email address and mobile number to notify members that their statement was available on the portal.
- 3.13 In June the Fund produced **76,742** annual benefits statements for active members, this was followed up in July with a personalised letter to highlight that their annual statement is online and details of how to access it on the Fund’s new Pensions Portal.

- 3.14 Website content continues to be updated and there have been **247,741** web page views in this quarter.
- 3.15 Customer feedback is key to understanding our customer's journey, highlighting our strengths and any gaps in the service we deliver so that we can continually improve the services we offer. Following a review of our 'Post Event' surveys to scheme members and the creation of a customer feedback dashboard, post-event surveys are now being issued to members regularly. The overall customer feedback Key Performance Indicator for this quarter is **84.85%**.

#### **4.0 Customer Services**

4.1 An overview of our front-line customer contact activity is shown in Appendix C. This outlines the variety and volume of support provided by the Fund to address members' pension queries. An indication of the statistics for the previous year is included within the charts as a comparative measure.

4.2 The most popular queries to our contact centre remain as follows:

- Customers following up on an existing Fund process
- Requests for Pensions Portal support
- Enquiries about accessing pension benefits
- Request for support with a Fund letter/form
- Members updating their personal details

4.3 Contact volumes have been higher than usual over the April - June period when increased member communications were issued, which included Be Smart newsletter, aged 55 campaign, Investment Survey, deferred benefit statement notification emails and text messages. The team have continued to work closely with Member Services to stagger mailings sent to members, which smooths the impact on the contact centre and reduces call queues/written response times, allowing us to better serve our customers and reduce the number of chaser requests received. In addition, the Fund saw an increase in calls due to the payment of pension increase and the impact this had on individual member tax codes.

#### **5.0 Complaints**

5.1 The Fund has a complaint monitoring framework, which enables regular monitoring and review of trends impacting performance. Where a complaint highlights an improvement area, this is investigated and monitored to help shape future services and improve overall customer satisfaction going forward. This mirrors the process undertaken for general customer feedback.

5.2 Complaint numbers were higher than the previous quarter, and is higher compared to previous years. However, overall the number of complaints received by the Fund is proportionally low compared to the number of scheme members, with 57 complaints received for the last quarter. Of those complaints, 40% were upheld and lessons learned were incorporated in training and process development. The percentage of upheld

complaints has increased from the previous quarter by 15% due to change in Scheme-wide calculation factors leading to the Fund having to put casework on hold, resulting in increased processing times for transfers and refunds.

## 6.0 Employer Engagement

### 6.1 Employer Peer Group

6.1.1 The first session of the Fund's Employer Peer Group cycle for 2023/24 took place in June, with 17 out of the 21 registered employer representatives present. The content for the meeting included:

- **Expectations for the new group:**

The Fund invited all attendees to contribute and shape the content of future sessions by suggesting topical/relevant items to be discussed to help inform the content and format of engagement over the year and, where appropriate, to shape service development and improvements.

- **Review of the Fund's new website:**

Aligned to the change of software provider, a review of the employer pages on the Fund's website is ongoing. Key website changes in relation to the updated and new guidance made available for employers regarding the exchange of information and data via the new administration system interfaces were outlined to the group, and useful employer feedback was gained.

- **Mid-Year Review:**

The Mid-Year Review Meeting was discussed, and employers were asked to provide feedback on the 2023 meeting. It was agreed that the meetings are always very informative and that employers find value in attending.

- **EQ transition (Go Live support telephone messaging script):**

To support the system transition, the employer helpline has been split into two lines to assist with direction of system related queries and business as usual queries, to ensure the caller reaches the appropriate agent to resolve the query. A demonstration of the proposed script for the helpline (heard by callers before reaching an agent) was provided to the group to enable comment and feedback to ensure it was clear and understandable to external callers. The messaging has been a success and we are seeing calls being directed to the correct lines.

- **Member Engagement:**

A reminder was given to the group of the Fund's offering with regards to supporting employers in servicing members through direct signposting of Fund information, guides and reference materials. Attendees raised several queries regarding where to find useful information for their members and received real time support (direction to the best areas of the website, e.g., for retirement documentation) further increasing employer awareness and familiarisation with new material.

## **6.2 Employer Webinars**

- 6.2.1 To support the roll out of the new Pensions Administration System the Employer Services team delivered a programme of employer education focusing on the new platform for Employers over the last quarter and beyond. Further details of these sessions can be found in section 5 below, which covers the Pension Administration System transition.
- 6.2.2 Whilst regular employer coaching/webinars have been paused temporarily to free up resource for direct support of employers, a programme of support for 2024 onwards will be proposed for consultation with the group at future meetings.

## **6.3 Employer Engagement and Performance**

- 6.3.1 Utilising the virtual working arrangements currently in place, the Employer Services team have continued to hold performance meetings with various employers throughout the period, albeit at a reduced level to enable additional support to be directed towards the system transition project. Employer performance is assessed in line with the Fund's Pension Administration Strategy (PAS).
- 6.3.2 During the period the Fund held 5 meetings with organisations representing 18 employers. Collectively these employers are responsible for submitting data and payments for over 6,400 members.
- 6.3.3 Work continued over the period, ahead of the system transition to target both the submission of outstanding leaver paperwork and responses to queries raised as a result of those leaver submissions.

## **7.0 Pension Administration System Transition- self-service platforms**

### **7.1 Member Self-Service**

- 7.1.1 The new Pension Administration System brings a new and improved Pensions Portal for members. To use this new self-service platform, members are required to complete a new registration process which now includes two-step authentication to increase security for members. Letters have been issued to all members to communicate the launch, highlight the benefits of the new portal and to provide them with the personal identification code required to register.
- 7.1.2 A new member portal support package has been designed to assist members to register and navigate the new portal, this comprises of step-by-step guidance booklets, a registration video and Q&A and support on the website.

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- 7.2.1 Employer Self-Service (ESS) is our new pension administration platform that offers comprehensive data management and management information to our employers and payroll providers. Rolled out to our existing Employer Hub users on 27th July 2023, ESS users are already seeing the benefits of an improved, speedier method for the submission of data. Member updates are actioned immediately, with no intervention required from Fund officers. All earnings and contributions data, member changes, and scheme leavers are submitted to the Fund via interface files, allowing the bulk upload of more data and removing the requirement to submit individual leaver notifications and member changes.
- 7.2.2 Employers also have the benefit of improved management information and reporting capabilities, putting membership and case statistics at their fingertips.
- 7.2.3 In total, **27** online training sessions have been delivered to employers as part of the transition. Across the 27 sessions we have seen over **640** attendees, from **179** organisations (both employers and payroll providers) representing more than **600** employers and over **97,000** active members within the Fund. The sessions covered the following topics:
- ESS General Navigation
  - Reporting and Workflows
  - Data Submission
  - Estimates
- 7.2.4 Feedback received following the sessions was that over 95% of attendees were either satisfied or very satisfied with the structure, pace and clarity of the delivery.
- 7.2.5 The team are currently responding to the 40-60 employer emails each day relating specifically to support with ESS. They have also held over 20 virtual meetings with employers following ESS go live to provide bespoke one to one support. A plan is also in progress to identify and reach out to more employers/payroll providers that we believe need greater support in these initial stages of go live.
- 7.2.6 In addition to online training sessions a number of communications have been issued to employers providing guidance documents and videos to assist with navigation, many of which can also be found on the Fund's website. A Frequently Asked Questions document is also in progress following analysis of common queries raised by employers post go live. The Employer Services team will continue to monitor the queries raised by ESS users and will adjust and adapt the support offered where appropriate.

## 8.0 Future Engagement

- 8.1 From July to September 2023 the focus of the hard-to-reach project is providing face to face support to fire stations, LEA schools and leisure centres across the region.

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8.2 The Member Services team is now preparing to deliver 7 roadshows at district locations with the objective to support members to register for the new pensions portal and to explain members' annual statements. These are as follows:

20 <sup>th</sup> September –	Birmingham City Council
21 <sup>st</sup> September –	Walsall MBC
27 <sup>th</sup> September –	Sandwell MBC
2 <sup>nd</sup> October –	Coventry City Council
9 <sup>th</sup> October –	Dudley MBC
11 <sup>th</sup> October –	City of Wolverhampton Council
17 <sup>th</sup> October –	Solihull MBC

8.3 To encourage the take-up of the new self-serve function, the Fund is developing portal promotion events which will assist members to register and navigate around the new portal. This campaign will consist of invites to webinars, face to face support at locations across the region and engagement with employers to increase their members' portal sign up rate.

8.4 The Fund is due to hold its pensioner engagement forum on the 25th October 2023. This forum was designed for pensioner members to provide their feedback and thoughts to enhance a member's retirement journey for the future. Compton Care have agreed to be a guest speaker. The event is also supported by Pension Age and Alzheimers UK who will be providing literature. The feedback and actions from this event will be published in the next report and also details in the "You said, we did" part of the 2023 pensioner newsletter.

8.5 Each year Pension Saving Statements are sent to members by the 5 October who have exceeded the annual allowance limit. The Member Services team will follow up these with offering recipients the chance to book on Pension Tax Webinars. Further details will follow in the next reporting period.

### **9.0 Larger Fund Events**

9.1 HR 360, the Coventry Bursars group, requested a member presentation at their schools and academies business meeting on the 30 June 2023. This was our first face to face delivery at this event since the pandemic. Feedback was very positive and also led to several school business managers booking further support to assist their members.

9.2 The Fund delivered its employer Mid-Year Review 2023, on the 4<sup>th</sup> July 2023. The event covered a variety of updates for employers and also an interactive employer panel. Feedback can be found in Appendix B.

9.3 Preparation is underway to plan the Fund's Annual General Meeting which will be held at i9 towards the end of the year.

### **10.0 Financial Implications**



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10.1 There are no financial implications associated with this report.

### **11.0 Legal Implications**

11.1 There are no legal implications associated with this report.

### **12.0 Equalities Implications**

12.1 The report contains no direct equalities implications.

### **13.0 Other Implications**

13.1 There are no other implications.

### **14.0 Background papers**

14.1 Customer Engagement Strategy – Committee report September 2022  
[\(Public Pack\)Appendix B – Customer Engagement Strategy Agenda Supplement for Pensions Committee, 21/09/2022 10:00 \(moderngov.co.uk\)](#)

### **15.0 Appendices**

15.1 Appendix A - Review of feedback from member presentations and individual pension consultations

15.2 Appendix B – Summary of MYR feedback

15.3 Appendix C – Customer services statistics