CALSTRS

Appeals Committee

Item Number 3 – Open Session

Subject: Retirement Readiness: Service Delivery and Member Education of Appeals-Related Issues

Presenter(s): Kaitlin DuBray and Lan Le

Item Type: Information

Date & Time: March 7, 2022 – 30 minutes

Attachment(s): None

PowerPoint(s): Retirement Readiness: Service Delivery and Member Education of Appeals-Related Issues

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PURPOSE

The purpose of this item is to update the committee on the steps Retirement Readiness Division has taken to ensure member sessions are educational and accurate and their impact on the retirement-related appeals the committee may have considered.

DISCUSSION

With continued partnerships between Retirement Readiness (RR) and the other business areas within the Benefits and Services branch such as Service Retirement and Disability and Survivor Benefits, we’ve been able to strategically develop internal business knowledge, share information and in turn impart that to the membership. As a result, there has been a decline in Executive Reviews and administrative hearings relating to issues stemming from member education.

In the last decade or so, RR has worked diligently to ensure robust training and monitoring of benefits specialists to ensure they are properly preparing for and delivering member education services.

In the early years, RR contracted with County Offices of Education to hire contracted benefits specialists, many of whom were retired educators and typically worked a part-time schedule. This model worked well for a period, but ultimately the membership was not satisfied. In 2009, RR kicked off the Member Service Center (MSC) project to replace contracted offices and staff with state run offices and state employees in Glendale, Santa Clara, Irvine, Riverside, San Diego, and Fresno. With this new model, members receive consistent, timely services statewide with standardized operating hours. Additionally, MSCs allow the division to have more oversight of staff and become more agile in service delivery based on member demand – resulting in better availability to the CalSTRS membership, an increase in RR measures and the ability to implement/adjust process and procedures as necessary.

In the pandemic years, RR has transitioned services to Zoom and spearheaded additional projects to support the new digital environment such as paperless prepping, digitizing member materials, and email encryption – allowing RR staff to prepare for member sessions digitally and send all session materials via encrypted email. As we look to returning to the MSCs, we'll look at reintroducing in-person services while exploring simulcasting and other digital offerings.

Additionally, with the introduction of the My Next Steps note taking guide for the members and tailoring benefits planning sessions to members' unique situations, we've seen great success in terms of online usage of resources including educational videos, webinars and *my*CalSTRS.

RR NEW EMPLOYEE TRAINING & QUALITY MANAGEMENT PROGRAM

Most new RR employees attend an intensive nine-week training program where they learn business knowledge, proper delivery of information and computer applications. Throughout the duration of training, our trainers continually assess and evaluate staff's performance, and conduct touch points that include report cards with the respective staff's managers. As the staff transition out of the classroom into meeting with members, our trainers 'nest' the trainees by way of shadowing in person and telephone sessions, provide coaching, and support the delivery of the benefits knowledge to the membership. Additionally, our trainers conduct transition visits with each trainee over a six-month period to ensure the benefits specialists are acclimating to meeting with members full-time.

After a benefits specialist has completed all of their transition visits, they are released into our Quality Management (QM) program which evaluates the accuracy and level of service provided. The first piece is Quality Control (QC), where each month a QM analyst randomly pulls completed preps to review the prep work and estimates generated for accuracy. The second piece is Quality Assurance (QA) visits that include in-person shadowing and listening to recorded benefits planning sessions to ensure information is delivered appropriately and that all applicable sections of the My Next Steps is covered. These QM activities ensure consistent, complete, and accurate information is delivered statewide, and monitors for compliance with CalSTRS and RR requirements.

PREPARING & DELIVERING SESSIONS

Prior to a benefits planning session, benefits specialists must generate a prep sheet, which is a system generated document that encompasses all facets of a member's account. The prep sheet includes demographic information, member provided information during the scheduling process (such as projected retirement date, unused sick leave days, etc.), account information, option information, recipient information, service credit balances, purchases, salaries, Defined Benefit Supplement balances, and appointment history. Essentially, all information comes from employers from account inception and all of the reporting until a member begins drawing on their account. RR requires that all benefits specialists review the prep sheet in tandem with the CalSTRS database to ensure all information is correct, calculate final compensation, generate estimates, and prepare any additional information based on what is observed in the member's account. Should additional information be provided during the session, benefits specialists can generate in-session estimates, generate follow-up estimates after the session and/or refer the member to the district for reporting corrections if necessary.

Within the estimates provided to members are disclaimers to inform the members that estimates are generated using data and assumptions provided by them or their employer and that the estimate is not legally binding and that if a conflict arises between information provided by CalSTRS and the law, the law always takes precedence. The estimates also include a section that pulls in any unique inputs into our benefits calculator that the member provides such as sick leave and/or dates of birth provided for the purposes of calculating option beneficiaries.

When meeting with a member, specialists provide a My Next Steps booklet and associated estimates. The My Next Steps is broken out into nine topics, with each section including space to take notes on pertinent information, and action items for the member to follow up on. The nine topics are:

1. Member information
2. Defined benefit retirement
3. Concurrent retirement
4. Defined benefit supplement
5. CalSTRS Pension2 and other investments
6. Disability and survivor benefits
7. Health benefits, Medicare, and Social Security
8. Service retirement application and benefit payments
9. Postretirement earnings limitations and adjustments

Benefits specialists are trained to review all sections with members but to tailor to each member's situation or interest in the topic. The My Next Steps also include many resources for the member post session, such as QR codes to publications, Pension2 information and online videos.

SUMMARY

We continue to keep an eye on trends, meet regularly with our Benefits and Services partners and provide continuing education to our staff who interact with members. Some of the ways we provide ongoing training is twice annual Regional meetings, monthly topical-based refresher trainings and regular maintenance of our internal Education Repository accessible via SharePoint.

Through a member's career, we hope that we can have many touchpoints by way of webinars, Annual Progress Reports, outreach events, targeted email campaigns, front counter services and benefits planning sessions. We consistently remind the membership that we are available to help, especially during life events and stress that taking the proper steps in planning can provide a fruitful retirement. RR has taken many strides to ensure that common issues found during the retirement process are woven into our services to ensure that members are informed, make educated decisions, and ultimately have a smooth transition into retirement. RR's enhanced education model in partnership with Service Retirement and other business areas appears to be yielding declining administrative hearings relating to these member education issues and increasing member engagement and satisfaction.