Retirement Administration Service Center

UCRS Advisory Board Meeting
Retirement Administration Service Center Update

December 9th, 2022

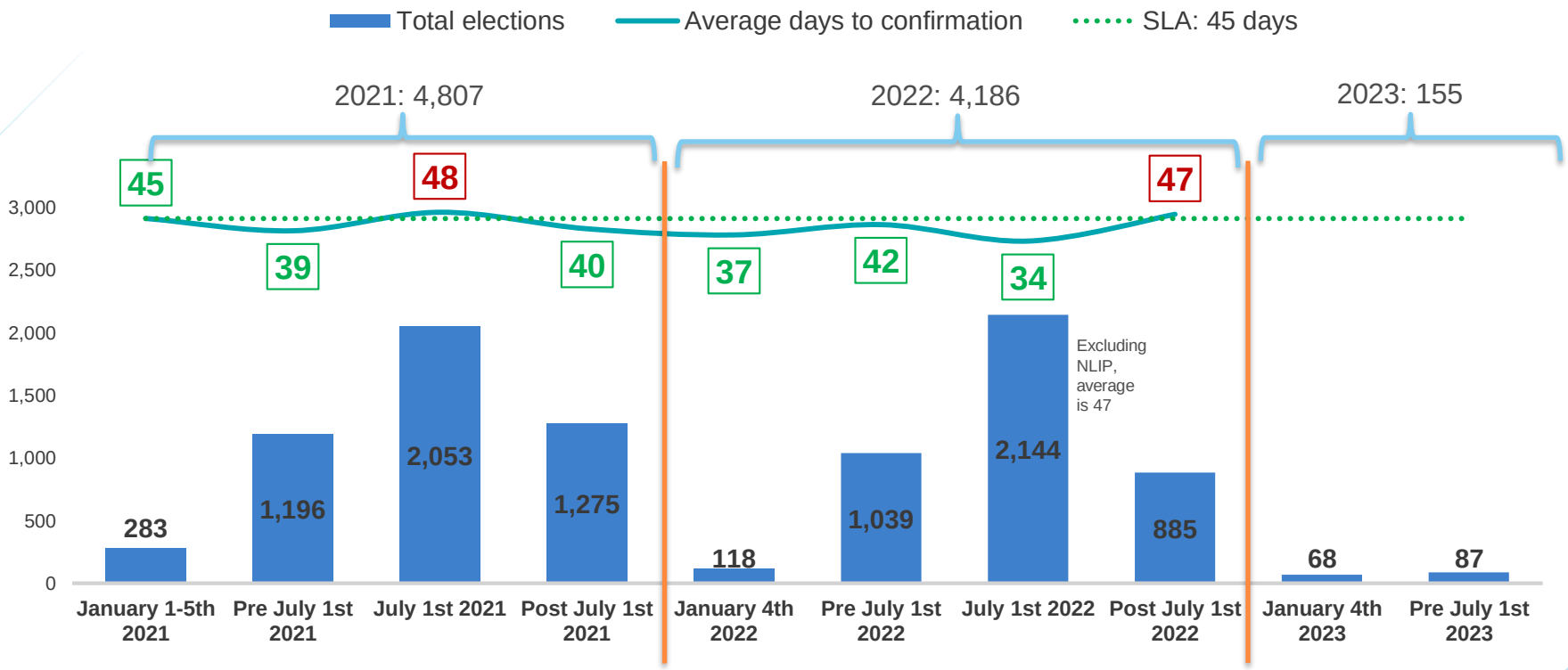
UNIVERSITY OF CALIFORNIA

Agenda

1. Retirement performance
2. Member contact strategy

UNIVERSITY OF CALIFORNIA

Retirement processing: year over year comparison



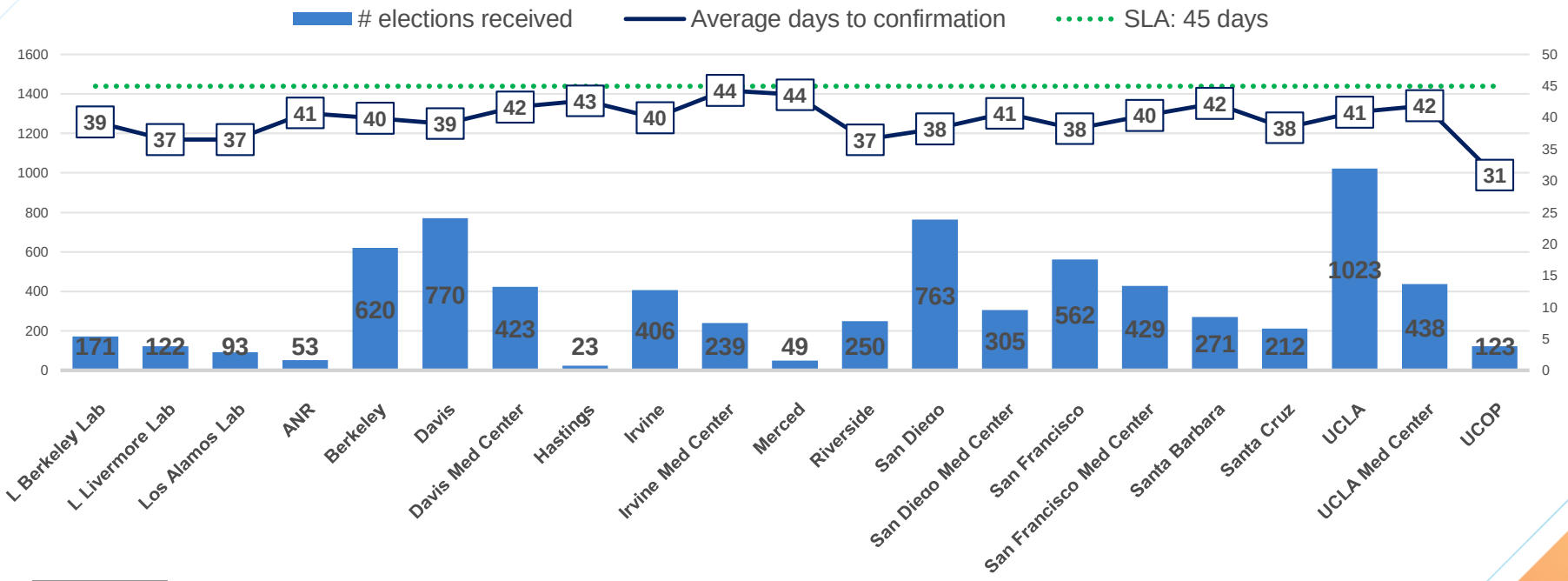
From the election receipt date to confirmation

UNIVERSITY OF CALIFORNIA

Results as of November 28th

Retirement performance results by campuses

Retirement elections from July 1st, 2021 through November 28th, 2022



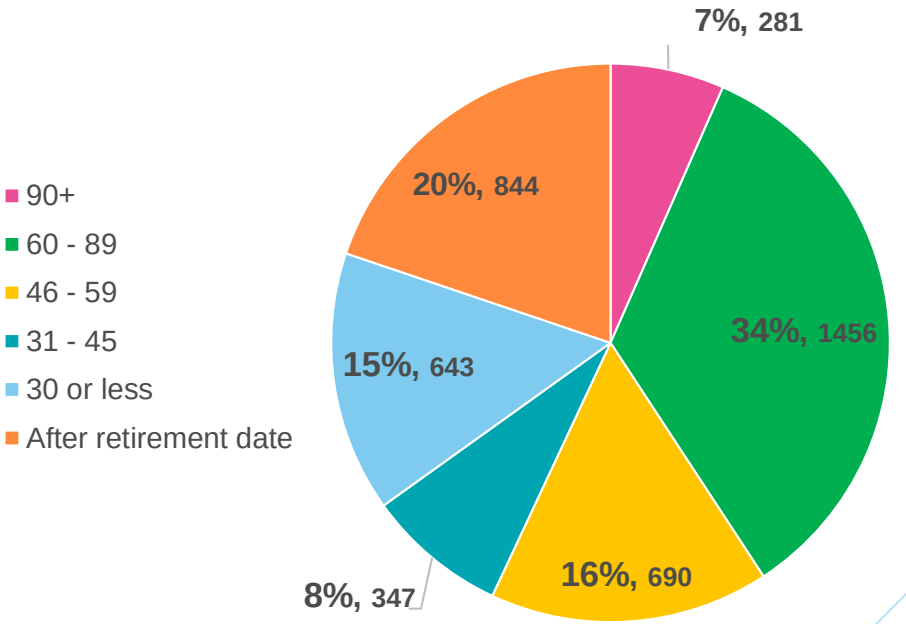
UNIVERSITY OF CALIFORNIA

Results as of November 28th

2022 retirements submittal trends

- **Service Level Agreement (SLA) is to provide a confirmation statement within 45 days of receipt of election:**
  - **4,261 2022 retirement elections received** through November 28th.
  - Most elections were received within **60 – 89 days**
  - 7% submitted >90 days
  - **34%** submitted **60 – 89 days**
  - **16%** submitted **46 – 59 days**
  - 8% submitted 31 – 45 days
  - 15% submitted 30 days or less
  - **20%** submitted **after their retirement date**

# of days from receipt of election to retirement

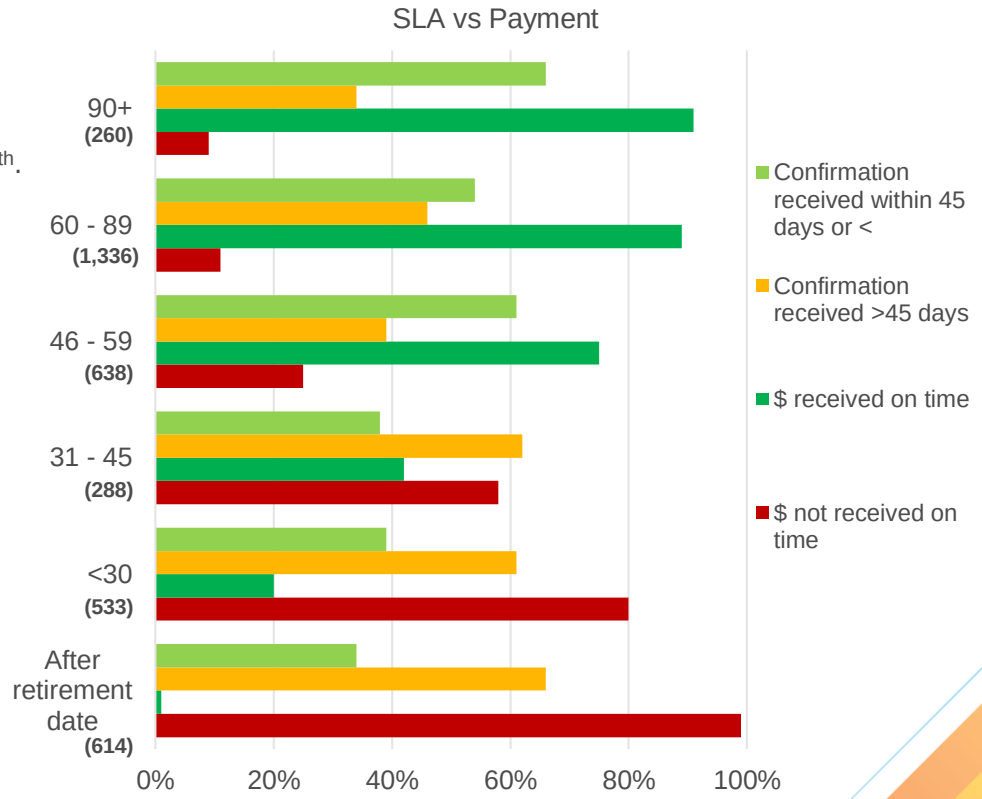


UNIVERSITY OF CALIFORNIA

Results as of November 28th

All retirements processed 2022

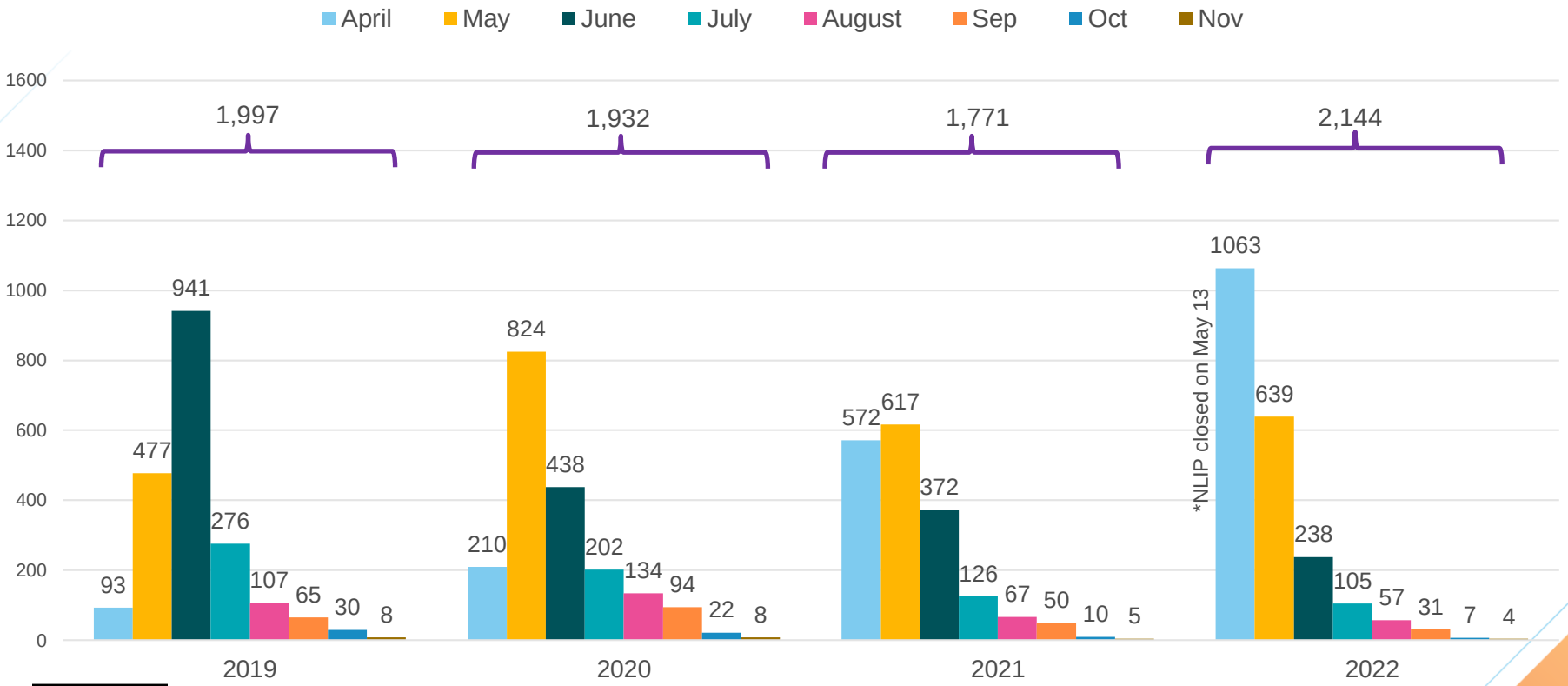
- **Service Level Agreement (SLA) is to provide a confirmation statement within 45 days of receipt of election:**
  - **3,669 2022 retirements processed** through November 28th.
  - Election submitted **60 - 89 days** prior to retirement
    - **46%** received their confirmation statement **outside of the SLA**
    - **89%** received their **payment on time**
  - Election submitted **46 – 59 days** prior to retirement:
    - **39%** received their confirmation statement **outside of the SLA**
    - **75%** received **payment on time**
  - Election submitted **after the retirement date**:
    - **66%** received their confirmation statement **outside of the SLA**
    - **1%** received **payment on time**



On time = First of the month following retirement date

UNIVERSITY OF CALIFORNIA Results as of November 28th

July 1st 2022 elections received per month

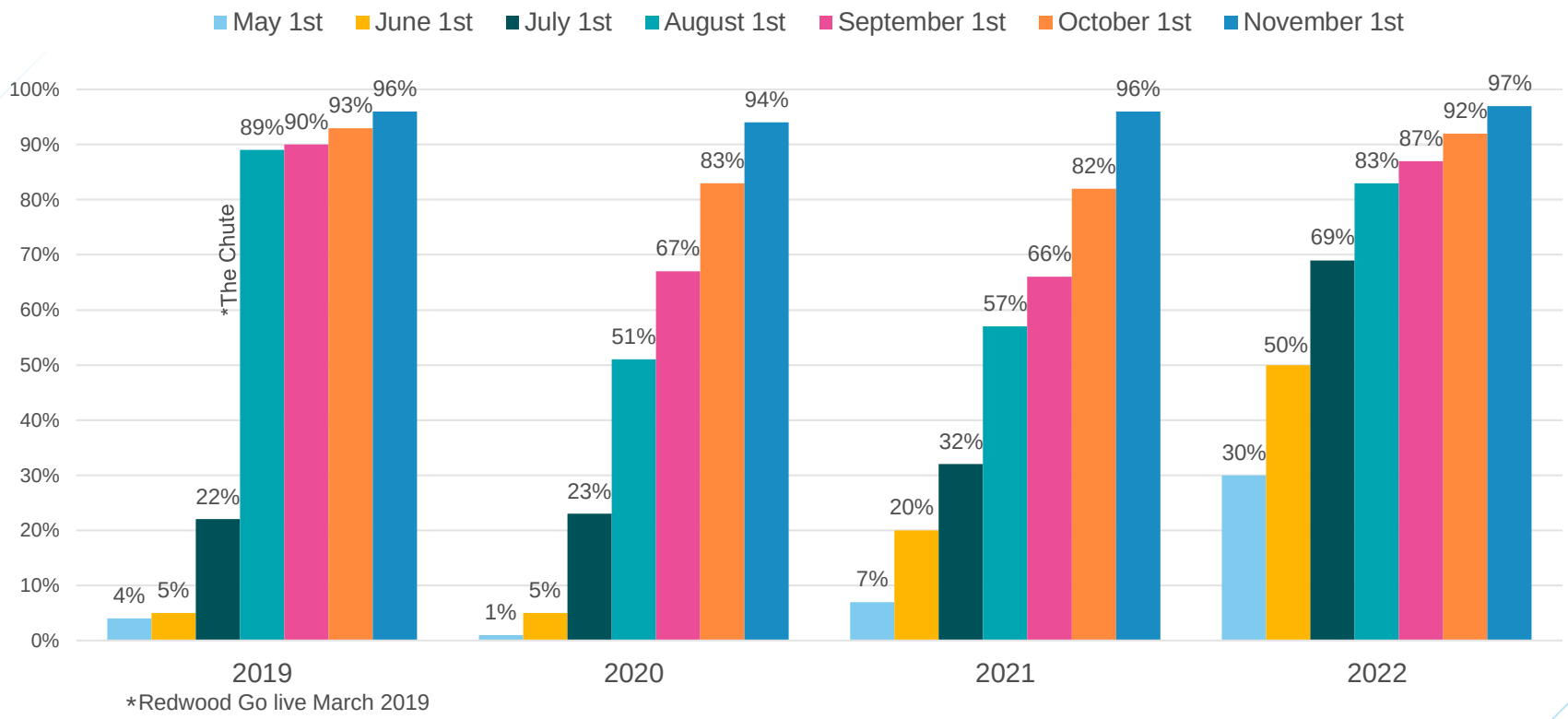


Retirement elections received by month for July 1st

UNIVERSITY OF CALIFORNIA

Results as of November 28th

July 1st 2022 year over year performance results



*Redwood Go live March 2019

UNIVERSITY OF CALIFORNIA

% Retirement elections processed and ready for payment on the July 1st pay date

Results as of November 28th

No Lapse in Pay and Benefit Continuation: Expanded Eligibility

Eligible Retirees/Requirements

- New retiree with a **July 1st - 2022** retirement date
- Completed and submitted election documents and any required documentation
- Completed and submitted the No Lapse in Pay Form (UCRS 168) stating they wish to receive a provisional benefit payment between their retirement date and the first date of their fully audited and confirmed MRI

Eligibility now includes:

- UCRP service credit in more than one tier
- PYC (Partial Year Career)
- QDRO with no adverse claims (court approved FL 180 on file, or if accounts have been approved and split)

Ineligible Retirees/Exclusions

- Lump sum cashout
- Eligibility for reciprocity
- Disability Crossover
- Eligibility for Minimum Required Distributions (MRD)
- MDIB
- Multiple Classification (ex: safety)
- UCRP Tier Two
- Rehired Retiree
- Plan 02, 401-a, or 415 Limited
- Qualified Domestic Relations Order (QDRO) **with an adverse claim**
- Incomplete Election Documentation
- Retirement in Calculation, Review, or Confirmation

UNIVERSITY OF CALIFORNIA

No Lapse in Pay Program: July 1st 2022 participation results

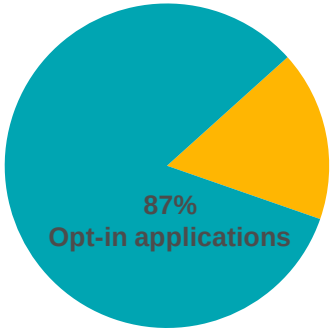
RASC processing status:

- As of July 11th, we received 1,344 applications to opt-in to No Lapse in Pay program.
  - This represents 87% of retirement elections received by May 13th and 63% of total retirement elections received to date.
- **976 or 76%** eligible participants **received payment**
  - This represents **46%** of **total elections received to date**
- Processing ended on June 15th
  - Unverified applications were notified of ineligibility
  - Cases progressed through normal retirement processing

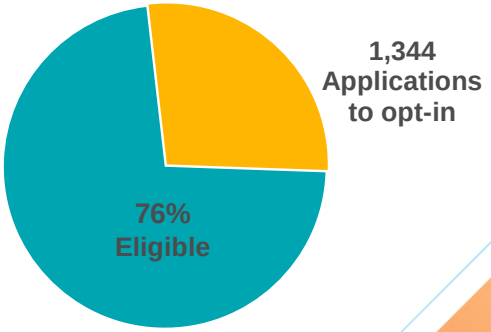
Considerations for July 1st 2023:

- Conduct **Lessons Learned**
- Improve **system functionality** where possible
- Agree and Expand **eligibility requirements**

Participation rate as of May 13



Eligible participants



UNIVERSITY OF CALIFORNIA

No Lapse in Pay Program: July 1st 2022 actual performance results

Details will be provided on December 9th

UNIVERSITY OF CALIFORNIA

Agenda

1. Retirement update
2. Member contact strategy

UNIVERSITY OF CALIFORNIA

RASC Operating Model

- Strategic Goals:
  - **Member Services & Customer Satisfaction**: Provide trustworthy communications and an exceptional contact experience to our members
  - **Quality**: Deliver accurate and timely results through highly skilled team members
  - **Technology**: Adopt and embed existing and new technologies into our daily work and culture
  - **Relationships**: Build strong, collaborative relationships & partnerships with campuses; our partners and stakeholders
  - **Execution**: Encourage and drive high performance to achieve timely and optimal outcomes

UNIVERSITY OF CALIFORNIA

The issues we are facing

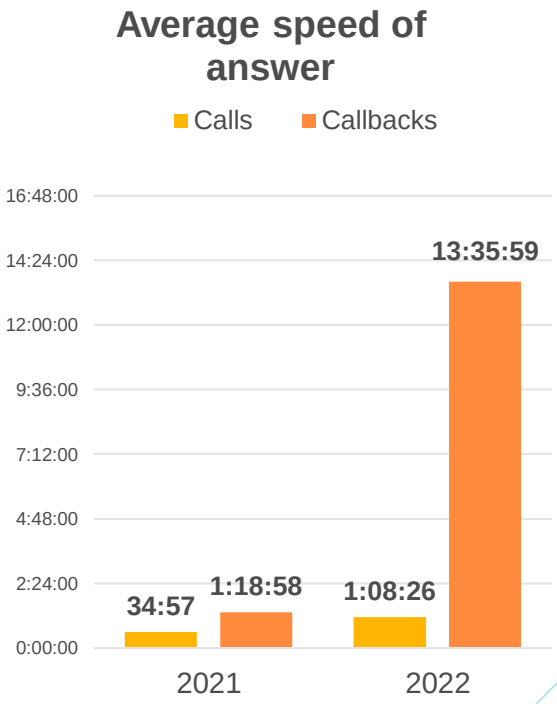
- Members are unable to reach RASC:
  - **Incoming call volumes increased** an average of **21%** from the previous year
  - Following the implementation of Navitus we received **19,277** calls during the month of **January**
    - Volumes are **trending down in recent months**, with **11,300 calls** received in **November, but remain higher than 2021**

- RASC is not staffed to support the incoming call volume. As a result:
  - Members are experiencing **extensive hold times** to speak with a representative
  - Members who elect a **callback** are experiencing **significant delays**
  - Members are **reaching out across the system** to get support to reach RASC

- We are unable to timely hire approved vacancies to reduce the above impacts prior to:
  - Upcoming **open enrollment** and **post-open enrollment** periods
  - **2023 new year activities** (W2s, 1099, etc.)

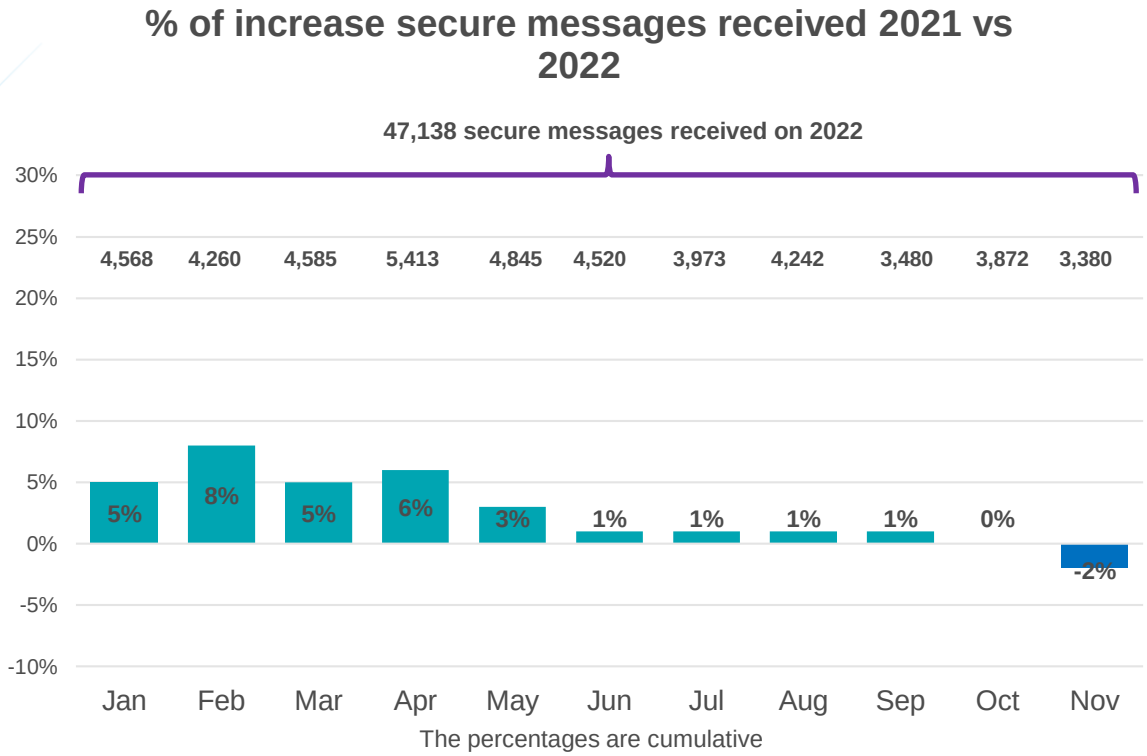
UNIVERSITY OF CALIFORNIA

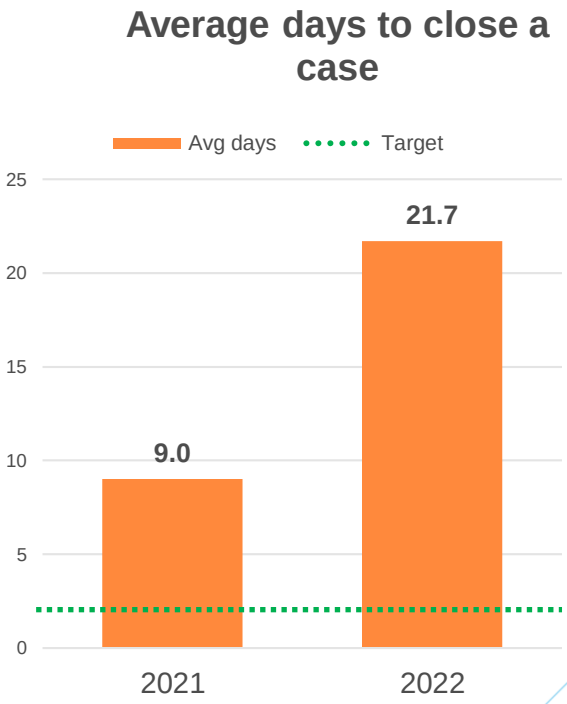
Incoming call volume and impact



UNIVERSITY OF CALIFORNIA Results as of November 28th

Secure message volume and impact





UNIVERSITY OF CALIFORNIA Results as of November 28th

What we have done

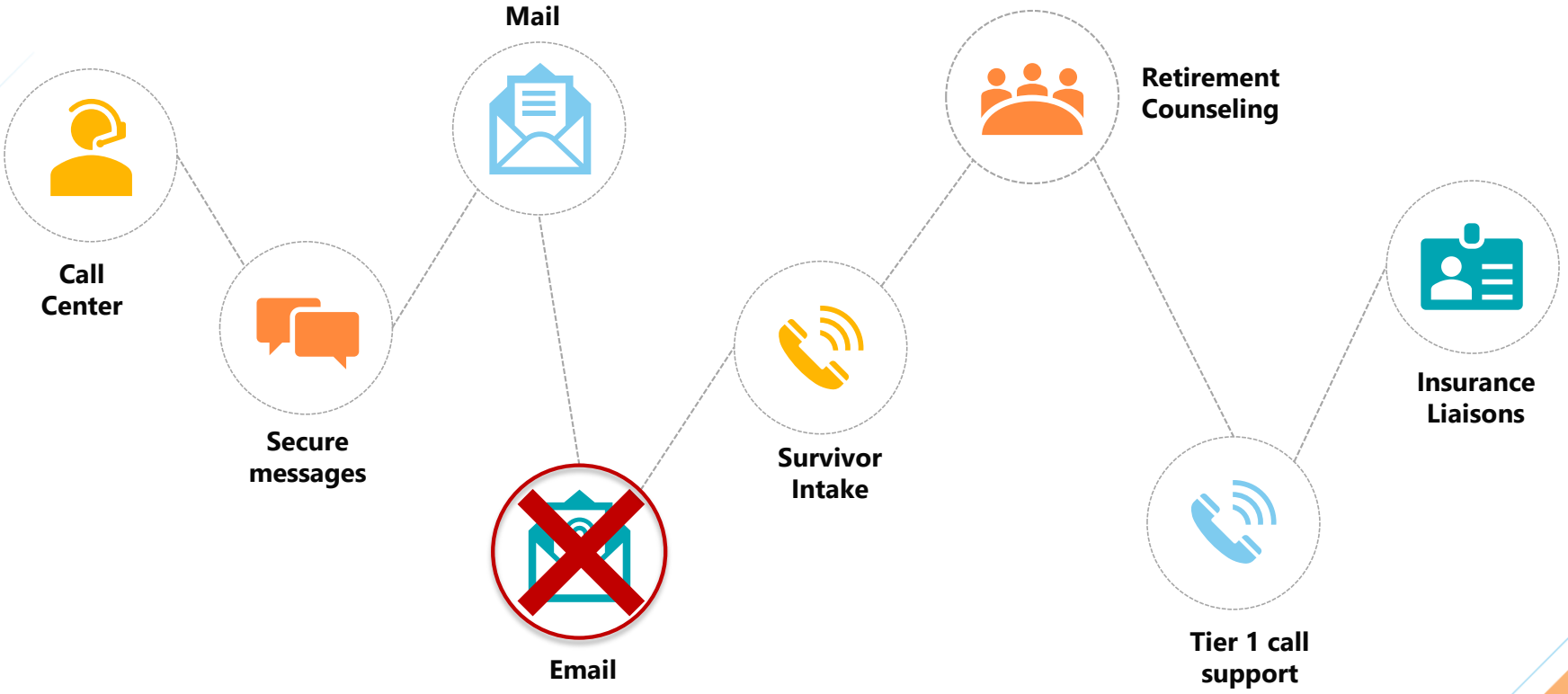
- We are **partnering** with **UnifyHR** who is providing **incoming** and **outbound call support**
- We have **accelerated** our **recruitment efforts, leveraging vendor partners**, to hire new team members as quickly as possible
- We are actively recruiting and hiring **26 new** career **roles** who will have **direct interaction with members**

Once fully implemented, members will have **expanded channels to connect with RASC**:

- Today we have…

UNIVERSITY OF CALIFORNIA

Member contact channels update



UNIVERSITY OF CALIFORNIA

Future state: More channels for member contact

Once fully implemented, members will have **expanded channels to connect with RASC**:

- We are reinstituting **retirement counseling** with a dedicated team to support prospective retirees
- We are developing a new **survivor intake** process with a **dedicated team**
- We are hiring **insurance liaisons** to support members with **emerging insurance queries**

UNIVERSITY OF CALIFORNIA

Future state: More channels for member contact

Incoming calls
RASC Call center: Tier 2

UCRAYS
Secure messages

Document receipt
Incoming mail and fax

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Tier 1 call support
UnifyHR

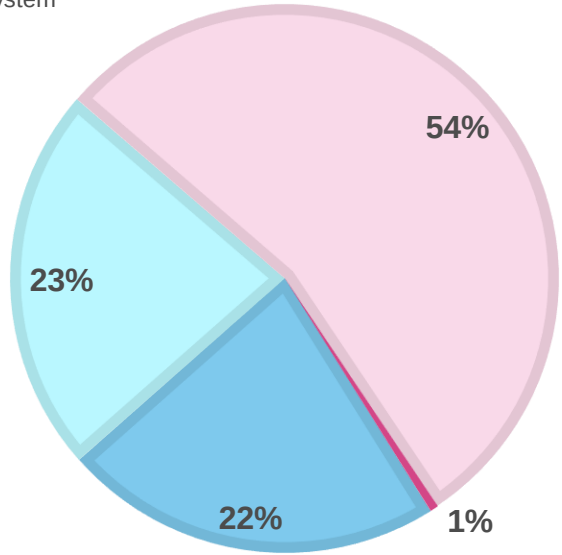
Direct contact
Insurance Liaisons

UNIVERSITY OF CALIFORNIA

Assumed impact in future state: incoming calls

% Calls answered by queue January – July 2022

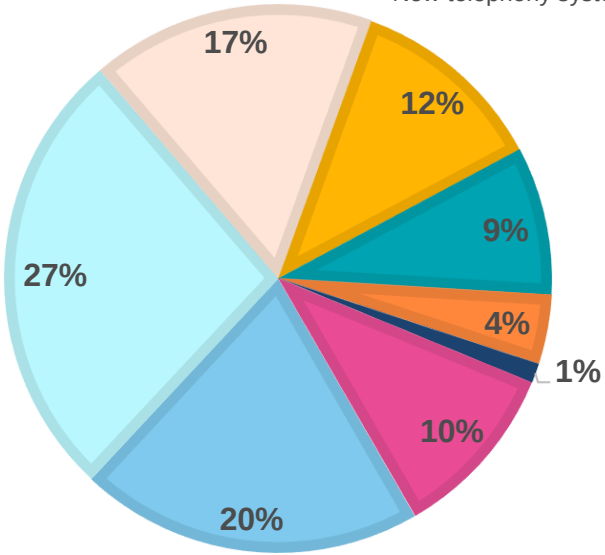
Old telephony system



- Retirement
- Password Resets
- Customer Care
- Seasonal

% Calls answered by queue August – November 2022

New telephony system: Talkdesk



- Retirement
- Password Resets
- General inquiries
- Insurance
- Survivor
- Documentation support
- Tax forms
- Open Enrollment

UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

New channels

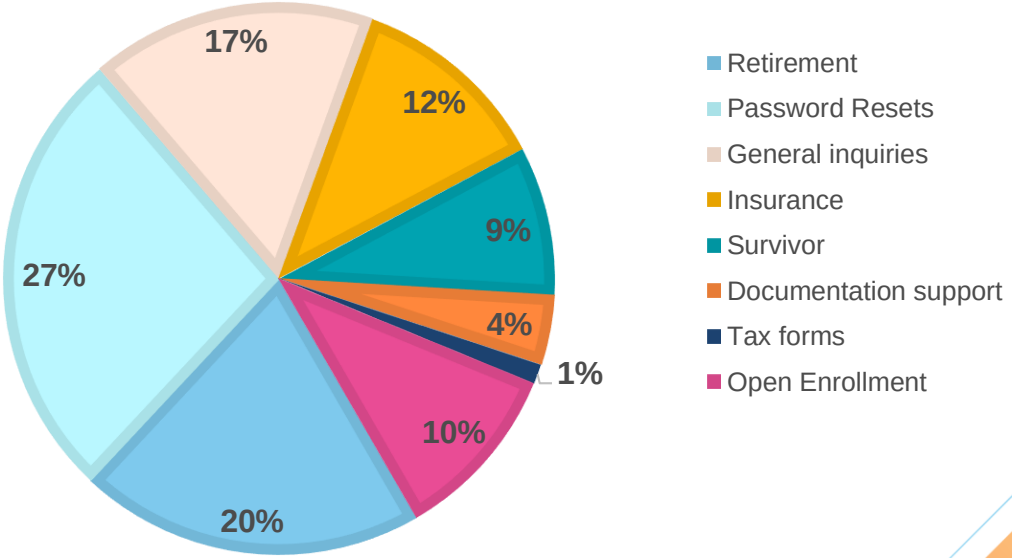
Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR

% Calls answered by queue
August – November 2022



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

New channels

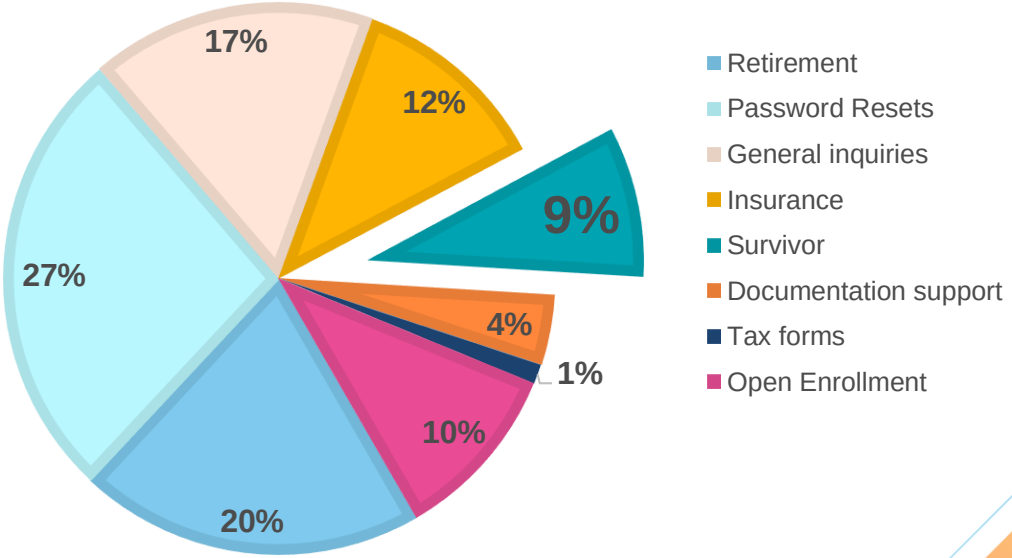
Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR

% Calls answered by queue
August – November 2022



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

New channels

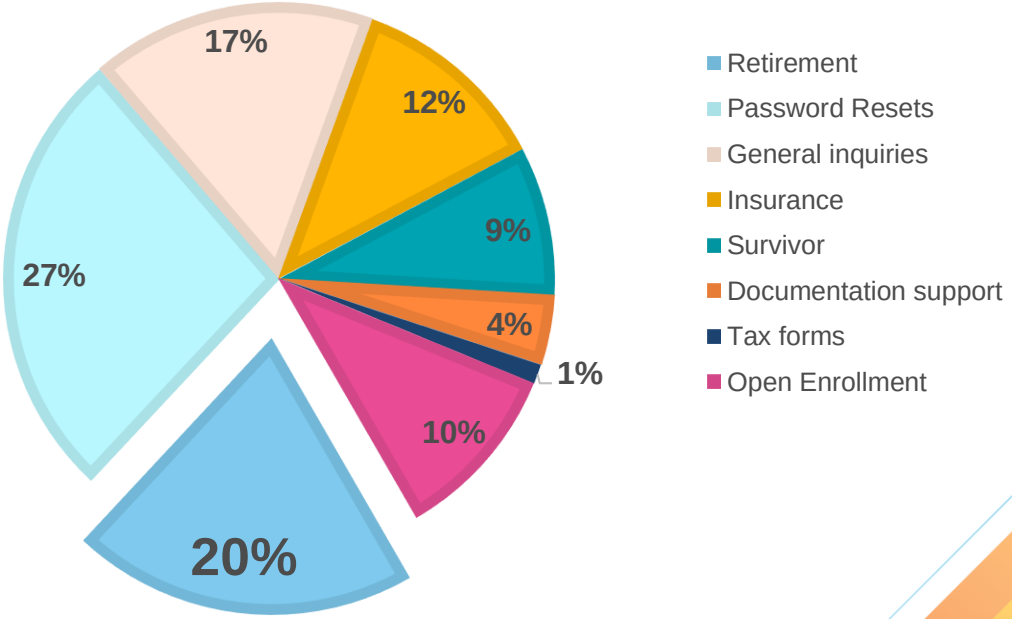
Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR

% Calls answered by queue
August – November 2022



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

New channels

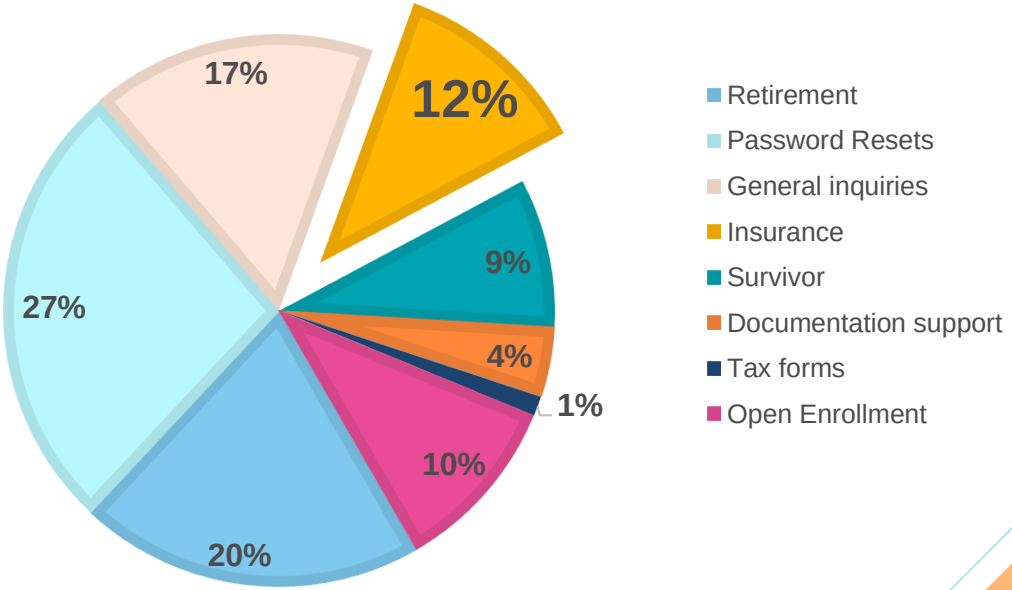
Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR

% Calls answered by queue
August – November 2022



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

New channels

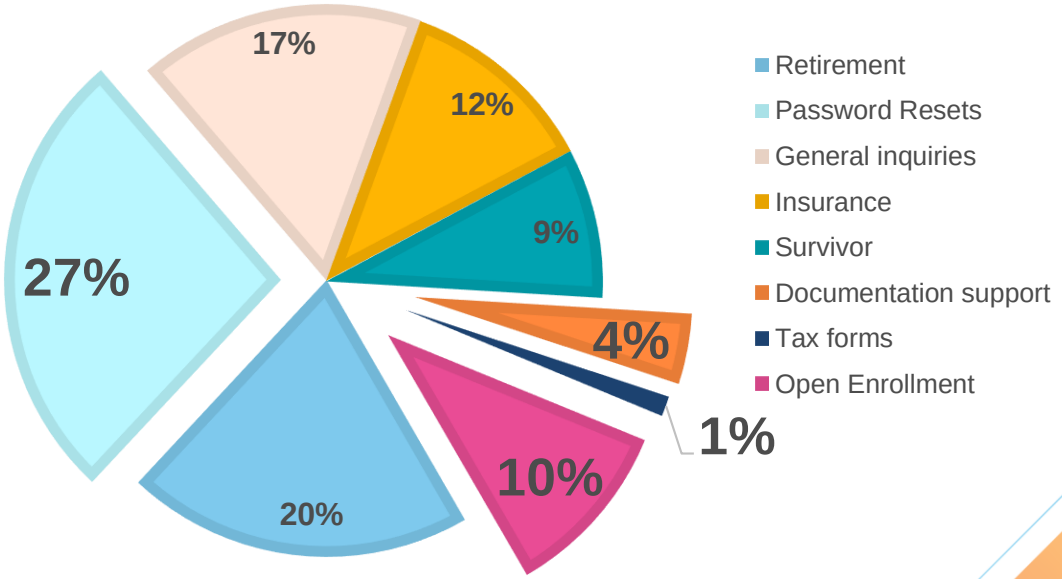
Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR

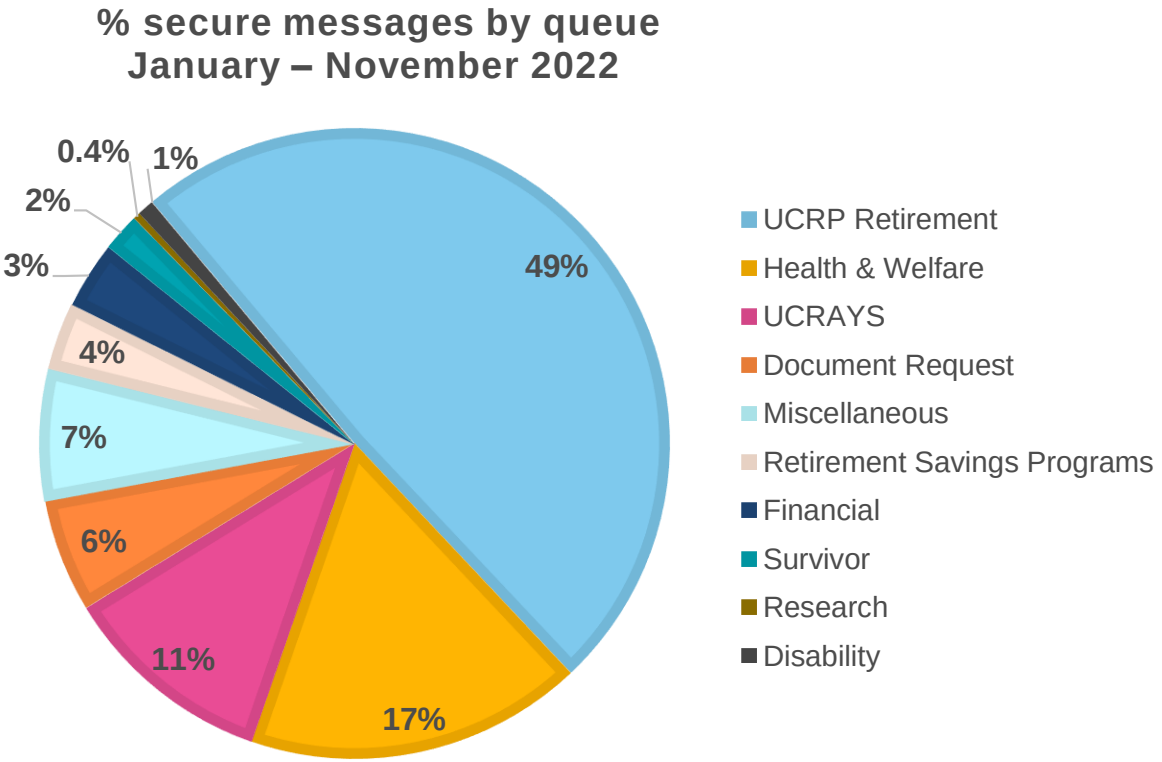
% Calls answered by queue
August – November 2022



UNIVERSITY OF CALIFORNIA

Results as of November 28th

Assumed impact in future state: secure messages



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

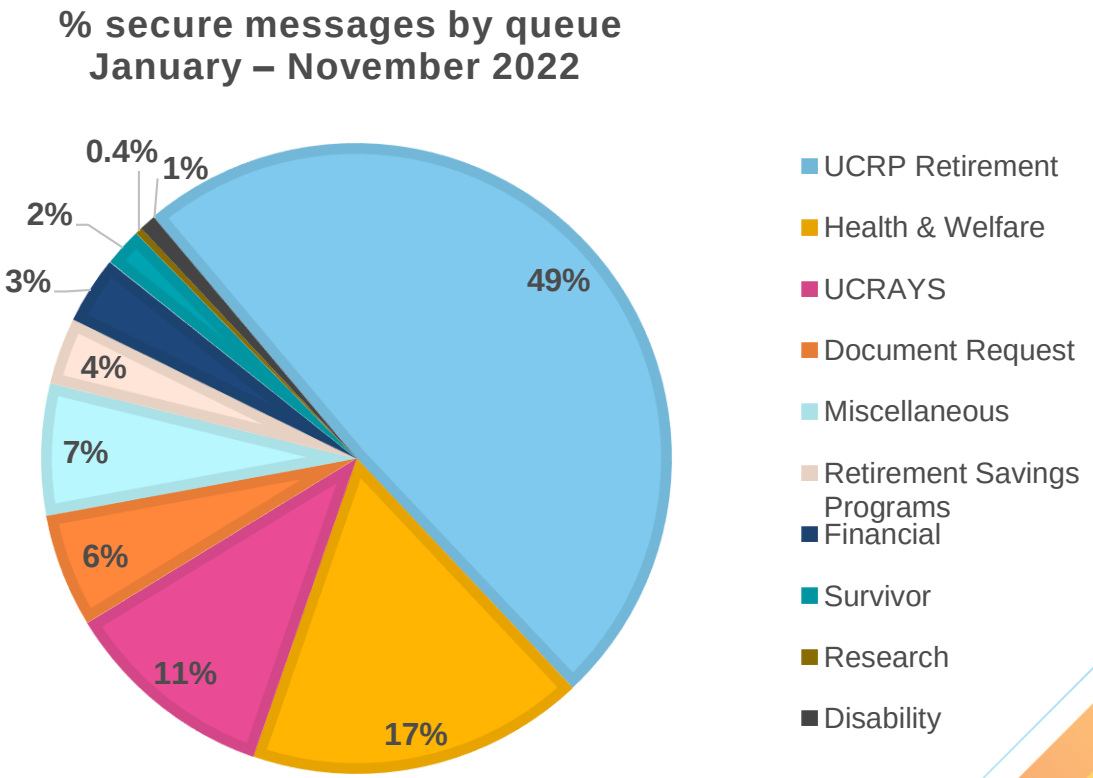
New channels

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

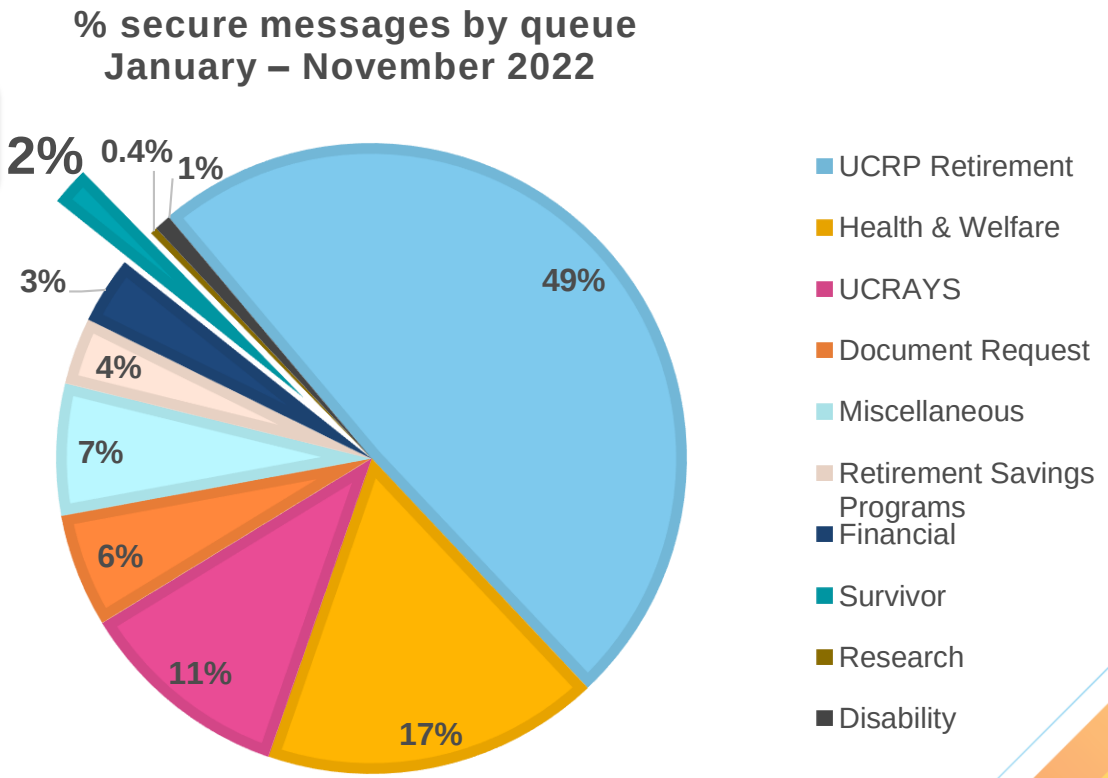
New channels

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

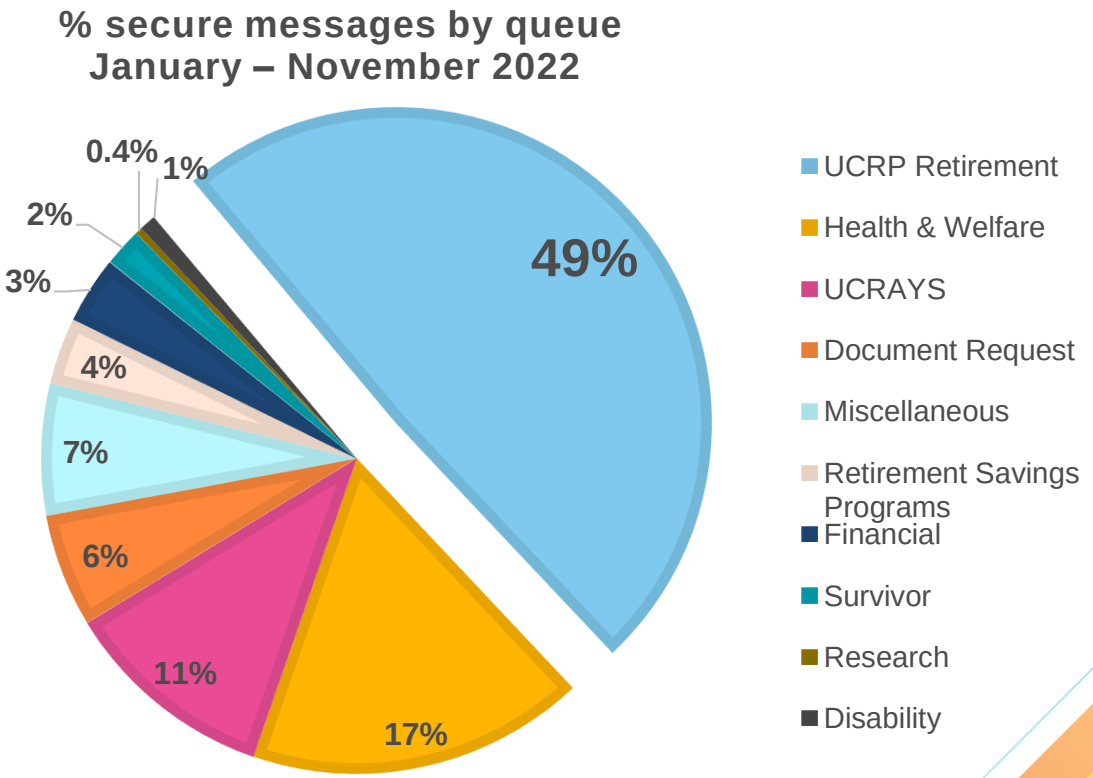
New channels

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

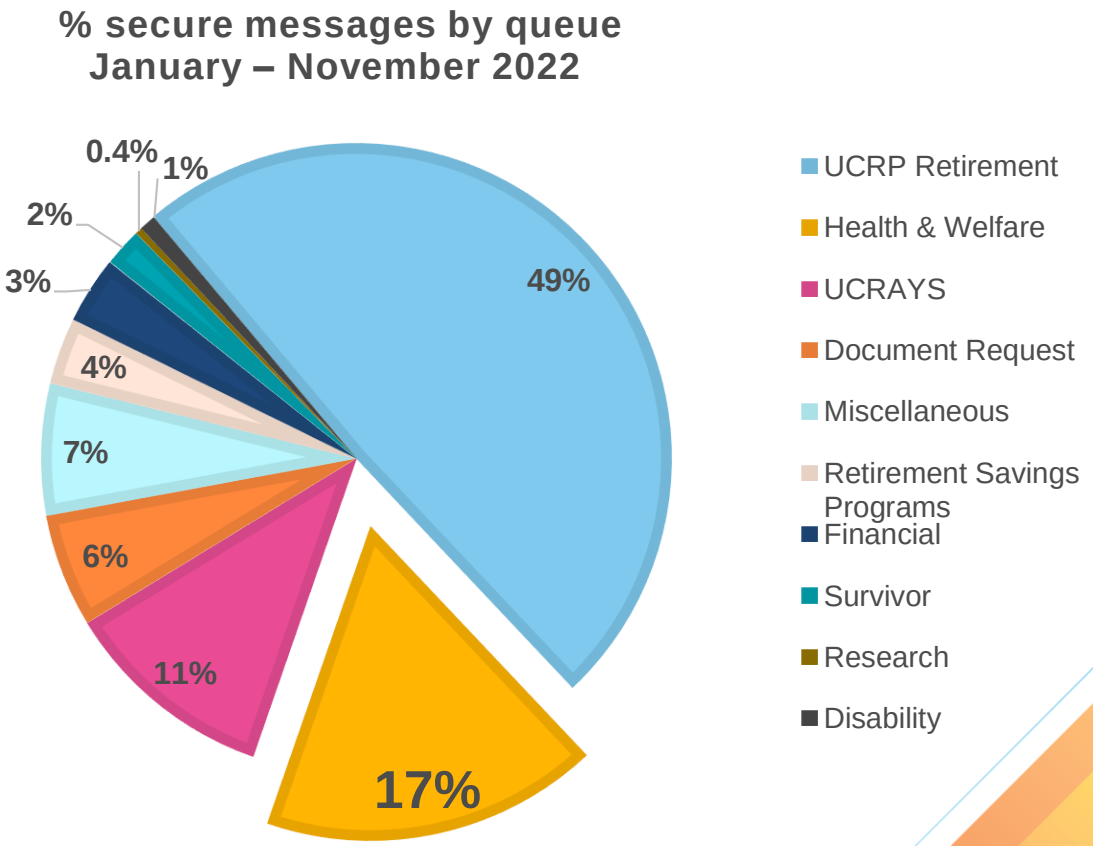
New channels

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR



UNIVERSITY OF CALIFORNIA

Results as of November 28th

The impact of expanded contact channels

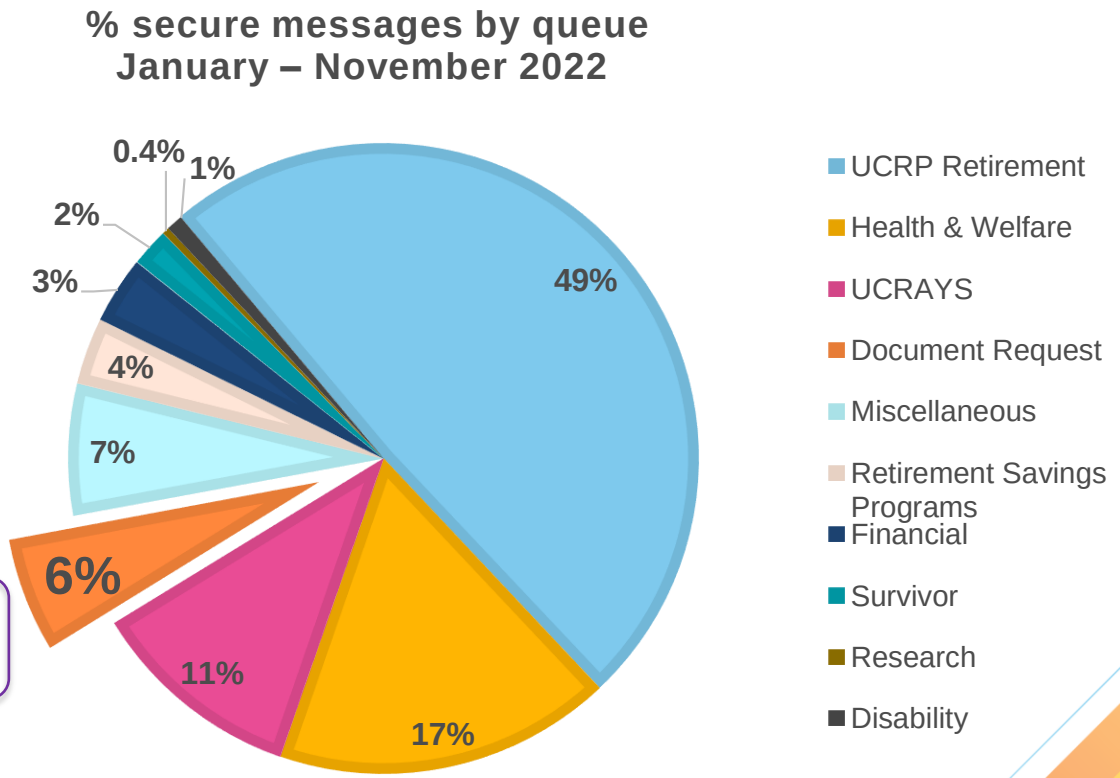
New channels

Dedicated phone line
Survivor intake

Scheduled appointments
Retirement Counseling

Direct contact
Insurance Liaisons

Tier 1 call support
UnifyHR



UNIVERSITY OF CALIFORNIA

Results as of November 28th

Our Goal for Tier 1 support

- Provide seamless support for our members
- Expand our call capacity to reduce member hold times
- Leverage our new telephony call routing and two-way system integration
  - Talkdesk integration with Redwood schedule for first quarter of 2023
- Increase Roots system access to further support our members

RASC team will focus and support more complex inquiries for our members

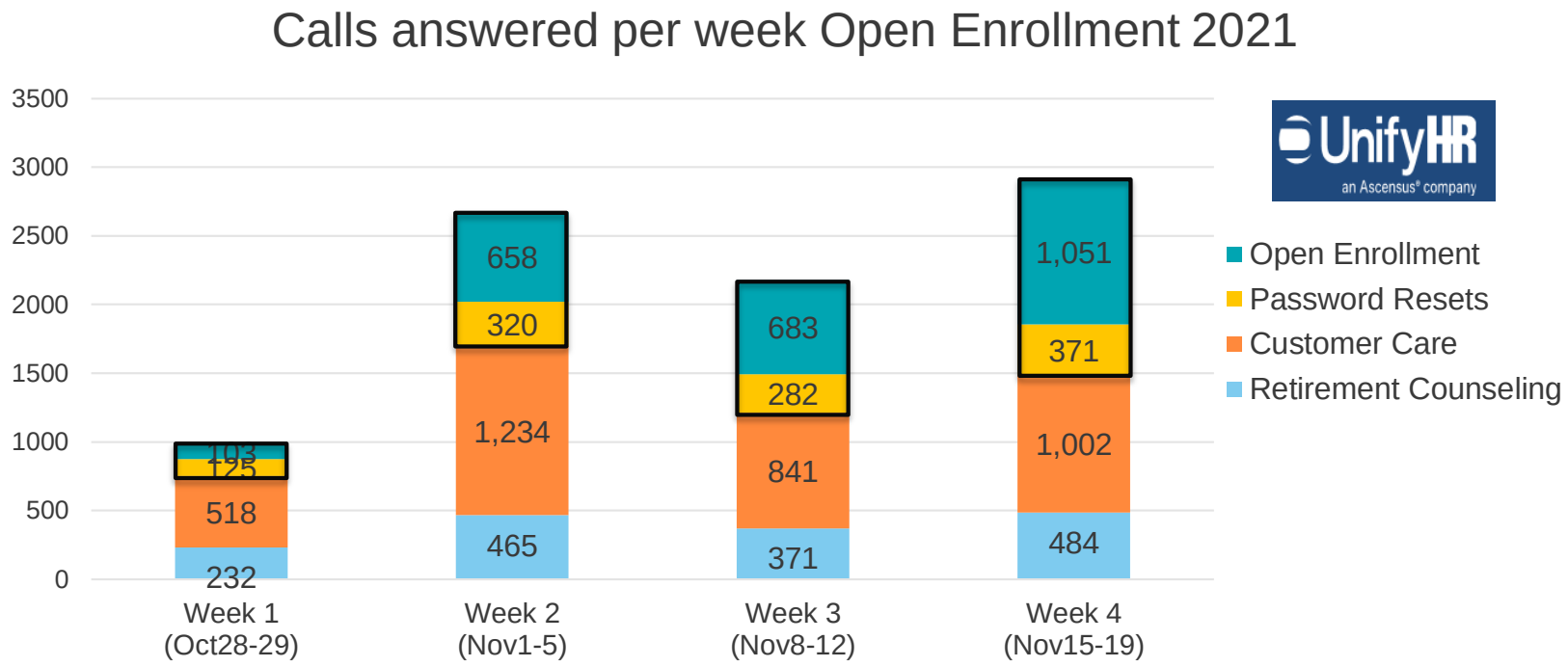
UNIVERSITY OF CALIFORNIA

UnifyHR support model

Service Description	Open Enrollment Support	Tier 1 Support
Purpose	• Call Triage • Password Resets • Annual Election Verification/Confirmation • Caller redirects (complex questions to RASC)	• Call Triage • Password Resets • Document Receipt Verification • Tax Form Requests • General Inquiries • Caller Redirects (complex questions to RASC) Proactive outreach campaigns of various UC sponsored themes as time permits
Service Hours	7:00am – 4:30pm PT (Mon – Fri)	In alignment with RASC - PT (Mon – Fri)
Average Speed to Answer	2 minutes	2 Minutes
Anticipated Handle Time	8 minutes	10 minutes
Projected Daily Call Volume	500 Inbound calls per day	500 Inbound/Outbound calls per day

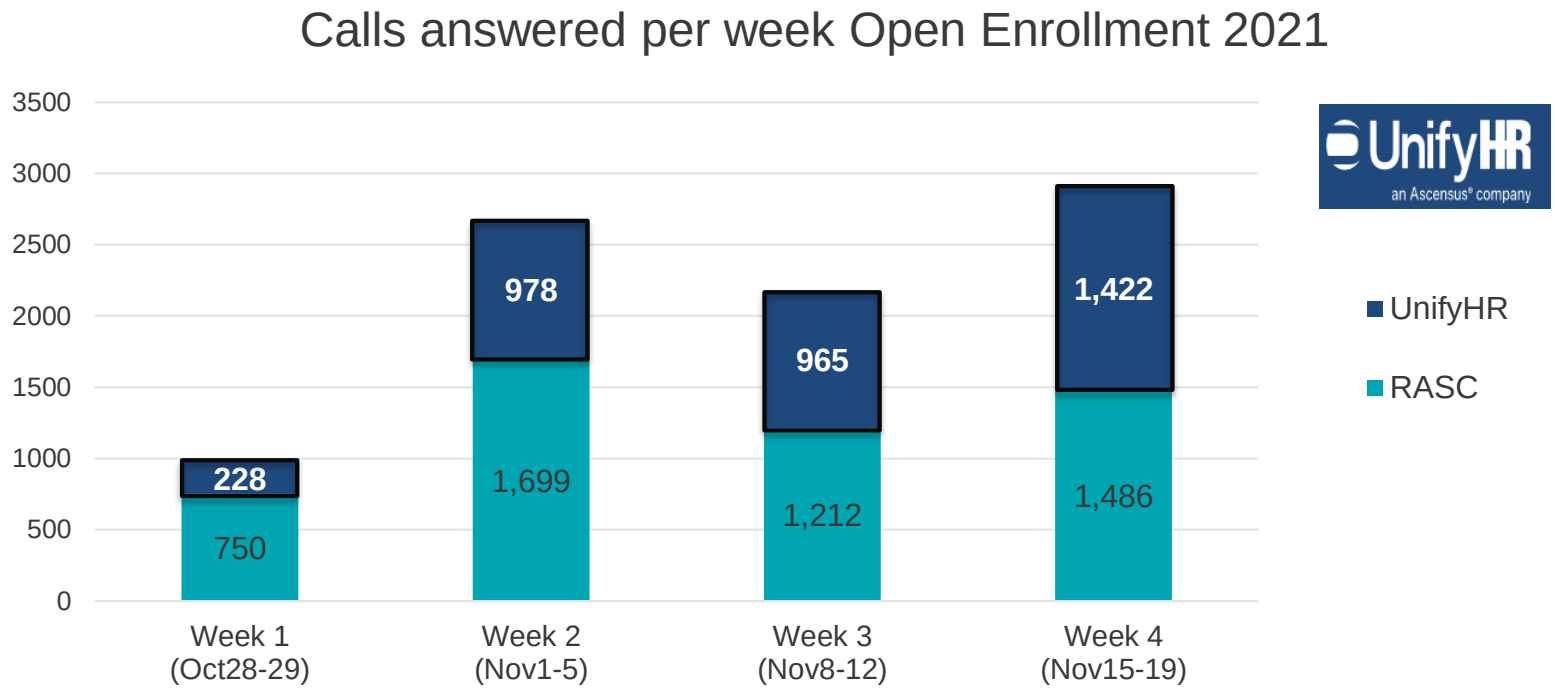
UNIVERSITY OF CALIFORNIA

Open Enrollment 2021 volume by call queue



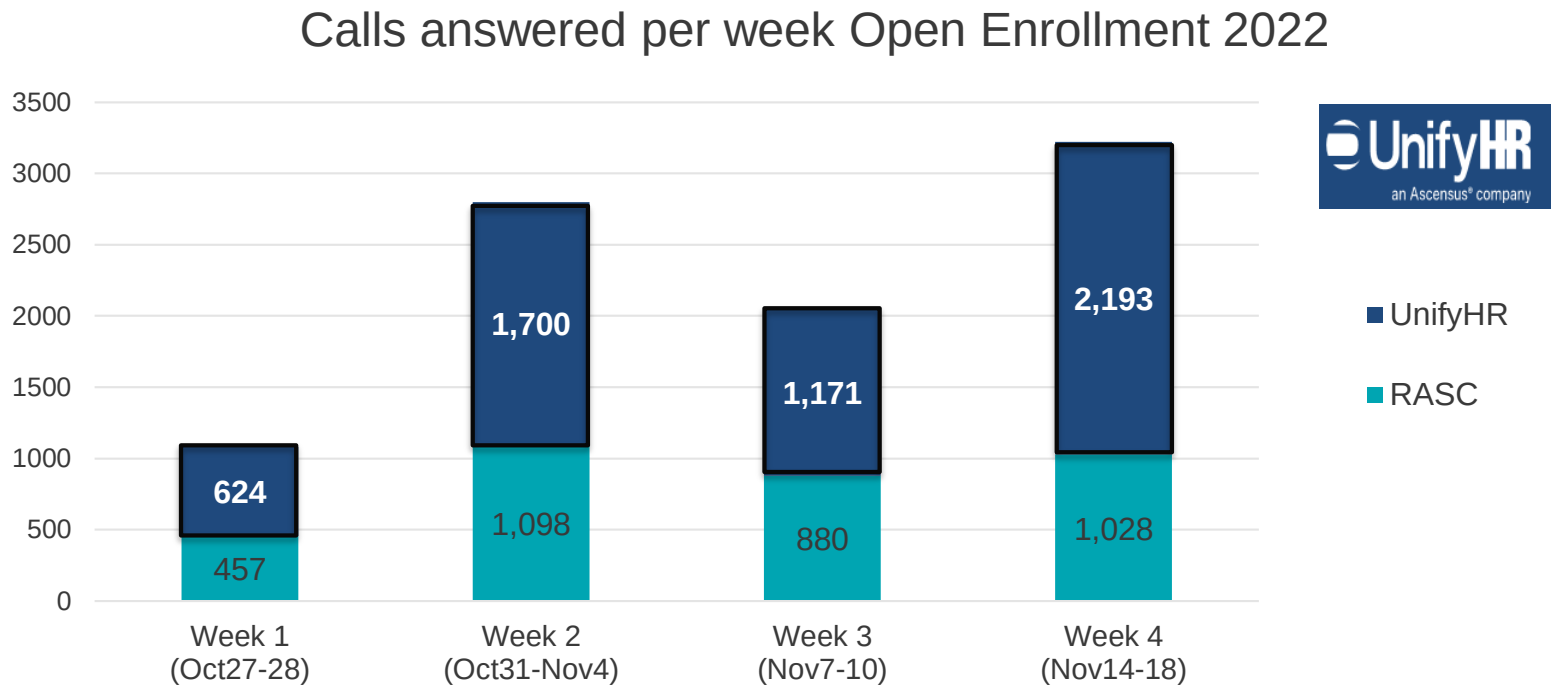
UNIVERSITY OF CALIFORNIA

Open Enrollment 2021 assumed Tier 1 support impact



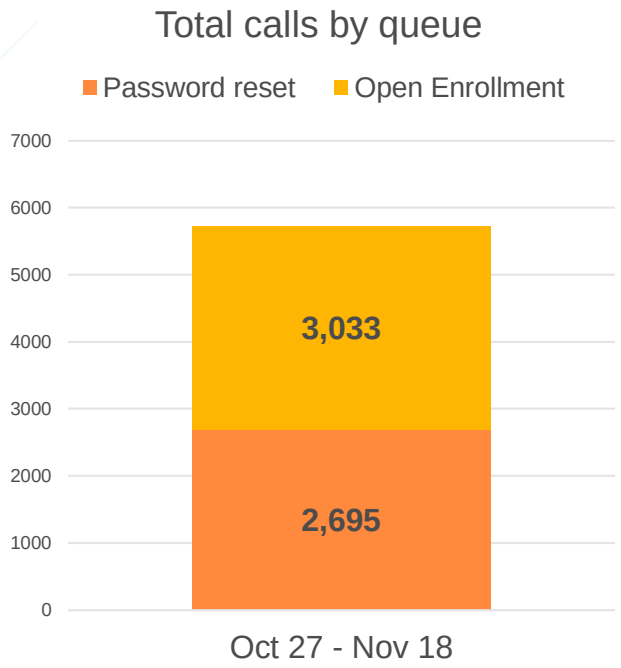
UNIVERSITY OF CALIFORNIA

Open Enrollment 2022 actual performance results



UNIVERSITY OF CALIFORNIA

UnifyHR Performance results



Average Speed of answer

3 seconds

Average Handle Time

9 minutes and 42 seconds

UNIVERSITY OF CALIFORNIA

Thank you

UNIVERSITY
OF
CALIFORNIA

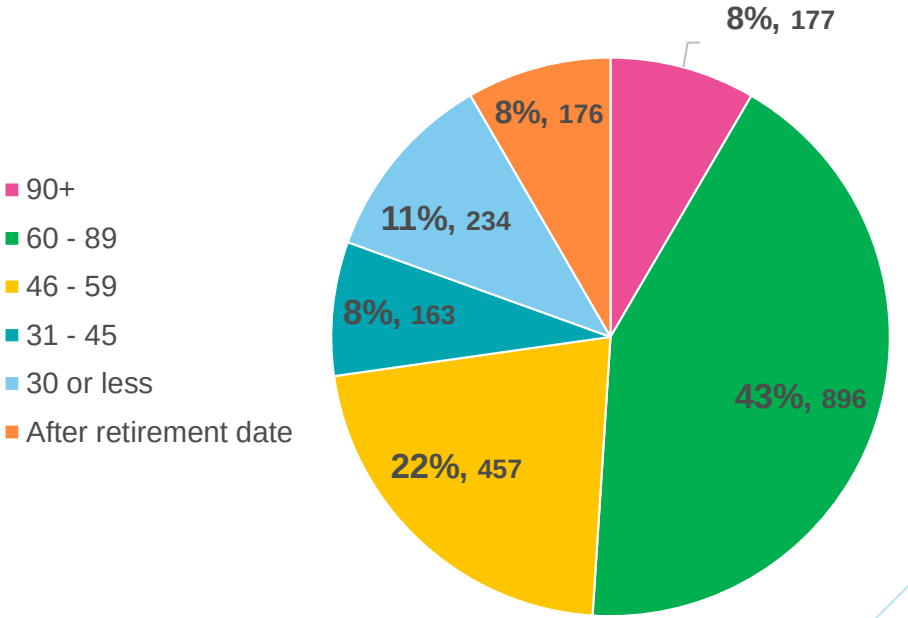
Appendix

UNIVERSITY
OF
CALIFORNIA

July 1st retirements processed 2022

- **Service Level Agreement (SLA) is to provide a confirmation statement within 45 days of receipt of election:**
  - **2,103 July 1st retirements processed** through November 28th.
  - Most elections were received within **60 – 89 days**
  - 8% submitted >90 days
  - **43%** submitted **60 – 89 days**
  - **22%** submitted **46 – 59 days**
  - 8% submitted 31 – 45 days
  - **11%** submitted **30 days or less**
  - 8% submitted after their retirement date

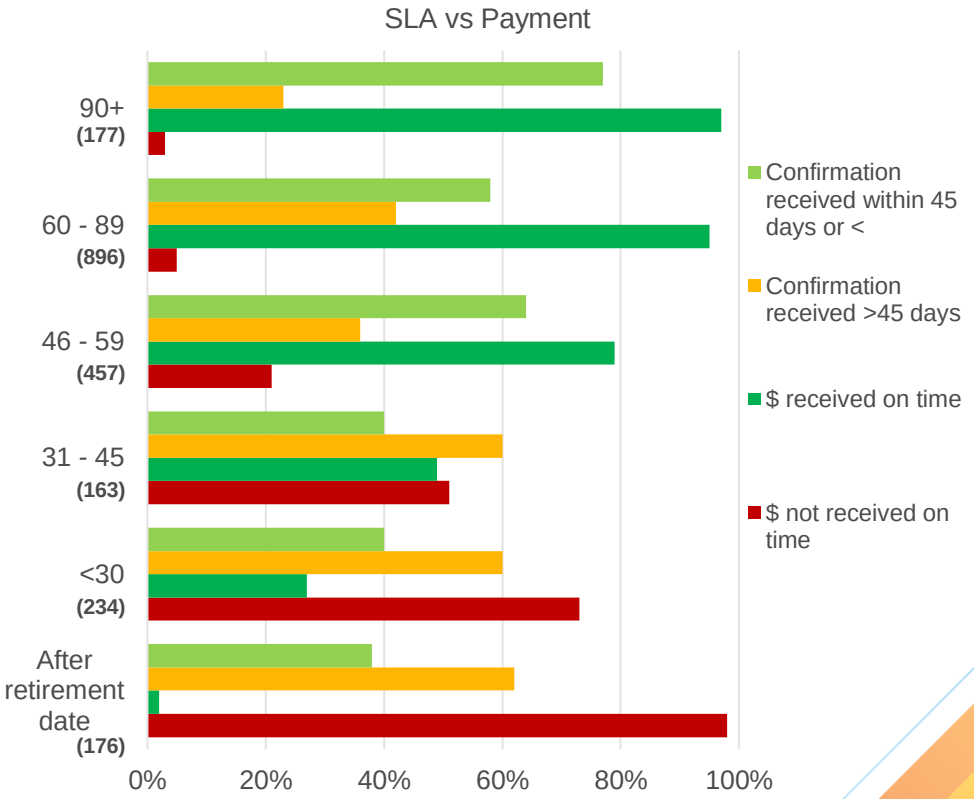
# of days from receipt of election to retirement



UNIVERSITY OF CALIFORNIA Results as of November 28th

July 1st retirements processed 2022

- **Service Level Agreement (SLA) is to provide a confirmation statement within 45 days of receipt of election:**
  - **2,103 July 1st retirements processed** through November 28th.
  - Election submitted **60 - 89 days** prior to retirement
    - **42%** received their confirmation statement **outside of the SLA**
    - **95%** received their **payment on time**
  - Election submitted **46 – 59 days** prior to retirement:
    - **36%** received their confirmation statement **outside of the SLA**
    - **79%** received **payment on time**
  - Election submitted **<30 days** prior to retirement:
    - **60%** received their confirmation statement **outside of the SLA**
    - **27%** received **payment on time**



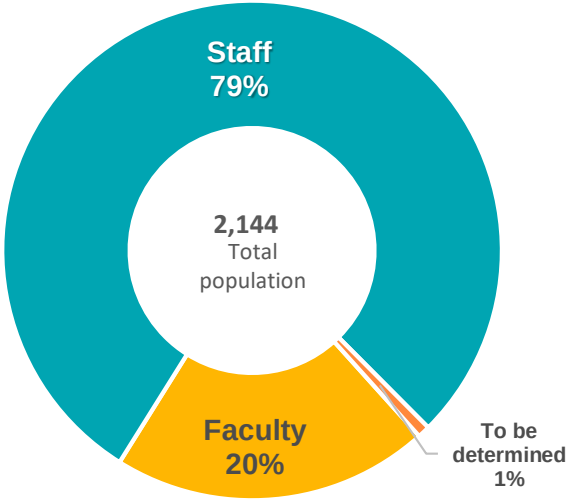
On time = First of the month following retirement date

UNIVERSITY OF CALIFORNIA

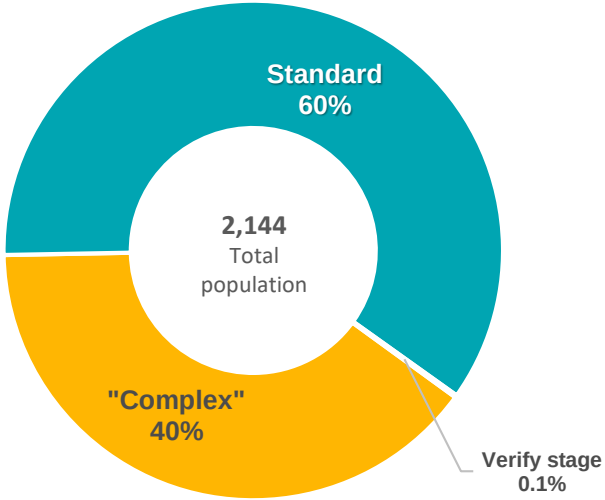
Results as of November 28th

July 1st 2022 Retirement population analysis

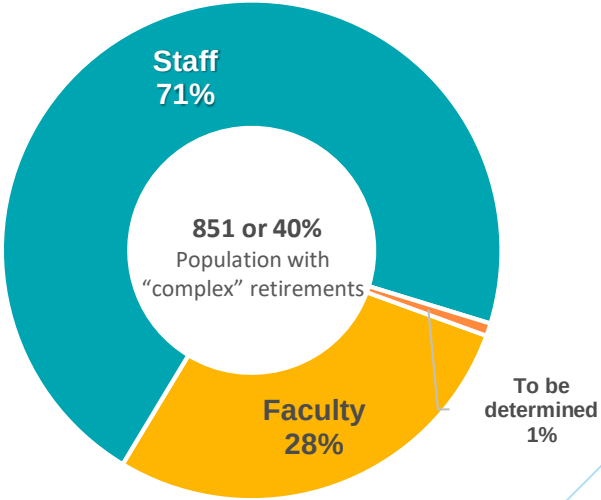
Faculty or Staff



Standard or “Complex”



Faculty or Staff by “Complexity”

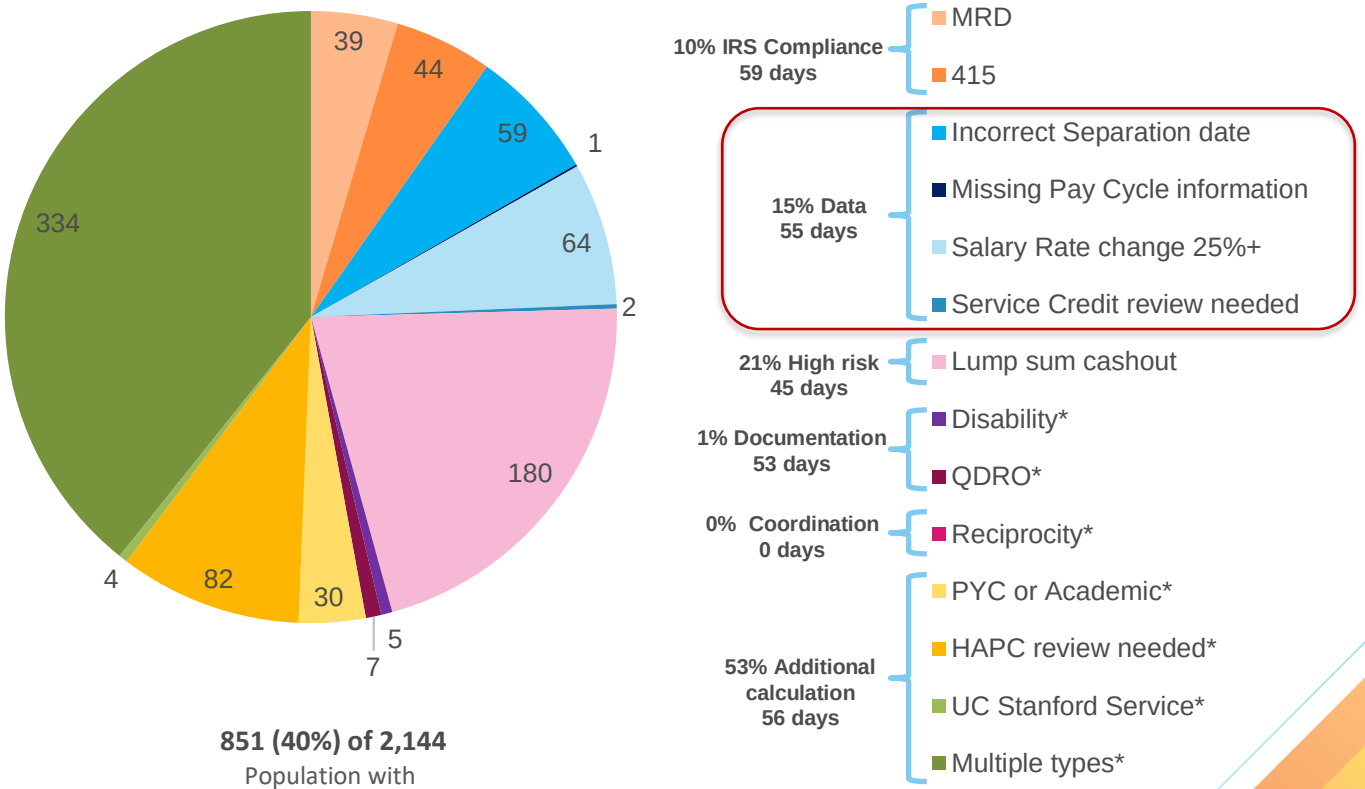


UNIVERSITY OF CALIFORNIA Results as of November 28th

July 1st 2022 - “Complexities” that required longer processing time

Areas of focus:

- Define complex versus Redwood capability
- Better coordination with other retirements systems
- Consistent interpretation of data
- Accept high risk timeline
- Validating HAPC where needed
- Build our internal capability



851 (40%) of 2,144
Population with “complex” retirements

UNIVERSITY OF CALIFORNIA Results as of November 28th