Retirement Administration Service Center

UCRS Advisory Board Meeting
Service Enhancements: Survivor Intake and Retirement Counseling

December 9th, 2022

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Project Purpose & Scope

Project Purpose: Implement service enhancements at RASC to create a more customer-centric organization delivering excellent services and customer experiences in both the Survivor Intake and Retirement Counseling teams.

Scope

- Current State Assessment & Inventory of Services
  - **Survivor Intake**: New Operating Model focused on client engagement
  - **Retirement Counseling**: Design processes for new/reinstituted service
- Opportunity Matrix & New Operating Model
- Design & document processes with training
- Readiness support, deployment & stabilization

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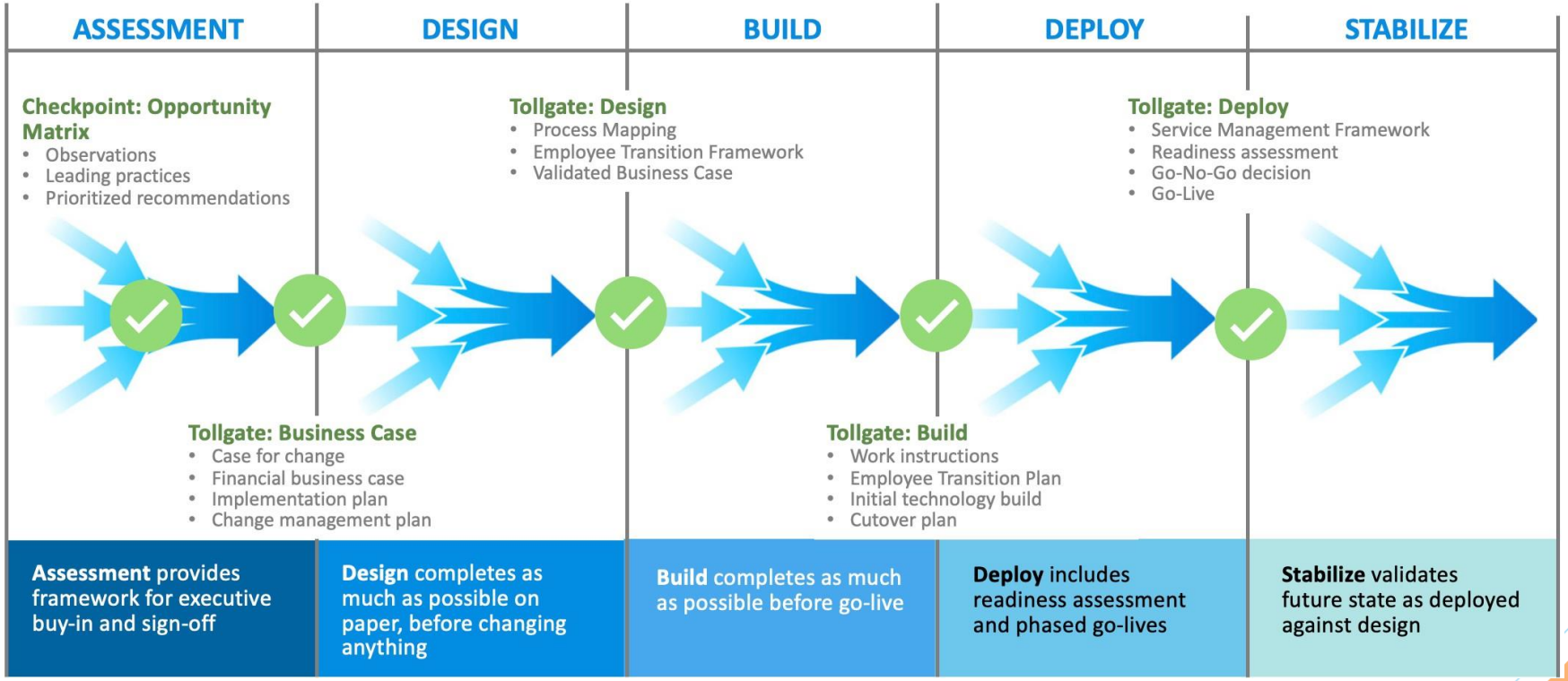
Transformation Approach: Checkpoints and Tollgates



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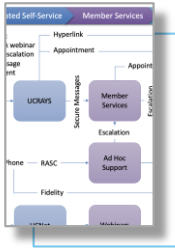
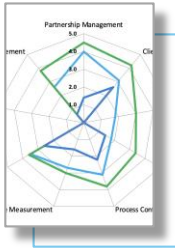
Deliverables by the Numbers

SME meetings completed

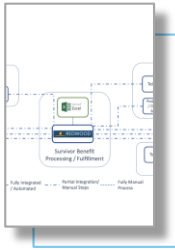


Campuses and Faculty Liaison meetings

3 **Roundtables** completed including team members from Intake, Fulfillment and Retirement groups



Assessed 9 elements of **Client Interaction Framework**



Technology enablement recommendations supported by the **Technology Landscape**

106 Observations, aligned to 33 recommendations on the **Opportunity Matrix**

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Retirement Counseling Campuses-Current State

Campuses have a unique approach to Pre-Retirement Counseling[1,2]. Campus led pre-retirement counseling consists of providing general education and preparing retirees to work with RASC.

Pre-retirement counseling is primarily being performed one of three ways:

- **Campus:** committed, campus-based resources with a formal program that is available to all campus retirees
- **Hybrid:** more ad hoc campus-based resources and services that are available to a portion of campus retirees
- **Baseline:** no campus-based services, fully reliant on RASC

Campus	Approach
UCLA	• Campus performs pre-retirement counseling • Routes escalation to RASC • Personalized Zoom sessions • Leverages historical knowledge
UC Riverside	• Campus performs pre-retirement counseling • Manages escalations • Offer pre-retirement workshops • Partner with Fidelity and RASC
UC Davis	• Campus performs pre-retirement counseling • Submit referrals to RASC • Conducts webinars • Created Helpdesk
UC Berkeley	• Campus performs pre-retirement counseling • Routes escalations to RASC
UC Irvine	• Campus performs pre-retirement counseling • Routes escalations to RASC • General Inquiries • General benefit counseling
UCSF	• Campus performs pre-retirement counseling • Manages escalations
UCSB	• 100% of counseling performed at RASC • Submit referrals to RASC • Limited involvement unless it has to do with a medical plan • Ticketing system
UC Merced	• 100% of counseling performed at RASC • Submits referrals to RASC • General inquiries

Notes:

1. Both Campuses and Academic Health Centers were represented in the roundtable discussion. The future state model needs to meet the unique requirements of the 10 campuses, 6 academic health centers, and 3 national laboratories.

2. Fidelity also provides pre-retirement counseling services

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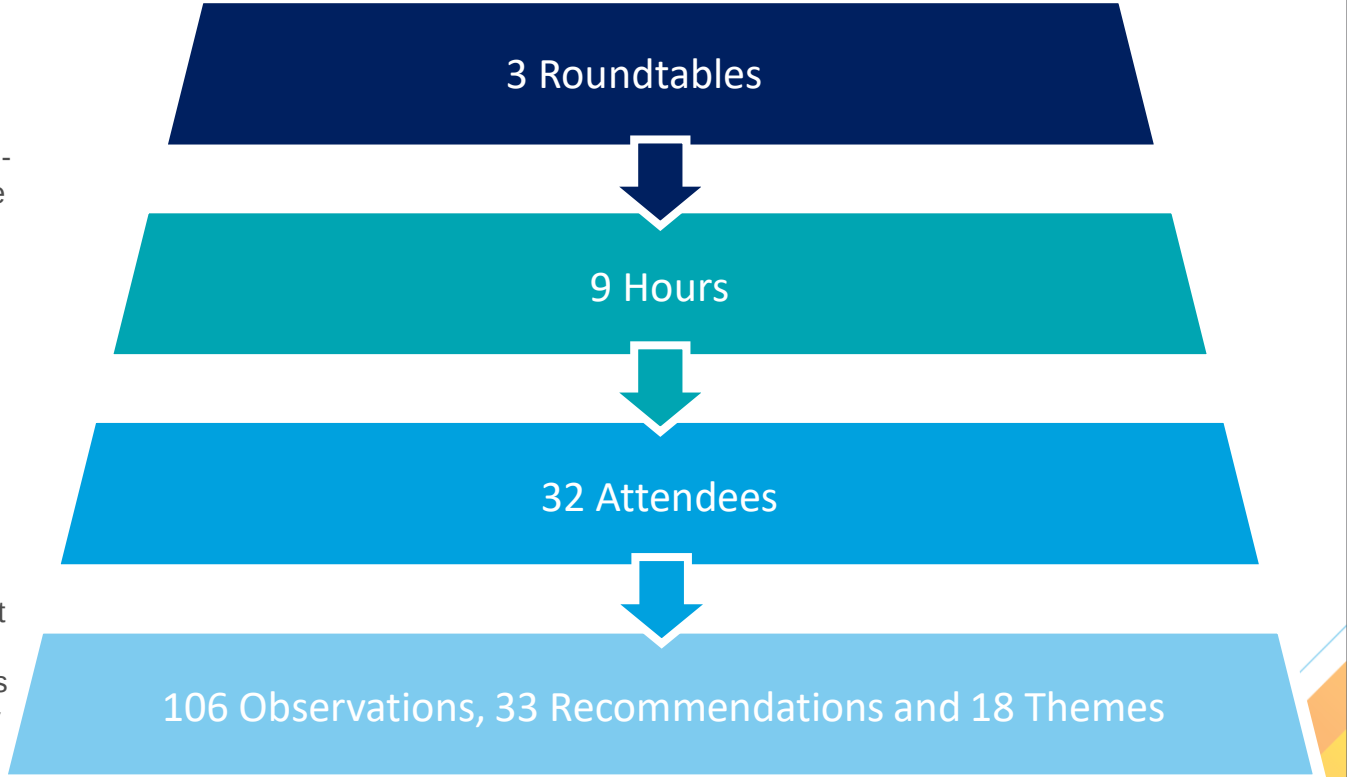
As-is Process Roundtables feed directly into the Opportunity Matrix

What are As-Is Process Roundtables?

A Process Roundtable is a session facilitated by Chazey Partners that reviews a selected process from end-to-end. The sessions focused on the current state of each process being discussed. These virtual sessions were approximately 3 hours each.

Why did we conduct Process Roundtables?

To better understand the strengths, challenges and opportunities related to Survivor Intake, Fulfillment and Retirement Services, as well as how these processes compare to relevant leading practices. Information gathered in the Process Roundtables was used to develop the Opportunity Matrix.



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Four Critical Success Factors for Sustainable Transformation

Client
- Formal account management
- Tiered client contact management
- Performance standards & service agreements
- Customer feedback tracked & reported
- Input, operational & output metrics with targets
- Formal continuous improvement program

Process
- Detailed operating model with enabling functions
- Standardized services, distinguishing wants & needs
- Process documentation is complete, relevant, and leveraged in employee orientation & training
- Process exceptions & escalation pathways controlled
- Documented inputs, outputs, roles & responsibilities
- Detailed controls & compliance environment

Technology
- Technical versus functional ERP implementation
- Self-service tools
- Case management & knowledge base
- Automated client feedback & performance reporting
- Document management & workflow
- Transparent & minimal use of side systems
- Information technology governance structure

People
- Specialist versus generalist teams
- Competencies & skills assessed
- Appropriate matching of skills & experience to roles
- Skilled & engaged management & senior leadership
- Training linked to talent management program
- Formal change management program
- Working environment conducive to team working

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Opportunity Matrix: Executive Summary

Client

- Enhanced **tiered support structure** with resourcing, call scripts, & new intake procedures
- Enhance **performance management** with new Survivor-specific dashboard & focus on quality/service metrics
- Further **embed CRCI team into RASC's culture** & operations & formalize client feedback mechanisms
- Strengthen quality of & accountability to process documentation, linked to enhanced **continuous improvement** program

Process

- **Develop new processes** for survivor intake, survivor proactive outreach, and retirement counselling
- **Optimize existing processes** including immediate processing of death notice, strengthened case management & standardized input
- **Strengthen business process ownership** and **organizational resiliency**

Technology

- **Enhance case management & tracking** with new report, improved documentation, & automations
- **Utilize Redwood as system of record** and sunset Application tracker spreadsheet
- **Implement BENET tool** for self-service, workflow &. automations
- Implement **automations** including SURA letters, batch uploads, auto-population of forms, and serialization of forms
- Adopt formal **technology governance** function

People

- Establish **new Survivor Intake team**
- Establish **new Retirement Counseling Team**
- Reinforce **new operating model across RASC, campuses, and other** stakeholders with change management & clarified roles & responsibilities
- **Formalize training & onboarding** programs, including technical, facilitation, & leadership training

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In total: 33 Opportunities & Recommendations, supported by 106 Observations, organized under 18 Themes

Survivor Enhancement: Immediate, Intermediate, & Longer-Term | Summary

Provide frontline support team with **visibility on information currently available** in Redwood to enable informative updates to members & beneficiaries

Remove roadblocks that delay applications & payments, & proactive follow up on known gaps in documentation

Introduce scripts to **improve information gathering** at point of contact & consistency of service

Add resourcing for basic queries with UnifyHR & set up interim survivor team to provide dedicated support

Strengthen team coordination, management support, & training

Proactive outreach to members & beneficiaries on available information & self-service

Provide frontline support team with **visibility on status of all cases** supported by universal case documentation & enhanced Redwood access

Capture documentation status at point-of-receipt & follow up on all gaps in documentation

Establish **new Survivor Intake Team** to provide dedicated support to survivors

Provide visibility & **tracking on all cases**, both in-progress and in-queue

Automate processes, notifications & tracking, including integrating Benet into daily operations

Resolve application errors & staledated cases

Assess & optimize changes introduced in fall 2022

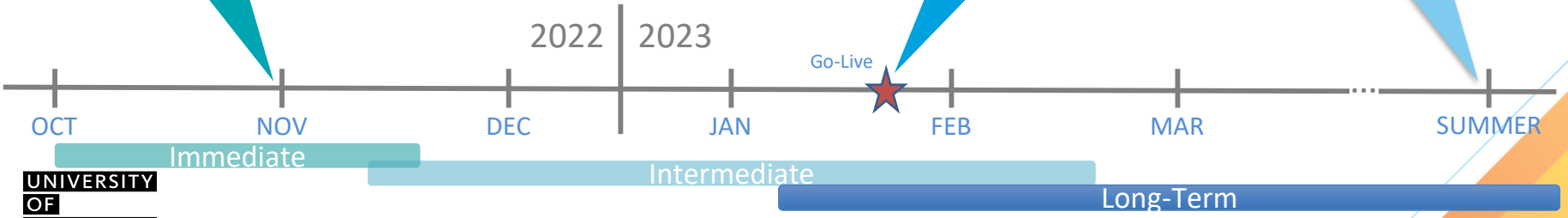
Integrate Benet with Redwood to automate notifications & tracking

Expand availability of information

Leverage **business intelligence** tools

Targeted **optimization of Redwood** to improve reporting & processes

Automate responses to basic queries



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The Operating Model

- The **framework to drive the future state design** by defining:
  - Scope of work to level 1-2
  - Teams involved in the process
  - Responsibilities of these teams
  - Components of the process that will require process maps, which enables management and tracking of the subsequent process documentation activity
- The **guardrails for the process mapping** activity, enabling it to be completed efficiently and effectively
- A **visual tool to communicate** the impact of the transformation to stakeholders, including outlining the changes from the current to future state

This presentation includes the operating models for **Survivor Intake** and **Retirement Counseling** with supporting information to support socialization and approval

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The Survivor Intake Operating Model identifies:

- Four teams: Call Team, Survivor Intake, Benefits Admin, Disbursements
  - As part of Fall 2022 enhancements, we will leverage Call Experts for an interim Survivor Intake team, and then sunset the interim team in Spring 2022 for the new Survivor Intake team
  - Blue circle with outline of envelope indicates processes that will be supported by Document Services & UCSF Mailroom, as appropriate
- Seven components of the Survivor Intake and Fulfillment Process:
  - Death Notification
  - Survivor Notification (SURA Letter)
  - Beneficiary Application (DTHA Packet)
  - Survivor Fulfillment (only process mapped in 2020, and will be updated to reflect comprehensive case management standards)
  - Proactive Monitoring
  - Query Management
  - BPM Maintenance
- Technology enablement, with animation highlighting future BENET tool automations

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Member Services		Fulfillment Operations		
Member Services (excludes Survivor Intake)	**Survivor Intake[1]** (Member Correspondence)	**Benefits Admin**	**Disbursements**	**Technology**
Death Notification • Route death notification to Survivor Intake	**Death Notification** • Intake procedures with call script • Update information & forms in RDW			• Telephony • UCnet articles • UCnet Self-Service
	Beneficiary Notification • Prepare SURA Letter[2]	**Beneficiary Notification[3]** • Prepare DTHA Packet[2]		• Benet Tool • Redwood
Beneficiary Application[3] • Receive application & scan • Route documents	**Beneficiary Application[3]** • Review mail log (scanned docs) • Update information/status in RDW • Validate info on DTHA application	**Beneficiary Application[3]** • Process application • Follow-up on sent applications		• Redwood • Scanner • Benet Tool
		Survivor Fulfillment[3] • Find application in Redwood • Calculate Benefit amount for survivors • Develop award letter • Benefit Adjustments[4]	**Survivor Fulfillment[3]** • Update insurance • Benefit Adjustments • BRI Payments adjustment	• Redwood • Benet Tool
	Proactive Monitoring • Member outreach & marketing • Update information in RDW			• Redwood • UCnet • UCRAYS
Query Management[3] • Receive UCRAYS secure messages, create CCM, and assign	**Query Management[3]** • Manage incoming requests • Tiered support & escalation			• Redwood • UCnet • UCRAYS • Telephony
BPM Maintenance[3] • Route documents	**BPM Maintenance[3]** • Assign documentation to correct application BPM & suspend others			• Redwood • Serialized forms • Removal of outdated BPMs

The Retirement Counseling Operating Model identifies:

- Five teams:
  - Member Services Support, Insurance Team, Retirement Counseling, Campuses, & Fidelity
- Five components of the Retirement Counseling process:
  - Proactive Outreach
  - Appointment Bookings
  - Retirement Counseling
  - Proactive Monitoring
  - Query Management
- Technology enablement, including the enhancement of existing technologies and the implementation of a dedicated Retirement Counseling portal

The following information has been provided to support the Retirement Counseling Operating Model:

- Information flyer/webpage
- (Prior slide) Current state of pre-retirement counseling/outreach by UC Campus

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Member Services

Retirement Counseling Services

Member Self-Service & Support

Query Management

Self-Service

- Download standardized and serialized forms
- Calculate retirement estimates (Data input and validation)
- Update information & general inquiries
- Submit limited benefit information changes
- Request password resets
- Access FAQs
- Submit documentation via secured messaging
- Sign up for Webinars

Service Desk

- Route escalations via tiered support model and SLA based on formalized scripts
- Request password resets
- Case management (updates maintained in Redwood with visibility to case status, communications and forms)
- Formalize relationship with Fidelity

Appointment Bookings

Self-Service

- Book appointments via UCRAYS, UCnet or RC Portal

Service Desk

- Schedules appointments via dedicated phone line

Proactive Outreach

- Provides outreach for changes to application status
- Provides educational outreach

Retirement Counseling

Query Management

- Provides full service and main point of contact for subsequent queries
- Performs ad hoc / real-time calculations
- Manages escalations
- Responds to more complex questions such as “benefit coverage during transition from active to inactive status”, “need to be re-instated”, “COBRA”, “determining tiers”, “disputing tiers”, & “multiple tiers”
- Formalize relationship with Insurance team

Retirement Counseling

- Provides support via trained retirement counseling resources
- Performs by appointment only Pre-Retirement / Retirement Counseling sessions

Proactive Monitoring

- Flags complex calculations that need additional time for processing and inform the retirees of this in advance

Proactive Outreach

- Conducts on-site visits & scheduled quarterly events to provide proactive support
- Leads webinars

Campuses

Query Management

- Support escalations to RASC
- Follow up on RASC data validation and other requests

Appointment Bookings

- Submit referrals to RASC

Proactive Outreach

- Supports ad hoc events and webinars under the guidance of RASC
- Promote RASC events
- Support RASC educational outreach

Fidelity

Query Management

- Provides specific transactional support such as “defined contribution questions”, “request to withdraw funds”, “details of dollar balances”, & “process other transactions”

Proactive Outreach

- Leads webinars

Insurance Team

Query Management

- Provides specific transactional support such as “defined contribution questions”, “request to withdraw funds”, “details of dollar balances”, & “process other transactions”

Technology

- Telephony
- UCnet
- UCRAYS
- New Retirement Counseling Portal
- Redwood
- Fidelity Website
- Outlook calendars
- Email

Retirement Counseling

Retirement counseling will move **guidance, query resolution, and retirement support** from campuses to RASC and will provide a focused avenue for preparing retirees for their retirement. RASC's experienced retirement counselors will be the primary source for **resources, advice and information** to educate members on their retirement benefits.

Member Initiated Self Service

Current

- Forms in UCnet
- Forms in UCRAYS
- Contact Fidelity via phone or Internet
- Sign up for webinars online
- Receive estimates through UCRAYS
- Contact RASC via phone
- &A with local resources

Future

- Forms in UCnet
- Forms in UCRAYS
- Contact Fidelity via phone or internet
- Sign up for webinars online
- Receives forms & estimates in Retirement Portal
- Contact RASC via phone or retirement counselling portal
- Schedule Retirement Counseling appointments with a RASC counselor

Member Services Support

Current

- Support organized Webinars and Outreach initiatives
- Perform ad-hoc / unscheduled Retirement Counseling
- Manage escalations
- Provide estimates through Redwood & escalate to calculations team if complex

Future

- Supports organized Webinars and Outreach initiatives
- Schedule a Retirement Counseling Session with a RASC counselor
- Route & assign Escalations
- Perform ad hoc support as needed

Retirement Counseling

Current

- Ad hoc pre-retirement counseling is performed across campuses
- RASC performs ad-hoc / unscheduled Retirement Counseling
- Fidelity performs ad-hoc / unscheduled Retirement Counseling
- Partners with insurance team to manage escalations and complex questions

Future

- Leads organized Webinars and Outreach initiatives
- Appointment only Pre-Retirement / Retirement Counseling sessions
- Continue partnership with Fidelity to provide transactional support
- Partner with Insurance team to respond to escalations & more complex questions via direct link in the Retirement portal
- Perform ad hoc / real-time calculations
- Conduct On-site visits & scheduled quarterly events to provide proactive support
- Flag complex calculations that need additional time for processing and inform the retirees of this in advance

Campuses

Current

Each campus has a unique approach, which may include:

- Webinars & training
- Tier 1 general inquiries
- Escalations & ticketing
- Scheduled & Ad-hoc pre-retirement counselling sessions
- Benefits counselling
- Referrals to RASC

Future

- Support escalations to RASC
- Follow up on RASC data validation and other requests
- Supports ad hoc events and webinars under the guidance of RASC
- Promote RASC events
- Support RASC educational outreach
- Submits referrals to RASC

Next Steps

- Continue to implement the **Survivor Fall 2022 Enhancements**
- Detailed planning and next steps on **BENET automations**, including meeting with SDSC (San Diego Super Computer) subject matter expert, and BENET thought leader
- Continue the **Design/Build** of future state
  - **Process optimization**/design & documentation
  - Enhanced **reporting & technology** enablement
  - Continue to **recruit and onboard** additional resources for Survivor Intake and Retirement Counseling teams
  - **Training**

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Thank you

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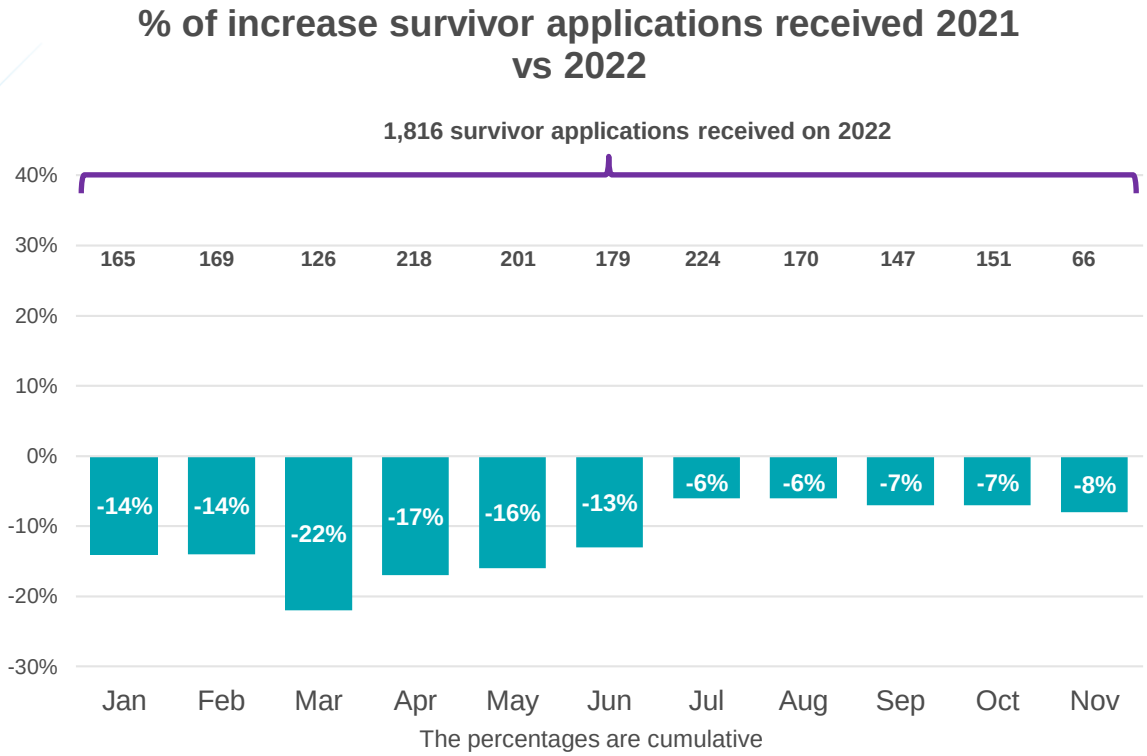
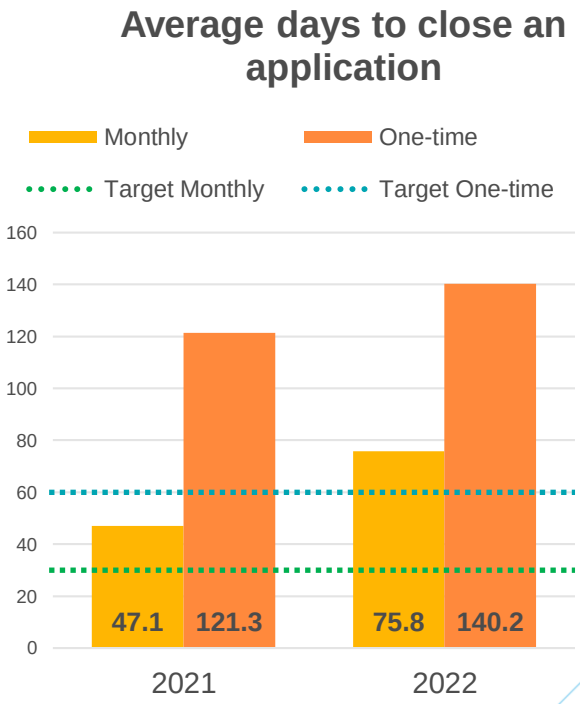
Survivor performance: 2021 compared to 2022





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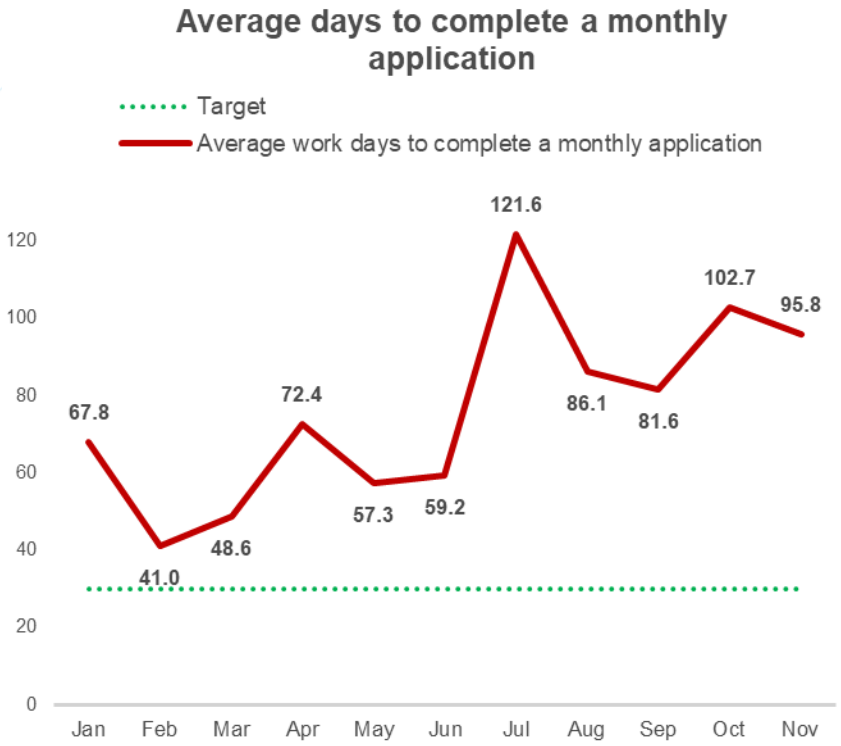
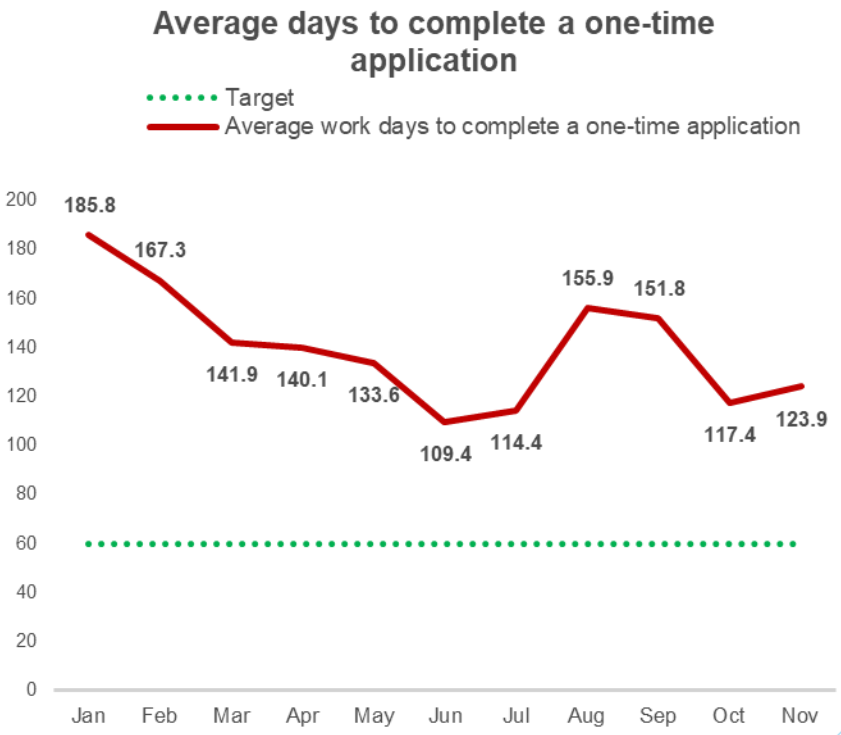
Survivor performance: Average days to process





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