

Engagement October 2016 – February 2017

The purpose of this document is to advise the Information to Members and Communications sub-committee, and the TPS Pension Board of recent key activity on engagement with scheme members and employers so as to assist the Board in its assurance role - in particular in the area of communicating information to members. The report also aims to assist the Board in its strategic role by providing information on specific actions and projects that aim to ensure the administration continues to improve and best serve all stakeholders' needs.

Background

The overarching objective for scheme engagement within the current contract is to keep members and employers informed of scheme activity that impacts on them through a planned series of communications - understanding, developing and utilising the most effective channels and techniques.

From an employer perspective, this means ensuring that they are aware of and are delivering their obligations as responsible employers through:

- Improving employers' understanding of their responsibilities and providing appropriate support for them to deliver these effectively
- Improving the recognition and appreciation by employers of the value of the scheme to its employees
- Improving the engagement and support that employers provide to members on pension retirement planning

To provide scheme members with a more dynamic, effective and accessible insight into their pension and its benefits, we aim to:

- Increase members' awareness of pensions in general to promote more effective pension planning
- Ensure that the service proactively engages with members
- Ensure members have ready access to information which allows them to understand and make best use of scheme provisions
- Respond to customer feedback to ensure scheme communication continues to evolve, and to drive improvements in customer service.

Initially guided by the Government's 'Digital by Default' agenda, we have continued the drive towards electronic communications as a main channel for engagement – the onlining of P60 and Benefit Statements; the push to increase the number of members with an MPO account; the implementation of MDC from 2018 to streamline the provision of member data – to deliver a more up-to-date service and to keep pace with IT developments, allowing us access to better scheme data and to constantly improve the member experience.

The sub-committee's role within this will be to seek assurance that these objectives continue to be met effectively and to provide assurance to the TPSPB that the engagement plan is appropriate and that mechanisms are in place to ensure the timely delivery of key messages to members.

General communications



1. The 2017 Scheme engagement plan was signed off in January after comment was invited from the sub-committee. An update on forthcoming activity over the next quarter is outlined at **Paper 5**.
2. A review of the delivery of 2016 activity has also been completed, which in summary highlighted the following points:
 - a. 949k web forms were completed in 2016
 - b. In December, we reached the milestone of 500k members being registered with an MPO account
 - c. More retirement applications were made online than by paper
 - d. We have seen respectable growth in engagement with members through all social media channels, but there is still clearly scope for this to expand, particularly among younger members
 - e. Focus groups continue to provide valuable insight into teachers' views of the scheme and its operation, which is helping steer delivery
 - f. Daily feedback from users through the Outcome Measures has not unearthed any significant negative cross-cutting issues or trends across the various communication channels, providing assurance that the current engagement strategy is effective.

A full copy of the report is available at **Annex A**.

Improvements identified from the review to tailor individual messaging campaigns will be fed into delivery of the 2017 plan, as appropriate.

3. The refreshed TPS website is on schedule to be launched in mid-March. The table below sets out in brief the timetable for the continuing rollout of the revised content. Monthly updates will be provided to the Department through the Service Delivery Board.

		28/11/2016	05/12/2016	12/12/2016	19/12/2016	26/12/2016	02/01/2017	09/01/2017	16/01/2017	23/01/2017	30/01/2017	06/02/2017	13/02/2017	20/02/2017	27/02/2017	13/03/2017	Public COMPLETE	20/03/2017	27/03/2017	03/04/2017	10/04/2017	17/04/2017	24/04/2017	01/05/2017	08/05/2017	15/05/2017	22/05/2017	29/05/2017	05/06/2017	12/06/2017	19/06/2017	26/06/2017	03/07/2017	Secure COMPLETE				
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Member engagement and campaigns	→
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4. Engagement contract Outcomes 2, 3 and 5

Outcomes	Description	Target	YTD performance
2	Members understand the value of their Teachers' Pension	90%	97.7%
3	Members are actively planning for their retirement	86%	84.74%
5	Members regularly receive information about their pension and are satisfied with it quality	76%	75.79%

Although year to date performance for Outcome 3 is currently below expectations, increases in satisfaction results in recent months suggest that this is on course to achieve the year-end target.

There was a material drop for Outcome 5 in the number of 'Satisfied' responses in December (down to 69%) which has impacted the YTD figure. Aside from this outlier, resulting from a seasonal low in the volume of direct member contact, recent results suggest this remains on target.


5. At the end of February there were 530k members registered with an MPO account. Numbers continue to increase consistently with around 10k new registrations each month. The milestone of reaching 500k members was celebrated with a bespoke campaign in December and used as a means of assurance to encourage non-MPO members to set up an account.
6. The first member e-bulletin was successfully issued in January and February, performing well across all member segments in terms of achieving its open and click-through rates. A brief survey was issued to members who accessed the newsletter – their feedback suggesting that issuing this quarterly, rather than monthly, would be appropriate. The engagement plan has been amended to reflect this.
7. Automated communications continue to be delivered in line with the 2017 Engagement plan and in general continue to be well received. The limited number of those causing concern for failing to hit their Open or Click Through Rates (i.e. those RAG rated as amber or red) are highlighted at **Paper 4**, along with mitigation actions to address.
8. In January a communication, intended to provide clarification to deferred members on the position regarding the accrual of further benefits beyond NPA, was issued that contained inaccurate information after elements of the standard QA process were overlooked.

To rectify this, all affected members who received incorrect information about their personal circumstances were contacted as well as those that received the communications in error – around 3,500 members in total. Each subsequently received an apology and an update on their own circumstances. An apology for the error has also been issued to TPAF members.

The requirement to adhere to the existing QA processes has been reinforced across the team.

The communications prompted around 80-90 queries into the call centre, mostly from members informing TP that they had either a) already claimed their retirement b) that they were in re-employment or c) that they had transferred out or had a repayment, therefore could not make a claim.

9. In response to a proactive campaign to encourage members to inform TP that they require a hard copy P60, less than 4,000 requests had been received at the end of February from a cohort of nearly 700,000 pensioner members. This suggests there is no need to make further revisions to the current process.

Employer engagement and campaigns 

10. Engagement contract Outcome 11

Month	Portal Usage	Unique Page Views (Emp News)	Unique Page Views (Emp Training)	Emp Bulletin Satisfaction
October	89.41%	10,683	6,855	86.27%
November	92.58%	10,441	12,452	88.28%
December	91.14%	6,789	5,893	100.00%
January	92.47%	13,699	10,727	84.55%
February	92.13%	11,985	10,827	96.97%
March				
April				
May				
June				
July				
August				
September				
Average	91.55%	10,719.40	9,350.80	91.21%
Target %	85.00%	9,500.00	10,200.00	90.00%
% of Target	100%	100%	91.67%	100%

Viewing of the Employer Training material is the only measure which is projecting below its year-end target. However much of this can be

attributed to the seasonal dip in December and the impact of half term at the end of October. Recent viewing numbers suggest that coverage bounced back in the New Year, however we will need to continue to monitor the impact of school holidays on the measure.

11. A trial exercise to engage with employers with low number of employees of active MPO accounts was initiated in February. To date, 13 employers have responded, agreeing to actively promote MPO with their staff.
12. Monthly Data Collection (MDC) communications continue to be delivered in line with the established engagement plan (**Paper 6**) for the exercise.

In December TP wrote directly to the Chairs of Governors at around 210 establishments to escalate concerns that, despite regular attempts to engage with their staff to discuss the on-boarding process for MDC they had been unable to make progress. The correspondence reminded governors of their responsibilities to the scheme and their employees and clarified the timetable for MDC.

13. Work to more directly engage a wider Academy and Free School audience has continued. It is anticipated that the first TPS story will appear in the EFA's newsletter in March.

Work is also ongoing to improve the introductory guidance for new Academies and Free Schools to ensure their responsibilities as new employers are given appropriate profile.

Stakeholder engagement

14. The latest Teachers' Pensions Administration Review Group (TPARG) meeting was held on 9 January. Full details of the meeting were shared with Board members in Karen Cammack's email of 3rd February, but in summary, key points discussed by employer and employee representatives included:
 - TP presented a paper regarding the Bereavement and Ill Health approach and confirmed that they are to review the tone and quality of the letters issued to members.
 - Concerns were raised regarding the opt out process and in particular:
 - if forms could be available on the TP website and members would be ensured of receiving the latest copy;
 - some opt outs are also accepted by TP without going through the LA;
 - some members miss deadlines because the employer does their part too late (the regulations require that TP can't accept an opt out unless it is signed by the employer).

TP took an action to:

- consider the viability of accepting opt out applications based on the date that the applicant signs the application, rather than the

- date the application is received by TP.
 - look into the option of making opt-out applications available online by default, with completed forms being directed to the relevant employer portal for their urgent attention and completion. This will provide a more efficient process for applicants, but also allow TP to promote scheme benefits and actively encourage members to remain in the scheme.
- An update on MDC – this will also be provided at the March Service Delivery and Maintenance of Data sub-committee
 - An update on Employer Review – this will also be provided to the March Service Delivery and Maintenance of Data sub-committee
 - LGA presented the findings from a recent survey regarding challenges for LAs administering the TPS where maintained schools have outsourced their payroll from the LA. Key issues include:
 - timeliness and accuracy of data LAs receive from payroll providers;
 - limited knowledge of TPS admin processes among payroll providers;
 - new starter/leaver data not being passed to LAs;
 - payroll providers omitting member/DfE numbers from submissions;
 - lack of data on part time teachers being missed;
 - difficulties in terms of reconciliation between member service and contributions;
 - resource impact in LAs in addressing errors/missing data etc.;
 - historic employee data not always available;
 - different payroll providers provide data in differing formats.

LGA raised the possibility of payroll provider accreditation for those who can provide MDC friendly software.

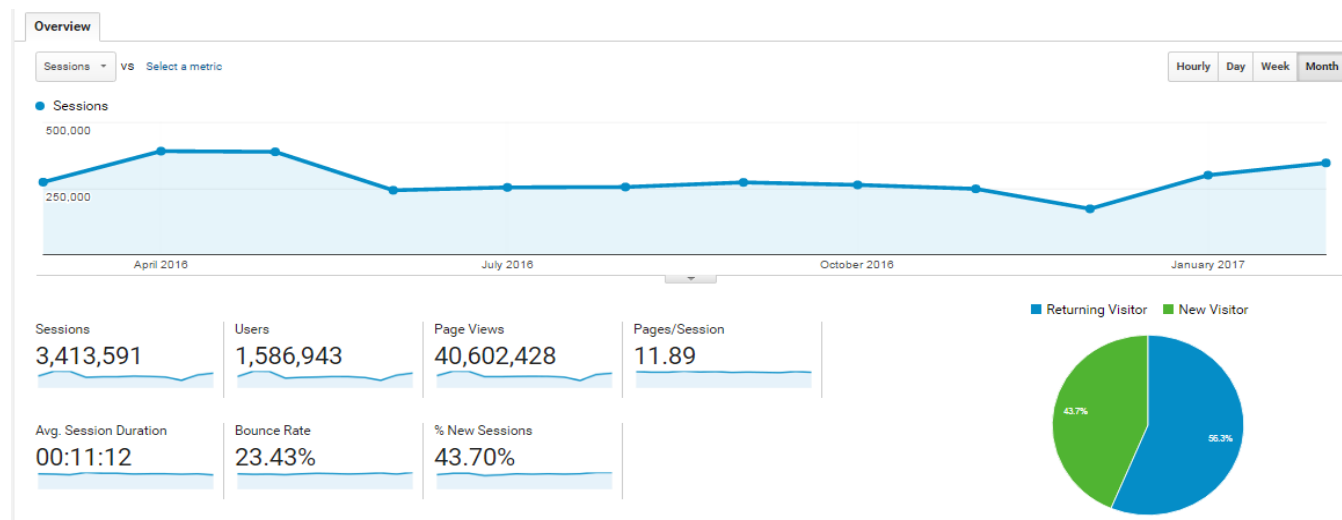
TP is looking at the option to identify and make available to employers, details of payroll providers with 'MDC ready' software to be considered by TP/DfE. Update to be provided to future TPARG meeting.

15. Regular stakeholder engagement meetings, which effectively provide support to TPARG as sub groups, have continued across the period and continue to be well received.

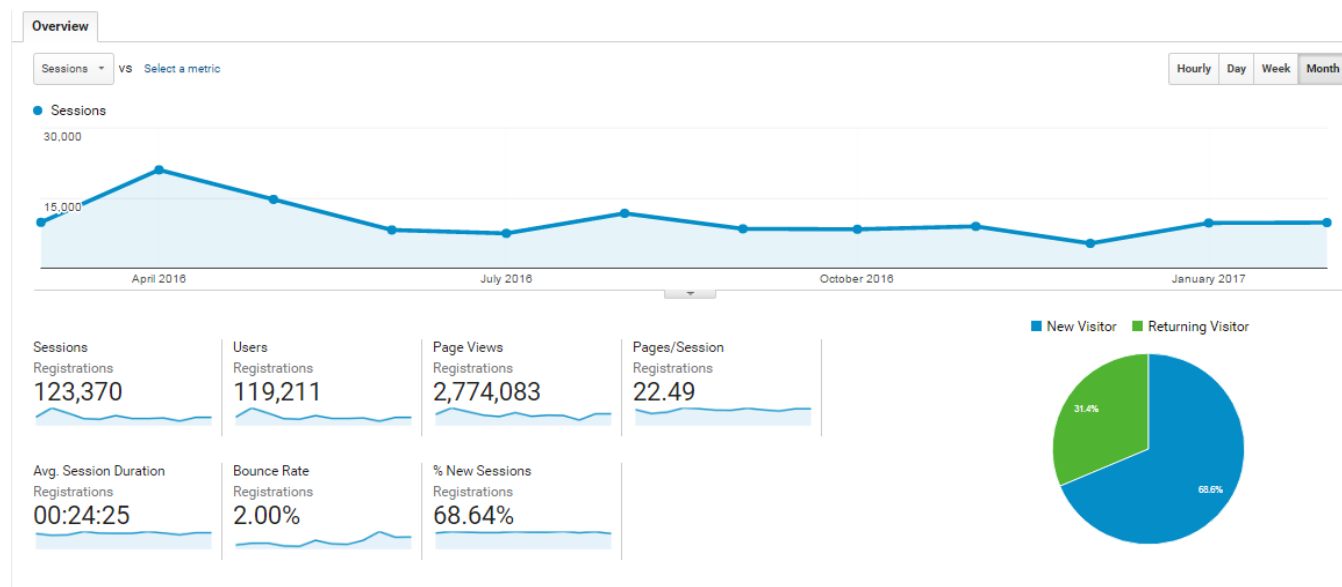
Website and social media/seminars	
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16. Following a slight lull over the Christmas period, website visitor numbers have bounced back in the New Year with 347k visitors in February. This represents a 38% increase when compared to February 2016.

Web sessions 1st March 2016 – 28th February 2017



Sessions with MPO registration



17. The scheme now has over 3,003 Twitter followers (582 additions in the reporting period) and 4,434 Facebook ‘friends’, which is an increase of 1,180 since September.

18. In period, 2,659 visits were made to the TPS Governance Pages on the TPS website. This included 55 views of the November TPSPB report, following its issue on the website on 7th December.

Seminars/Webinars

19. Nineteen employer seminars (346 registrations) and 60 webinars (708 registrations), were successfully delivered in the period Oct-Feb. These predominantly focussed on MDC and Auto enrolment.

Forward look



- Roll out of the upgraded website from March.
- Warm up communications for Annual Service Return deadline
- Continuation of employer MDC engagement plan
- Continuation of app and webchat development research.
- Benefit Statement and P60 online communications.