

Engagement May 2017 – July 2017

The purpose of this document is to advise the Information to Members & Communications sub-committee, and the TPS Pension Board (TPSPB) 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 affects 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. Through for example: the on-lining of P60 and Benefit Statements; the push to increase the number of members with a My Pensions Online (MPO) account; the implementation of Monthly Data Capture (MDC) from 2018 to streamline the provision of member data etc. These moves help 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 Teachers’ Pensions Scheme website refresh continues with updated content rolled out across 2017, in line with the timetable set out below. Monthly updates will be provided to the Department through the Service Delivery Board.

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Secure Member Website	Plan												
	Agree Scope												
	Research & Focus Groups												
	Design of Secure Areas in Scope												
	Testing												
	Development												
	Secure Content												
	Sweeps												

Teachers’ Pensions Contact Centre

2. The TP contact centre (TPCC) has experienced issues with a high number of members facing long call waiting times. “Reason for contact” analysis highlights that website and payroll enquiries have increased. Website related enquires generally required assistance with registering for an MPO account and password/pin re-sets, with 75% of Payroll enquiries relating to the P60 exercise. As a result, the trend for negative feedback continued in the period; accessibility to the call centre being identified as a particular issue. However, it should be noted that members’ feedback on the quality of the service and information received when a call is successfully placed, is consistently high.
3. As a short term solution to mitigate some of the issues experienced, enhancements have been made to the call routing programme and messaging system and call-back options remain in place to reduce call queue times, with an average of 60 members per day choosing to leave a message to receive a return call. All calls are returned by 7pm on the day the call was made.
4. TP are working with experts within the wider Capita group on site, and have also visited a Capita site in Rotherham to share best practice in contact centre management. The off-site visit proved very beneficial and a follow up visit was arranged, in mid-July. Senior managers within the Rotherham team visited Darlington, to provide further support across the TP Operation and assist with the development of the new Customer Contact Model. Further feedback and recommendations from this visit are due in September 2017 which will help to refine the Customer Contact model further.
5. A review of volumes of digital and telephony contact is underway to establish if any re-alignment of their strategy is required. The will be discussed further under the agenda item “Telephony Issue and Customer Contact Model”.

Stakeholder engagement

6. The latest Teachers' Pensions Administration Review Group (TPARG) meeting was held on 11 July. In summary, key points discussed by employer and employee representatives included:
- Death Benefits Payments: Fundamental changes implemented from March 2017 in the procedures now provide a bespoke, supportive process, which has been well received by members.
- Benefit Statement Insight paper: The number and percentage of members that have viewed their statements has increased in 2017 and the number is expected to be much higher by the end of the year. A communication drive to encourage employers to act as the focal point to encourage members to view their statements and engage with their pension, is being considered.
- MDC: There has been progress in the volume of members' data received from employers via MDC, but it remains challenging to on-board all employers by April 2018. Employers should consider putting greater demand on their payroll providers if they are hampering the ability to meet the (relatively straightforward) data requirements expected under MDC. This included discussion of the concept of the 'Trusted payroll and software provider' (now termed as MDC compliant) to promote take up of MDC.
- Telephony: TP advised they are looking at a number of options to improve contact centre accessibility, including adding messages to the beginning of calls to direct people to the correct team; encouraging people to use the website for simple queries. Telephony traffic (volume of calls) has expanded 30% to 40% over the last couple of years, which has put the telephony function under unforeseen pressure.
- IT Improvements: TP presented the IT improvements in-train, and the website refresh developments. TP advised that business analysts are looking at the calculators and are considering feedback from the stakeholder working group around enhancements that can be implemented. TP advised that the calculators come with 'health warnings'; however, they give a good estimate/forecast of member benefits and are a positive way for members to become engaged with their pension.
7. In May, TP conducted the second wave of focus groups in Manchester for members and employers. The sessions covered subjects including MDC, MPO, part-time, app & campaign visuals. The feedback received has been reviewed and informs future communications strategy e.g. the MPO sessions have influenced an enhancement in communications which has resulted in the 'What Charlotte did' campaign.

The main findings from the member group were:

- Members reinforced the message that they rely on employers for information about their pension. Nevertheless, when they are encouraged and supported to sign up to MPO they are happy to do so.
- Members recognised that they should take more responsibility for monitoring their pension, but do not feel that they have any control over it. They see pensions as complex and distant (until they reach their 50s).
- Most members in the group had an MPO account, but most did not log in frequently. However, members value the calculators, and other resources

- available on MPO, in planning their retirement.
- Many members do not look at their benefits statement unless they are reminded to do so. They would like to see the amount of money that has been paid into their pension, even though this would not equate to a cash value equivalent of a defined contributions pension.
 - Members were happy that benefits statements, payslips and P60s are available online by default. Members did not want to receive excessive communications from TP. Most felt that being prompted to view their benefits statement annually, and being notified of significant changes to their pensions, was sufficient. Nevertheless, communications carefully targeted at different segments of teachers (including by age, career stage, salary level and working hours), might make members receptive to a wider range of communications.
 - Members also reviewed a number of visual concepts for three potential communications campaigns. They responded most favourably to the 'Retirement explained' set which they considered to be clear, imaginatively presented, relevant and pitched at the right level. The internet search function within that set was particularly praised.

The main findings from the employer group were:

- Employers felt that the TPS is easier to administer than other public sector schemes, and that TP provides a good level of support through the website to new employers and those who have worked with TPS for a number of years.
 - Communications and support for employers administering TP are largely adequate. Employers would like to see TP improve access to telephone queries and to support employers in encouraging members to be more self-sufficient with regard to their teachers' pension. Employers were happy to support the MPO trial to encourage members to sign up to MPO.
 - The introduction of monthly data collection was largely welcomed. Those who are already operating MDC are already seeing that it makes their jobs easier and, while it takes some time to get used to, they reported that they were well supported by TP in the early stages through the MDC hotline, and by having the opportunity to submit test returns.
 - Those who were preparing to on-board to MDC were optimistic about the benefits. Switching to MDC is likely to be time-consuming, and some have held back in order to get systems and software ready and to allow TP to iron out any problems early on.
8. In June, TP conducted the annual Teachers' Pensions Action Forum (TPAF), where positive feedback was given by employers around MDC; easy to use, an efficient way to collate member data, easier and less time consuming than Annual Service Return (ASR).
 9. Regular stakeholder engagement meetings, which effectively provide support to TPARG as sub groups, have continued across the period and continue to be well received.

Member engagement and campaigns



10. Engagement contract Outcomes 2 and 3:

Outcome	Description	Target	YTD performance
2	Members understand the value of their Teachers' Pension	90%	98%
3	Members are actively planning for their retirement	86%	86%

11. Year to date performance for Outcome 2 & 3 is on target, the positive feedback received from both employers and members demonstrating high levels of interactivity and engagement with TP and the TPS service.

12. TP launched their third acquisition campaign of the year in July, 'What Charlotte did', which aimed to show members how MPO can help an individual take control of their pension through various stages of their life. Initial feedback has shown extremely positive results, and a high member engagement rate.

13. The Newly Qualified Teachers (NQT) project continued throughout May, June and July; with automated communications to all NQTs who have signed up via 'PensionPlanIt'. At the end of July there were 597K members registered with an MPO account – an increase of 40k members in period.

Employer engagement and campaigns



14. 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	93.45%	21,987	12,181	93.94%
April	91.86%	20,739	8,338	98.77%
May	94.24%	21,347	12,768	86.05%
June	89.81%	14,815	8,474	90.48%
July	90.03%	12,521	6,216	93.51%
August				
September				
Average	91.71%	14,500.60	9,473.10	91.88%
Target %	85.00%	9,500.00	10,200.00	90.00%
% of Target	1.078965	152.64%	92.87%	102.09%
% of Target	100%	100%	92.87%	100%

15. Viewing of the Employer Training material is currently performing below its year-end target. However much of this can be attributed to the seasonal dips coinciding with holiday periods in the academic year. It is anticipated that this sub-target will be achieved by the end of the current contract year.
16. MDC communications continue to be delivered in line with the established engagement plan.
17. In March, TP began a three-month pilot with a cross section of employers, providing them with material to encourage them to more actively promote the benefits of MPO with their staff. The employers had been identified as having staff with low levels of MPO take-up. The trial of the MPO report to employers highlighted the appetite of employers to get involved in the trial. Following the trial TP drove this functionality forward in order to make it available to all employers every month and the roll out of the report commenced mid-July.
18. The revised process for engaging with academies are continuing with all new establishments being contacted directly by telephone then with a follow up email. The number of open academies in June is 6,540 (according to Edubase as of 04 August 2017) and 47 new academies were opened.
19. The new academies engagement continues but was challenging at the end of July due to the school holidays. Due to the very limited success in contacting employers, a holding e-mail will be sent to advise of the process for setting up with Teachers' Pensions and advising they will be contacted at the start of the new term.

Website and social media/seminars



20. The refreshed website has been well-received with positive feedback coming from members and stakeholders:

Web sessions 1st May to 31st July 2017



21. The scheme has 3553 Twitter followers (239 additions in the reporting period), 5761 Facebook 'friends', and LinkedIn followers have increase to 457 with 3889 impressions. There has been an increase in social media engagement as members contact us through Facebook and Twitter with their queries.
22. YouTube has now generated 89811 views to date and achieved 103 subscribers. The increase in impressions can be attributed to the promotional activity around the 'What Charlotte Did' and the "Retirement Explained" campaign.
23. In period, 1112 visits were made to the TPS Governance Pages on the TPS website.

Seminars/Webinars

24. Four employer seminars were delivered in July with 76 participants; there have been 28 seminars this period with 429 participants. Four webinars were delivered in July, focussing on MDC. The total to date is now 58 with an additional six on Annual Service Returns.
25. A review of the webinar programme began in May, due to reduced interest, and a reduced programme will be delivered in September, which will allow for the development of a new employer webinar planned for delivery in September.

Forward look



- The new employer support process continues with a programme of direct telephone calls to the employer, with a follow up email. The success of these calls will be reviewed.
- As part of the Employer Model Review project, the new starters and leavers packs will be introduced in September. Information will be delivered to members and employers and added to the website.
- A project looking at NQT activity to identify areas for improvement, will be established shortly. The project will also look at how TP can provide information to new employees going into FE/HE.
- Benefit Statement campaign for those members serviced by Annual Service Returns and MDC who have not opened a previous Benefit Statement email.
- Issuing the Employer Bulletin, Payroll Provider and Member bulletins.
- Campaign to engage with new academies and MDC on-boarders will also advise employers that the MPO report will be available to download via the Employer Portal.

- Continuation of the MDC engagement plan.
- Preparation for the two LGA conferences in October.
- Preparing draft 2018 Engagement Plan.
- TPARG is scheduled for 2 October 2017
- TPAF is scheduled for 7 November 2017
- Launch of the Customer Contact model

Acronyms used within this report:

ASR	Annual Service Return	TPS	Teachers' Pension Scheme
MDC	Monthly Data Collection	NQT	Newly Qualified Teacher
MPO	My Pension On-line	TPAF	Teachers Pensions Administration Forum
KPI	Key Performance Indicator(s)	TPARG	Teachers' Pensions Administration Review Group
HE/FE	Higher Education/Further Education	TPCC	Teachers' Pensions Contact Centre