

Employer and Member Communication Review

Purpose

To inform the Local Pension Board of how the Fund has communicated with its employers and Scheme members over the year to date, as part of the annual review of the effectiveness and appropriateness of the Communications Policy Statement.

Communications Activity

Communication and information is provided via various media including website, telephone, email, on-line/self-service, mail, face-to-face and conferencing.

Website

The website www.yourpensionservice.org.uk is at the heart of the Fund's communication activity and provides both employers and members with pension related information including: -

- Scheme Guides, leaflets and forms.
- New starter information.
- Current news and updates.
- Annual Newsletters.
- Fund documents, statements and information.
- Contact details.

The website also includes access to a member self-service portal and an employer area containing a comprehensive employer procedure guide, access to e-forms, access to an employer self-service portal and a monthly data collection portal.

Telephone

A dedicated telephone helpdesk provides the first point of contact for scheme members and employers and includes email access. Over the year call contact has increased from 60,000 calls during 2015/16 to 63,000 calls over the year to date. Emails remain steady at 30,000 emails received and handled over the year to date.

Email

Over the year the number of member email addresses held by the Fund has increased from 45,000 to 46,000 and email is increasingly used to communicate with members to alert them that information has been posted online, for example; annual benefit statements, newsletters, and pensioner P60's. Evidence provided by Heywood, the supplier of the pension administration system, indicates that the Lancashire Fund holds more member email addresses and has more members registered for the self-service portal than any of their other LGPS user sites which include some significantly larger funds.

Email is our default mechanism in respect of communicating with our Employers. Bulletins, newsletters and event invites are sent to employers on a regular basis, as appropriate.

On-line/self-service

Employer and Scheme member self-service portals are accessed via the website. Over the year to date there has been an increase of 10% in self-service registrations.

Members can view their details and make changes to address, bank and contact details. Members can also process various pension estimates to assist with planning for retirement. Members can also access their annual benefit statements. Pensioners have access to their payslips and P60's online. The telephone helpdesk assist Scheme members to register and access their online accounts.

Employers can view, check and amend their employee pension records and also process various pension estimates online. Employers receive one to one training on request to assist them to access and use the self-service function

Mail

Traditional paper mail remains a constant in terms of day to day transactional administration services although, as more transactions are processed through self-service portals, the volume of paper mail is expected to reduce over time.

Face to Face

Pension surgeries are hosted throughout the county on an annual basis from October through to March, specifically to help members understand their annual benefit statements, although any member can attend so that their queries can be dealt with face to face. Fourteen surgeries have been held across Lancashire since October 2016.

Drop-in sessions are hosted during the year where members (including pensioners) can be helped through the process of registering to use the online self-service portal. Four drop in sessions have been held over the year.

The Partnerships Team visits employers (with more than 100 active members) on an annual basis in order to maintain relationships, update employers of any change affecting them and to address any issues that may have arisen during the year. 32 visits have been carried out across Lancashire over the year to date.

Events

A number of conferences and events are held annually and throughout the year, as well as providing representation at employer-led events upon request, including:

- Presenting at new starter induction courses.
- Presenting at pre-retirement courses

- Undertaking 'scheme basics' presentations
- Facilitating an annual Fund members meeting.
- Hosting an annual employer practitioner conference.
- Facilitating an annual employer briefing event
- Hosting Road-shows when significant change to the scheme occurs.
- Undertaking tailored presentations at the request of scheme employers.

It is worth noting that the Fund was represented at 29 pre-retirement courses throughout Lancashire this year.

Employer specific communication over the year

2016 Actuarial Valuation

The Fund has hosted employer briefings for specific employer groups, one to one meetings were offered to all employers and taken up by 44 employers, providing background and detailed information in respect of the interim and final results of the triennial actuarial valuation of the Fund. This formed part of a comprehensive process of engaging, consulting and supporting employers through the actuarial valuation process and the production of the Funding Strategy Statement working alongside the fund actuary.

Online services

Over 100 employers are registered to access the employer self-service portal. Training sessions have been carried out for 9 employers over the year. This bespoke training helps employers to understand how to access information, process various estimates themselves and calculate the employer cost of various types of retirement, for example flexible retirement or early retirement.

Data collection

Monthly data is now collected from 90% of employers (encompassing 99% of the active scheme membership), improving data quality and providing real-time information for members using online services.

Member specific communication over the year

Missing members

An exercise was carried out for the first time this year to trace deferred members whose addresses were known to be inaccurate as a result of post being returned. This resulted in almost 3,000 members having their addresses updated and being reconnected with their pension entitlement. This indicates a 71% success rate. The exercise is still ongoing and is nearing completion.

Customer experience

The customer experience in respect of the retirement process has been tracked throughout the year. The average time taken from notification of the intention to retire to receipt of first pension payment has reduced by 20% over the year to date.

Developments

A new facility to publish documents via the self-service portal has been implemented providing information direct to the Scheme member's online account. The member

receives email notification that a document is available to be accessed online. For example, leaver statements are now published online, where possible. Leavers are the highest volume of member transactions (5,000 leaver statements have been produced this year so far) and this new development is expected to result in less paper mail and an improved service; providing faster, more secure, online access to important information.

Feedback

Over the year 29 compliments were received. In the main these related to good customer service.

Over the same period 38 complaints were received which in the main related to late payment of pension and time taken to receive paperwork.

Service improvements and developments are expected to increase compliments and reduce complaints in the future. For example focussing on providing information online and providing employers with tools to help them provide timely information should reduce complaints around payment of pension and time taken to receive information.

Future Developments

A number of developments are planned over the coming period which will support improvements in the way in which the Fund interacts with members and employers. These include:

- The introduction of an automated final pay calculator which is currently being piloted amongst 8 employers. This development will assist employers in sending timely and accurate information to the Fund in respect of Scheme members who leave employment or retire. This will address one of the significant contributors to delays during the retirement process.
- Upgrades to improve the look and feel of both the member and employer self-service modules are due to be implemented over the coming year.
- The addition of further functionality to the monthly data collection portal and a review of how online forms are used will also be carried out in the coming year.
- A revised customer survey will be introduced to the website to better track customer satisfaction and to understand where improvements to communications would be most effective.