

## **Member Self Service (MSS) Project update to Pensions Board**

### **1 PROJECT PURPOSE**

#### **Background**

Altair Member Self Service provides members and pensioners with an easy to use web portal to access and update their own information. Using simple and easy to navigate screens accessed through a fully auditable secure system, a member or a pensioner is able to:

- Update personal details
- Run their own benefit calculations
- Request benefit statements
- Notify the pensions department of any amendments required
- Print nomination and other forms for completion
- View payslips and P60's

The roll out of this service does not only give the above advantages for members it will also free up administration time for the pension and payroll team as any estimate requests, expression of wish forms, change of addresses and bank details can be completed on the website.

#### **Current Membership**

Current Havering membership as of September 2016:

- Actives 6172
- Deferred 6083
- Pensioners/ Dependants 6020
- Frozen Refunds 329

#### **Testing and Website Update**

The pension manager had done testing of the service and tailored the options the members have in regarding what can be updated online. This testing has been extended locally to members of the pensions, payroll and some members of HR. I have also done some more testing using the latest version of the service and am happy that the service is working correctly and was fit for roll out.

#### **Roll Out**

Roll Out was tackled differently dependant on the status of the member:

Active members were sent out in tranches of approximately 2000 members, each tranche lasted 2 weeks before the next tranche was sent out. This minimised the amount of queries raised as we limited the amount of potential queries we could receive per tranche.

Deferred members were sent out in one tranche using inserts with the deferred annual benefit statements as promotion of the service.

Finally pensioners and dependants are due to be sent out in tranches of 2000 and each tranche will last 1 month. Pensioners will be the final group of members enrolled as we will need to do some due diligence and data matching of the data held on altair and what is being paid by the payroll. If this is not done then this could result in queries as to why the amounts do not match. This payroll data matching is due to be completed in summer 2017.

- Active members there will be 3 or more tranches dependant on employer splits
- Deferred members there will be 1 tranches
- Pensioner members there will be 3 tranches

### **Promotion of MSS**

Promotion of service varied dependant on the status of the member:

#### Active Members

- Promotion on the [www.yourpension.org.uk/handr](http://www.yourpension.org.uk/handr) website
- Promotion in 'The News – Global Email'
- Promotion on the intranet site
- Information and guides will be sent to new starters of the scheme

#### Deferred Members

- Bulk email to email addresses held on altair
- Promotion on the [www.yourpension.org.uk/handr](http://www.yourpension.org.uk/handr) website
- Wording to be included on the annual benefit statement

#### Pensioner Members (once roll out commences)

- Bulk email to email addresses held on altair
- Promotion on the [www.yourpension.org.uk/handr](http://www.yourpension.org.uk/handr) website
- Wording/ message to be included on payslips

## **2 OBJECTIVES**

The objective is to allow all members of the pension scheme to have access to their own records via electronic means. This will be reliant on a number of factors;

- Promote the project in such a way to maximise take up from members.
- Roll out service within specified timescales as outlined in appendix 1.
- Reduce basic correspondence requests from members

### **3 Benefits of implementing MSS**

### **4 RESULTS**

The roll out for active and deferred members of the scheme was completed in December 2016 and to date we have had 797 members register and use the system. In a drive to increase the amount of email addresses on the system we now have over 5000 email addresses on members records which is just under 30% of the total membership, this is up from 19% (3,600) in September 2016.

Both stages of disclosure have now also been completed, we took advantage of the bulk mail out for the vacant pension board member position and included it in the letter. This allows us to upload members annual benefit statements to their online accounts which brings potential savings on printing and postage as outlined below. To date we have had 166 people opt out of electronic communications so we will still be sending out some hardcopy statements. This equates to under 2% of the active and deferred membership, from previous experience and once the system is in place for longer we can expect up to 5% of members opting out of electronic communications.

We have had very positive feedback from members that are using the system as they now have more control over their pension benefits and can update personal details and run estimates which accurately let them know what they can expect to receive. The most popular calculation used is the voluntary retirement calculation as members can accurately see the difference in benefits if they choose different leave dates, this helps the pension team out as we have seen requests for multiple retirement dates go down in the last couple of months.

Another promotion drive of the service is needed through the prescribed routes over the next 3 months to increase membership and also to stop a bottleneck of mass subscriptions when the annual benefit statements are issued. There is a facility to bulk mail out activation keys to members we hold an email address which we will be investigating as part of the promotion of online benefit statements.

All the pension staff have received training on the system and can deal with member queries efficiently. I plan to give more training as a refresher closer to the next promotion of member self-service. I have also produced to guides to help the pension team walk through the sign up process with members.

Overall this project has run smoothly without any major issues however there does seem to be a consistent query with a minority of members around not being able to login or the activation key/ link doesn't work. After some investigation I have been able to pin point the issue and there is one factor that is constant, this is the use of unsupported internet browsers such as Chrome. This has been reported back to the software providers, Heywoods, so that future releases can include improved connectivity and usability for different browsers.

The future of the service will start by migrating to the new look Member self-service later in 2017 at no extra cost, this is dependent on agreeing the shared service approach with LPP. We will of course be looking at increasing the uptake of member self-service and monitoring this closely.

## 5 LINKS TO OTHER PROJECTS

### **E-Comms**

In a drive to reduce print and postage costs on an on-going basis, year on year, from 2017 active and deferred annual benefit statements will be uploaded to member's online records unless members wish to opt out of electronic communications. This could see potential savings of up to £4,300.00\* per annum.

As we are yet to send out the deferred annual benefit statements this is the ideal opportunity to:

1. Start the first stage of disclosure for these members.
2. Promote the member self-service site.

\*Based on 2016 annual benefit statements print and postage costs

### **Pension to Payroll Cross Check**

Before the final roll out to pensioner members it is essential to do a pension to payroll cross check, this will ensure the pension in payment matches the members record. Failure to do this will see an increase in queries to the pension team and be counterproductive.

### **GMP Reconciliation**

In preparation for the GMP reconciliation the above project will prepare the pension records for members without a GMP and ensure they are correct. Once the project is completed the member data will be ready and MSS can be rolled out for these members.

### **Targeted Information**

MSS has the facility to upload documents and have news stories within the portal, this can be taken advantage when promoting certain services that we offer. We have used this when advising members of the change in actuarial factors for over 65's and also the more recent news story of the cohabitating partner that won the ruling to extend benefits automatically to partners that are unmarried.