Transforming Benefits Administration

Conference Forum | April 2023

Vision

Create optimal experience by transforming the benefits administration platform and service model into a competitive advantage

Grounded in our mission and strategic vision:
We believe that to care for those who serve we must deliver market-driven, innovative solutions to a widening faith community for a sustainable future.

Program Pillars

Technology

Digital-first, customer-centric delivery model

People

Employees who deliver innovative, **first touchpoint** resolution

Process

Easier, intuitive solutions

Target: More Self-Service

Self-Service Benefits Access

80% of participants

Customer Solutions 15%

Routine processes, transactions, questions; basic research

Benefit Admins 5%

Issue that requires solutions, complex transactions, in-depth research

Managers

Create policy and strategy; interpret policy; operational oversight; participant satisfaction; coach, mentor new leaders
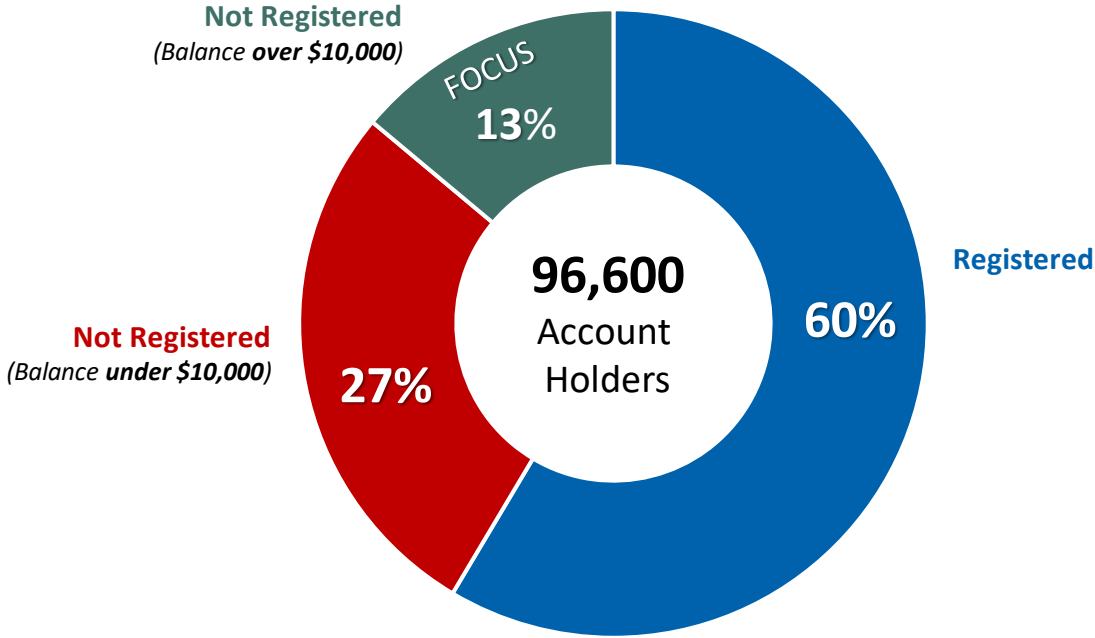
Shift To Digital Self-Service

Communicate the value of our digital self-service options	Drive digital self-service at every touchpoint	Improve online features, starting with the easiest first

Registration Progress Is Slow

Not Registered
*(Balance **over $10,000**)*

FOCUS
13%

Not Registered
*(Balance **under $10,000**)*

27%

96,600
Account
Holders

Registered

60%

Over 5,600 registered since the Fall
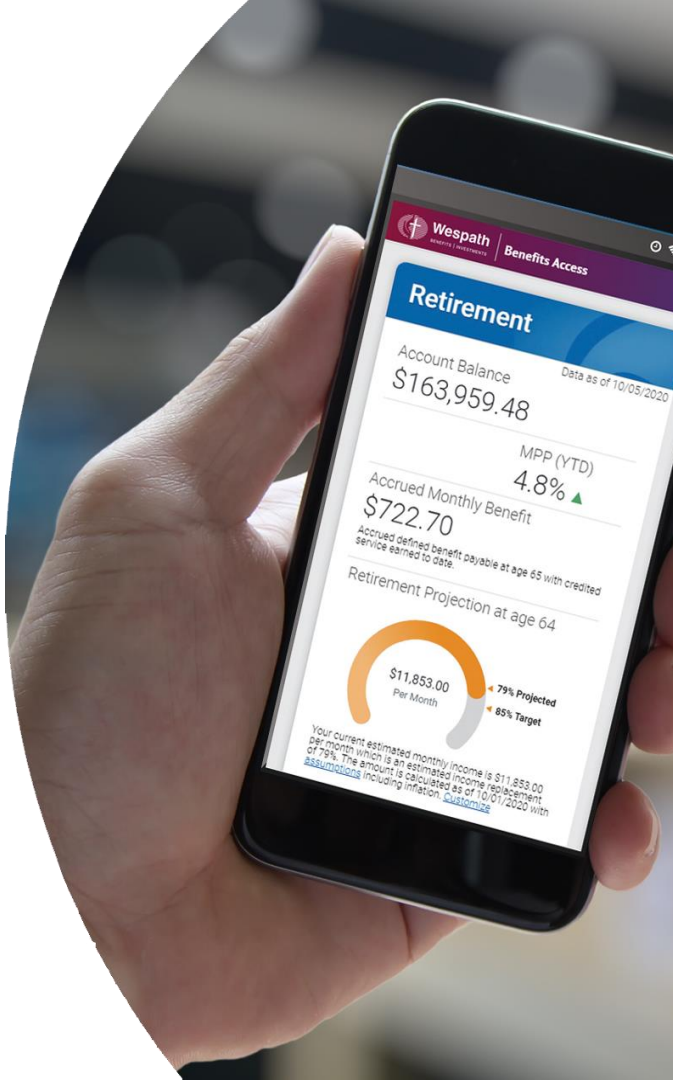
Benefits Access—Pipeline

Drive Utilization

- Online statements
- Customer Solutions promotes self-service
- Eliminate paper forms in limited instances

Create Awareness

- Full customer journey and holistic awareness campaigns
- Third-party psychographic analysis of client behaviors
- Deliver the right content, to the right customers at the right time

Improve Usability

- Distributions, payment info and indicative data
- Digital support channels—secure messaging and video education; potentially chat

You Make a Difference

Let Participants Know

- **Benefits Access—available 24/7**
  - Use it on your own time and take as long as you need

- **Faster and more accurate than paper forms**

- **More secure than mail or fax**
  - Uses industry leading multi-factor authentication and sends you notification of changes

- **Works on any device**

- **Used by more than 60,000 participants**

You Make a Difference

DO — Encourage participants to **consider Benefits Access first**

DON'T — **Don't provide or link to paper forms**

LET US KNOW — **What you hear about digital self-service**

Organizing for Our Customers!

- **Focus on training**—from onboarding to investment in employee careers

- **Empower employees** who have the resources, processes, training and job focus to deliver a first-class customer experience

- Roles aligned to **customer journey**

- Clearer delineation between **call-takers** and **record-keepers**

Envisioning the Future in Servicing Our Customers

THE JOURNEY

Provide **holistic first touchpoint resolution** to customers across all products and services
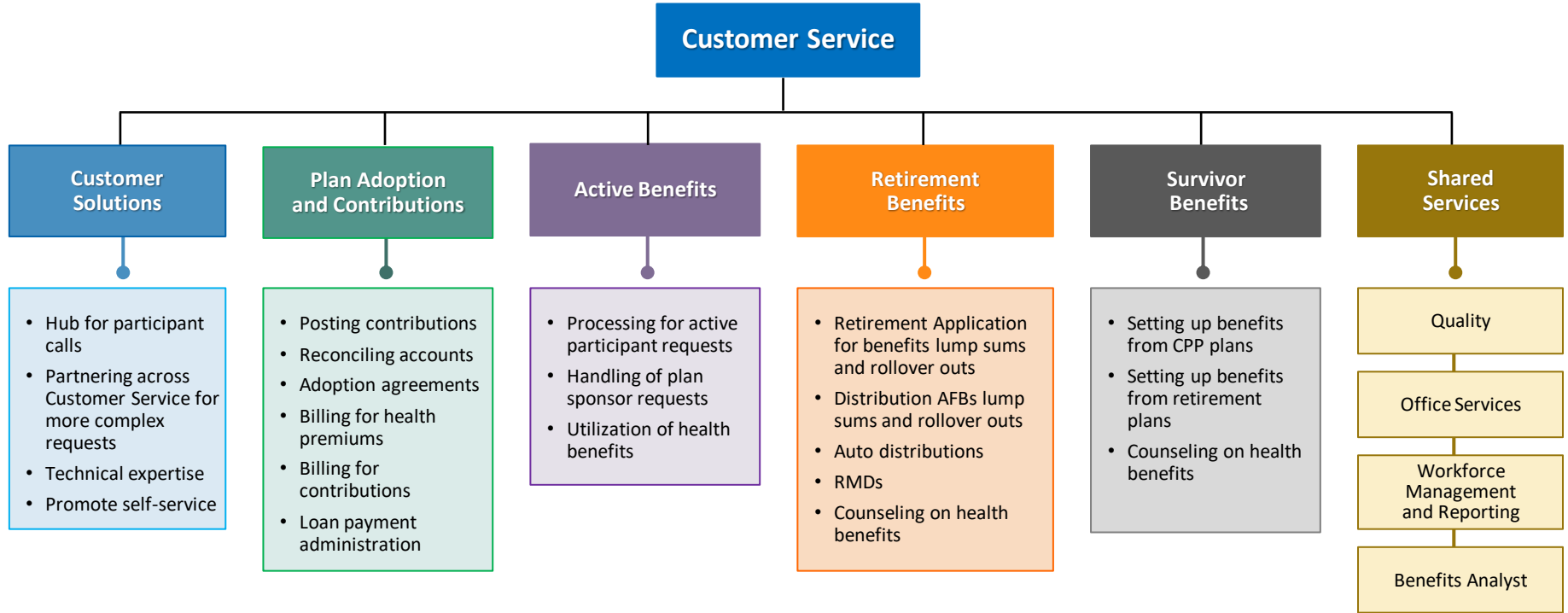
Provide **complete counseling**, addressing the unspoken need and education on benefits

Build processing capability outside of Customer Solutions

Implement **Communities of Practice**

Empowered employees who have the resources, processes, training and job focus to deliver a first-class experience to our customers

Organizing for Success

Customer Service

Customer Solutions	Plan Adoption and Contributions	Active Benefits	Retirement Benefits	Survivor Benefits	Shared Services

Customer Solutions
- Hub for participant calls
- Partnering across Customer Service for more complex requests
- Technical expertise
- Promote self-service

Plan Adoption and Contributions
- Posting contributions
- Reconciling accounts
- Adoption agreements
- Billing for health premiums
- Billing for contributions
- Loan payment administration

Active Benefits
- Processing for active participant requests
- Handling of plan sponsor requests
- Utilization of health benefits

Retirement Benefits
- Retirement Application for benefits lump sums and rollover outs
- Distribution AFBs lump sums and rollover outs
- Auto distributions
- RMDs
- Counseling on health benefits

Survivor Benefits
- Setting up benefits from CPP plans
- Setting up benefits from retirement plans
- Counseling on health benefits

Shared Services
- Quality
- Office Services
- Workforce Management and Reporting
- Benefits Analyst

Technology and Process Transformation

Telephony

- RingCentral platform
  - **Improved Interactive Voice Response** (IVR)
  - Better leveraging of **skills-based routing**
  - **Improved workforce management** and **user interface**
  - Customer **surveys**
  - **Sentiment analysis**

- **Automated authentication**/direct caller data visibility to agent— launched in December

73%

of eligible callers successfully authenticated with new automated enhancement!

- Faster, easier service

- Higher customer satisfaction

- Reduced call handling time

IVR and Skill Based Routing

- Calls routed automatically to appropriate menu based on caller's phone number

- Menus for:
  - Active
  - Retired/terminated
  - Plan sponsor/church/employer
  - "Unrecognized"

- Calls directed to representative based on skill set

- Training and onboarding aligned to skills and customer's journey

Salesforce Platform

- Agile implementation being led by Plative

- Anticipated improvements
  - User experience—fewer applications for basic call handling, improved integration, automated task creation
  - Case management
  - Document generation, delivery, e-signature

- Target initial launch—early Fall 2023

- Future phases—Customer Relationship Management (CRM), Knowledge Center

What's Ahead

- Assess plan sponsor portal (i.e., Benefits Access for Plan Sponsors, Contribution Management)

- Analyze historical plan provisions and process exceptions

- Continue building back-office automation

- Determine opportunities to learn and leverage data
  - Improved analytics, artificial intelligence, etc.

- Focus on critical readiness activities in advance of General Conference

Reassess and build out **program pipeline** toward **next big things…**