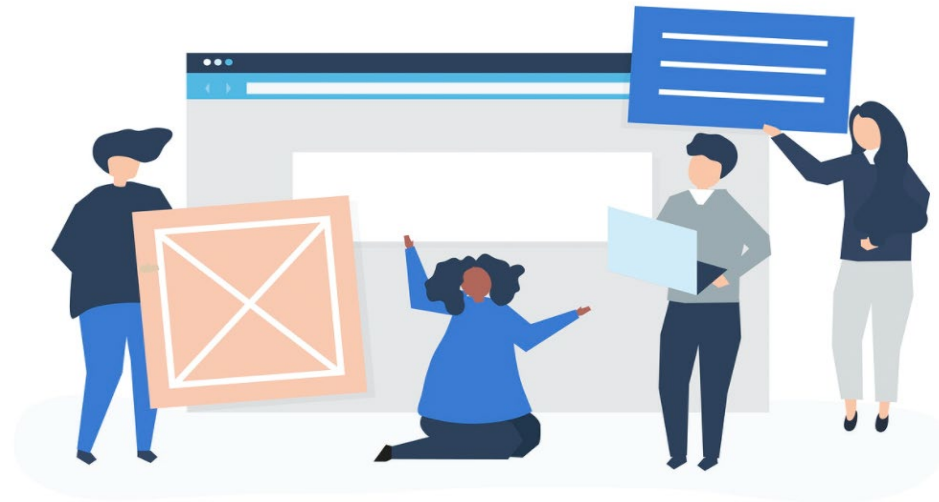# CEM Member Experience Series

Learn how leading global pension plans create great member experiences

Public Websites

Part 1 - Visual, Structural and Textual Clarity

CEM Benchmarking

What gets measured gets managed

Great websites start with visual, structural and textual clarity.

The focus of this first issue in the CEM Member Experience Series is on best practices for visual and structural clarity of your public website.

Your public website is important, because:

- It is the starting point of your self-service portal and a reflection of your business. First impressions are powerful and difficult to change later.

- Password fatigue is a challenge. Pension engagement continues to be a work-in-progress. Members may not log into their accounts regularly or even at all.

- It is a valuable tool for members to quickly find pension or contact information and resources.

This is part 1 of our research on public websites. Stay tuned in the coming months for the rest of our review:

1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support

In the next issue of this member experience series we will review the secure member area.

Identify a member-centric goal and starting point for your website. Don't overcomplicate the goal.

Best practice: The best websites organize information in a simple and intuitive way. Life events are a great member-friendly starting point for your website.

If your website doesn't have a clear starting point you risk confusing and frustrating your members.

Practice to avoid: Too many, hidden or poorly organized navigation options confuse and frustrate members. The primary menu below is hidden in a dropdown menu that opens if you click on the gold 'Menu' button.

Sell your members on the benefits of the secure member area with every chance you get.

👍 Best practice: Encourage self-service. Whenever you can redirect your members to the secure member area, tell them why it is best for them.
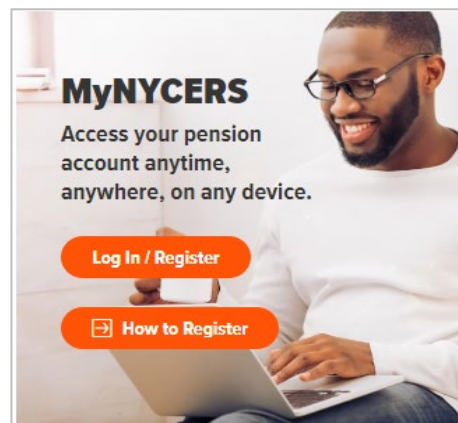

My Pension provides you with online access to information about your pension. It's available at your convenience, 24/7.

By setting up an account on My Pension, you can:

- See the value of your pension
- Use the calculator to find out the impact of retiring early
- Let us know if you change your personal details

Our three-step registration process ensures you get secure access to your account.

Register or login to My Pension

my pension
by GMPF

MyNYCERS

Access your pension account anytime, anywhere, on any device.

Log In / Register

How to Register

Describe the benefits of the secure member area first and focus on the process or other channels later.

Practice to avoid: Avoid legalese. Tell your member in simple terms why they should log in to the secure area. If a member has to invest effort to understand the benefit or the process, they will be inclined to call a service agent.

Getting Started

The Service Purchase process involves online requests for Service Purchase invoices and additional information for your specific request.

After logging into your account, select Service Purchase in the left hand navigation and it will take you through the Service Purchase request process.

my▉▉ Login

Changing Your Tax Withholding

Because your tax situation can change from year to year, you may want to adjust the federal or ▉▉▉▉ state withholding amounts deducted from your monthly benefit payment. There are a few ways to change your tax withholding:

- By mail or fax - Complete a Tax Withholding Election (PDF) form and mail or fax it to ▉▉▉▉.

▉▉▉▉

P.O. Box ▉▉▉▉
▉▉▉▉▉▉▉▉

Fax: (▉▉▉▉

- Online - Log in to my▉▉▉ ⧉ and select **Tax Withholdings** from the Home tab. You can follow our step-by-step How to Change Your Tax Withholding on my▉▉ (PDF) guide if you need help.

Emphasize the secure member area so it stands out in your navigation menu.

Idea: Color catches the visitor's eye when you use a light website design. Color can then be used highlight key options, like the secure member area. Use colors judiciously if you want to be effective.

Dark web designs negatively impact readability and make it difficult to highlight key actions.

👎 Practices to avoid: Small, light font on a dark background is difficult to read.

Graphics should be used sparingly in the body of your website to highlight key options.

Best practice: Most websites opt to use light color schemes with a lot of white space to improve readability. Graphics can be used to highlight the most important actions.

One plan uses a pop-up in their navigation menu to prompt members to identify themselves so they can personalize the website for them.

Idea: ABN Amro Pensioenfonds encourages visitors to identify who they are via a pop-up, so they can personalize the homepage. The pop-up shows up once and the visitor's choice is remembered for future visits.

Pop ups can be annoying and divert the member's attention from what matters.

👎 Practices to avoid: On this plan's website, a pop up appears on the bottom-right of the screen asking members to subscribe to a newsletter. Is getting a fraction of members to subscribe worth the annoyance?

Flashing or scrolling graphics continuously distract the visitor from what they are doing.

👎 Practices to avoid: Scrolling graphics distract. These are commonly found below the navigation menu on member home pages. Information that is not necessarily relevant for the member is emphasized.

Use black font on a white background and ample white space for your main text. It is easiest to read.

👍 Best practice: The best websites do not overwhelm their readers with dense or colorful text. People are used to scrolling. You have ample vertical space to tell a story cleanly.

The WRS benefit, when **combined** with Social Security, is intended to give you a retirement income that is 50-85% of what you earned before retirement. This percentage comes from a full career (25-30 years) under the WRS. Therefore, you will need additional savings or investments to reach your pre-retirement income.

A secure and stable retirement income is like a "three-legged stool." One leg is your WRS retirement benefit , the second leg is your Social Security Retirement benefit and the third is your personal savings and other investments.

The WRS offers several ways to increase your retirement income. Before you decide what's right for you, think about the following:

1. **Your Savings Target:** How much money do you want to save by the time you stop working?

2. **Your Timeline:** How many years do you have to save and/or invest your money before you start retirement?

3. **Your Risk Tolerance:** Can you afford to absorb the ups and downs of the stock market from year to year – and for how long?

The WRS offers several ways to increase your retirement income:

Dense text on busy pages is hard to read.

Practice to avoid: Small fonts, little white space, color and additional side menus make the text in the example below hard to read.

Avoid legalese. Focus on the benefit first and address the complexities later.

Practice to avoid: The reader has to invest considerable effort to understand the text below. The language is technical and hard to follow. The member is being put to work.

What You Should Know About Service Purchase

The Service Purchase Program allows active members of the ▮▮▮▮, as well as members who are receiving benefits under the ▮▮▮ Long Term Disability Income Plan, to purchase past service time under specific qualified categories. Purchasing additional service credit may increase your lifetime monthly benefit and/or qualify you for retirement at an earlier date.

A request for service purchase must be initiated prior to termination of employment. A member whose membership date is on or after July 1, 2010 must have five years of credited service in the ▮▮▮ Plan before initiating a Service Purchase request. Active members who have a membership date prior to July 1, 2010 may request to purchase service at any time.

Additionally, members with a membership date prior to July 20, 2011 may purchase any and all eligible service for each type of service. Members with a membership date on or after July 20, 2011 are limited by state statute to five years of service for each service type, except for forfeited service, which has no limitation.

Members may not purchase service credit for which they are receiving, or are eligible to receive, other retirement benefits.

Avoid using system-focused menu headers and industry jargon.

Practice to avoid: Avoid organizing around the things you do and offer. For example, the "I Want To" section below includes a seemingly random list of things the organization offers including retirement, training and the newsletter. It is better to organize around member life events and objectives.

I Want To . . .

Apply for Retirement

Attend Training & Events

Enroll in a Deferred Compensation Plan

Establish Reciprocity

Learn More About Open Enrollment

Plan My Financial Future ⬀

Purchase Service Credit

Read our PERSpective ⬀

View Health Plan Rates

Use the Retirement Calculator

Great navigation menus help members find the information they need quickly and easily.

Best practice: Most leading plans opt for expandable mega menus. These menus are an excellent design choice. The entire website, including lower-level site pages, are logically organized, visible at a glance and one click away. OMERS' menu looks clean, uses clear headers, avoids pension jargon (where possible) and includes a life and career changes section.

OMERS

Members ⌃   Employers ⌄   Sponsors ⌄   Investing ⌄   About OMERS ⌄

Members

OMERS Community	**Learning About My Pension**	**Life and Career Changes**	**Retirement**
Sharing Resources	Member Handbook	Taking Time Off	Preparing to Retire
Stories in Our Community	Getting Started With My Pension	Employment Changes	About Your OMERS Pension
Keeping in Touch	Contribution Rates	Divorce & Separation	Life in Retirement
COVID-19 Update - Members	Information Sessions & Webinars	Disability Benefits	Financial Retirement Wellness
I Want to Join the Plan	Virtual One on Ones	Planning for Loved Ones	Advice from Members
Case Studies	The President's Roadshow	Normal Retirement Age Changes (Police and Firefighters)	**Maximizing My Pension**
Tax Relief	Your OMERS Defined Benefit Pension		Buying Service
	Plan Change Announcements		Purchasing a Leave Period
	Your Questions Answered		Transferring Service from Another Pension

The best navigation menus still highlight the options that are most relevant to the member.

👍 Best practice: The navigation menu below highlights key options in orange: "Contact us", "Search" and "Log in". Two menus are de-emphasized, because they are not relevant for members (e.g., "For employers" and "For advisers").

💡 The Australian Defined Contribution, or superannuation, industry is a great source for inspiration for member experience best practices. These plans beat other financial service providers to win national customer experience and service innovation awards.

Poorly organized navigation methods confuse and frustrate members.

Practice to avoid: Mega menus are superior to dropdown menus, because they allow you to logically categorize options. The mega menu below has two broad categories, 'Tiers and plans' and 'Members must know', but the bulleted items are two continuous lists separated by 4 vertical dividers. The options are applicable to all members, but could be subcategorized in a more meaningful way - a missed opportunity. Language can be improved to make the options clearer for the member.

The entire site should have a consistent, modern feel. For members, your website is a reflection of your business.

Practices to avoid: Inconsistent formatting and navigation forces members to re-orient themselves on each page. In the example below the navigation changes from buttons to tabs and the color scheme changes.

Visual, structural and textual clarity are critical for a member-friendly mobile website.

Idea: Your members will visit your website on their mobile devices. Your mobile site is a great starting point for website design. Mobile designs introduce limitations on screen size and force you to prioritize what content is most important to the member.
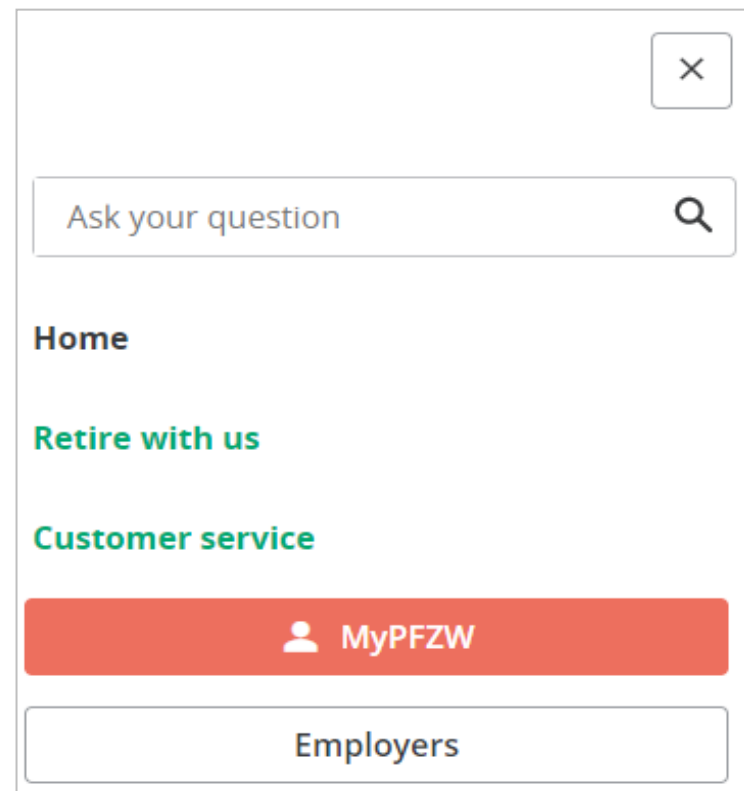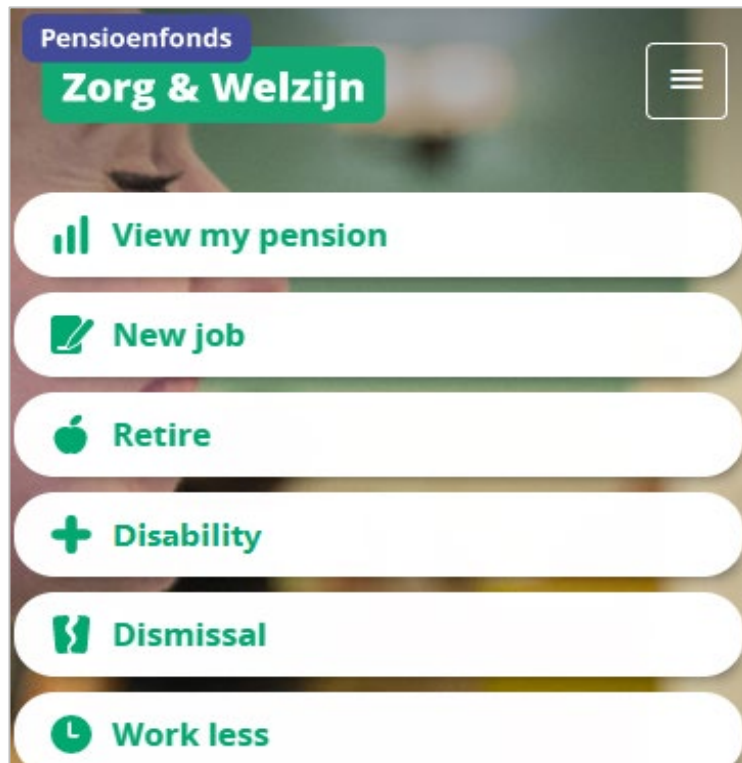
Ten easy ways to improve the visual, structural and textual clarity of your website.

1. Identify a member-centric goal and starting point for your website. Don't overcomplicate the goal. Simplicity makes life easier for your member.

2. Sell the benefits of the secure member area. This is where the member can receive the best service, but they must be encouraged to log in.

3. Ensure the right headings and buttons stand out throughout your website. Use graphics and colors judiciously to highlight key actions. These effects catch the visitor's eye.

4. Use black font on white background for main text. Colored fonts are difficult to read.

5. Explain things succinctly and add more white space. People are used to scrolling. You have ample vertical space to tell a story cleanly.

6. Avoid legalese. Information on your website has to be easy to read and find for your members.

7. Your navigation menus should be organized in an intuitive way. Use descriptive menu names and headings.

8. Emphasize the secure member area, search box and contact menu at the top of your website. Make it easy for regular users to find resources quickly.

9. Ensure your website has a consistent theme. Try not to lead your members off-site.

10. Don't forget your mobile website. Visual, structural and textual clarity are critical for a member-friendly mobile website.

What's next in the CEM Member Experience Series?

Next up: A detailed look at life events. Leading plans organize information on their websites by life events. This is a great member-friendly starting point for your website.

The first part of our review can be accessed online.

1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support

Our research on the voice of the member is will be published soon:

▪ How do plans structure their member feedback management programs?