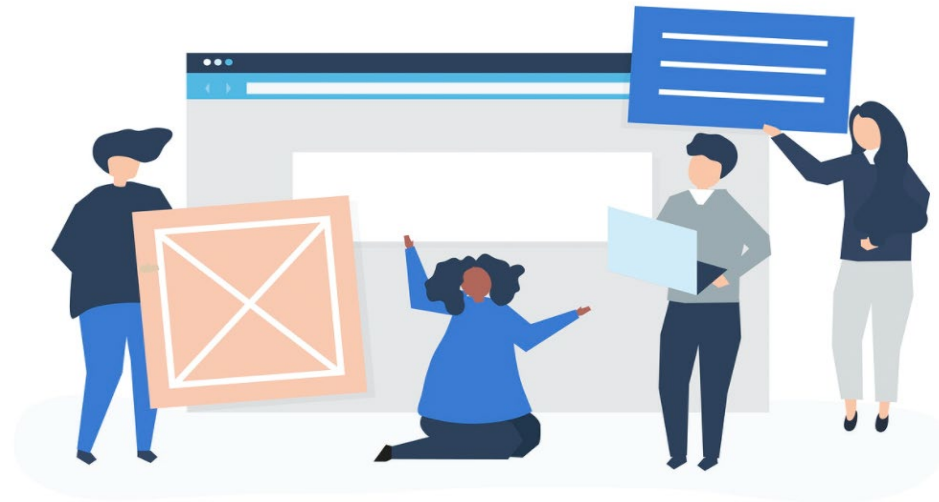


CEM Member Experience Series

Learn how leading global pension plans create great member experiences



Public Websites

Part 3 - Self-Service Support



Great websites have self-service options for their members. But what happens when the members goal for visiting your site isn't met?

The focus of this third issue in the CEM Member Experience Series is on self-service support. Members should be able to find the information they want on the public website without resorting to tools like search, FAQs, chat or having to contact the system. This report looks at best and poor practices for supporting members once the website's navigation fails.

First, a reminder of why the public website is important:

- 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.

Self-service support is the final part of our research on public websites.

1. Visual, structural and textual clarity
2. Life events
3. Self-service support

The more questions a member can answer themselves, the better. A robust and intuitive search function is one way to achieve this.



Best practice: On content-heavy websites, site visitors may be inclined to immediately look for a search box. There should be one on your homepage. When the first results from a search give relevant information, and then a form the member can use, they may have found everything they need.

Enter your keywords

Search results

Designating a Beneficiary

... a great time to make sure your loved one is your designated **beneficiary**. Your **beneficiary** is the person or p

Forms

... IPERS account. **Beneficiary** Designation You may use this form to designate or change your IPERS **beneficial beneficiary** online within ...

A member won't be able to help themselves if the search function isn't engaging.



Practice to avoid: Ensure key words associated with pensions have relevant information. Search results shouldn't pull results from another government branch or Google.

Search

Nothing here matches your search
Suggestions

- Make sure all words are spelled correctly
- Try different search terms
- Try more general search terms
- Try fewer search terms
- Try these [tips for searching](#)

Showing 1-10 of 83 results

[PDF](#) jrs2001cafr_145834_7.pdf
... Retirement Board Members and Members, Retirees and **Beneficiaries** L to present ... The number of active and retired members and **beneficiaries** of the Sys
https://.../documents/jrs2001cafr_145834_7.pdf

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... Retirement Board Members and Members, Retirees and **Beneficiaries** L to present ... The number of active and retired members and **beneficiaries** of the Sys
https://.../documents/jrs2005cafr_145838_7.pdf

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[Ad](#) www.justanswer.com/inheritance-law/benefi Let a Certified Inheritance Lawyer Answer Your **Beneficiary** Questions Online 24/7. 12MM+ Questions Answered. Helped Over 8MM Worldwide.
[Ask on JustAnswer Now](#) [Ask Your Car Quest...](#)
[Ask a CPA Online Now](#) [Get Medical Answers](#)
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[NGO **Beneficiary** Solution - **Beneficiary** Solution for NGOs](#)
[Ad](#) www.ngoonline.net/beneficiaries NGO Online - Designed and developed specifically with and for NGOs. Learn more! Manage Applications, Donors, Grants, Reporting And Budgets All In One Place. Användarvänligt. Enkelt och kompetent. Ett unikt intranät. Dokumentstyrning i O365. Ledningssystem Office 365. Upptäck Omnia Intranet. Services: Intranet Solution, Digital Workplace, Document Management.
[Visit Website](#)

If search results aren't helpful, provide alternative ways to get answers.



Best practice: Good plans do their best to answer a member's question, even if human support is required.

A screenshot of a customer feedback form. At the top, it asks "did this information help you?" with "Yes" (green thumbs up) and "No" (red thumbs down) options. Below this, there are four text input fields for reasons: "It is not clear what I can do now", "The explanation is not clear enough", "My situation is different" (highlighted in green), and "Another reason". At the bottom, there are two columns of text: "We will work it out together." and "We are happy to help you." Below these are three buttons: "Call us directly on (030) 277 55 77", "Start a live chat with an employee.", and "Send us an email".

Sell the secure website if it will help answer the member's question.



Best practice: PMT encourages members to learn more about their personal pension situation with direct links to the secure member area in their search results. A link to a logical member follow-up question, "How do I log in?" is included as well.

The screenshot shows a search results page for "my pension". At the top, there is a search bar with "my pension" entered and a "login" button. Below the search bar, a dark blue modal window displays the search results. The main heading is "My pension". The text below reads: "In My PMT you will find your personal pension situation. You can see, among other things, how much retirement pension and partner's pension you have accrued and what your attainable pension is. Here you can also calculate what the various pension options mean for you. You can also view your UPO digitally. [Log in to My PMT.](#)" Below this text, there is a feedback question: "Did this answer help?" with "Yes" and "No" buttons. At the bottom of the modal, there is a section titled "Frequently Asked Questions" with a link: "> [How do I log in to My PMT?](#)". On the right side of the modal, there is a vertical "Feedback" button with a speech bubble icon.


Making a phone call is still a preferred option for many members.




Idea: KPERS and SHEPP give members the option to make a phone call or send an email at the top of their website. There isn't even a need to click on a contact menu.

kpers@kpers.org Toll-free: 1-888-275-5737 or Topeka: 785-296-6166 [Member Login](#)

[Home](#) [About Us](#) [Forms & Publications](#) [Calculators](#)



 sheppinfo@shepp.ca 1.866.394.4440 | [Contact Us](#) | [Careers](#) [Sign in to](#)

[ABOUT](#) [MEMBERS](#) [PENSIONERS](#) [EMPLOYERS](#) [RESOURCES](#)

Once self-service options haven't helped, how easily can a member find the contact menu?



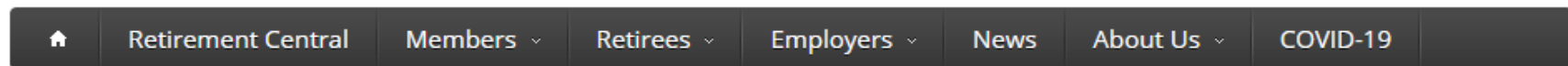
Best practice: The contact menu is visible on every webpage. ABP has a clear link in the top navigation menu, website body, footer and a floating 'Need help?' button. Wherever the member is on the homepage, if they need support they will find it easily.

The screenshot displays a website interface with a dark blue navigation bar at the top. The left side of the bar contains the text "Service & Contact", and the right side contains "MyABP" with a user profile icon. Below the navigation bar, the main content area has a white background with the heading "Questions about current pension topics?". Underneath the heading is a photograph of two individuals sitting on a wooden bench outdoors; one person is gesturing while speaking to the other. Below the photo is a brown button with the text "We are happy to inform you" and a right-pointing arrow. Underneath the button is the text "Please contact us" with a blue vertical bar on the right side containing the text "Need help?".

It is frustrating when the contact menu is hard to find, taking more time and effort than needed.



Practice to avoid: Burying the contact menu feature in a dropdown menu or at the very bottom of the page is frustrating. The example below also features social media links that are more prominent and could encourage your member to leave the site altogether.



About Us	Main Sections	Follow Us	Contact Us
For more than 50 years, the State Retirement System has provided retirement security to public servants, including teachers, municipal workers and other government employees. This proudly serves more than a half-million members, including more than 100,000 retired members.	<ul style="list-style-type: none">> Home> Members> Retirees> Employers> News> Contact Us> Helpful Links> Site Map	<ul style="list-style-type: none">FacebookTwitterYouTubeLinkedIn	<ul style="list-style-type: none">Contact Us via Message, Phone, VisitRegister for a Group MeetingReport a DeathContact the Investments Team <p>Google Translate</p> <p>Translations from original text written in English on this website made through Google Translate or any similar product are unofficial and not binding on the state or any political entity.</p>

After selecting the contact menu, provide a simple menu of contact options.



Best practice: Have multiple options for members to access live support, including a phone number, e-mail, live-chat, 1-on-1 counselling, online forms, even a mailing address.

The quickest way to get in touch with us is through our website at australiansuper.com/email where you can:

- make an enquiry
- upload and send us a scanned copy of a completed and signed form, or
- make a complaint.

Or, you can contact us using the AustralianSuper mobile app messenger function or send us a live message.

Message



Live Message

8am – 7.30pm AEST/AEDT
weekdays



Facebook Messenger

[Start a conversation](#)

Call



Australian callers

[1300 300 273](tel:1300300273)



Overseas callers

[+61 3 9067 2108](tel:+61390672108)

Write



Email us

[Send an email enquiry.](#)



Send a letter

Super: GPO Box 1901
Melbourne VIC 3001

Some plans choose to include FAQs on their contact landing page in a last ditch attempt to encourage self-service.



Idea: FAQs may be helpful for the member who doesn't bother to navigate your website, and goes directly to your contact menu. FAQs will be irritating for the member who has put in the work, but just wants to find a phone number or email. Lead with contact information at the top of the webpage. Provide FAQs as a secondary option.

Contact

- Send a message**
Send us a [message](#). With this you can always reach us, even when customer service is closed.
- Call us**
On working days between 08:00 and 18:00 you call us on (030) 277 55 77 or ask your question via a live chat with an employee.

Questions per topic

- How much pension do I have?**
 - > Your overview on MijnPFZW
 - > Mijnpensioenoverzicht.nl
 - > The uniform pension overview
- Retire**
 - > My retirement options
 - > Apply for a pension
 - > Deductions from my pension
- Retired**
 - > Payment of my pension
 - > Deductions from my pension
 - > Changes in pension amount

If FAQs are unorganized members will be unlikely to find the answer to their question.



Practice to avoid: FAQs should be a secondary option and sorted with the most relevant questions at the top so members aren't forced to scroll down any great length. It is best to organize questions by life events.

Frequently asked questions—Active member—Pensions

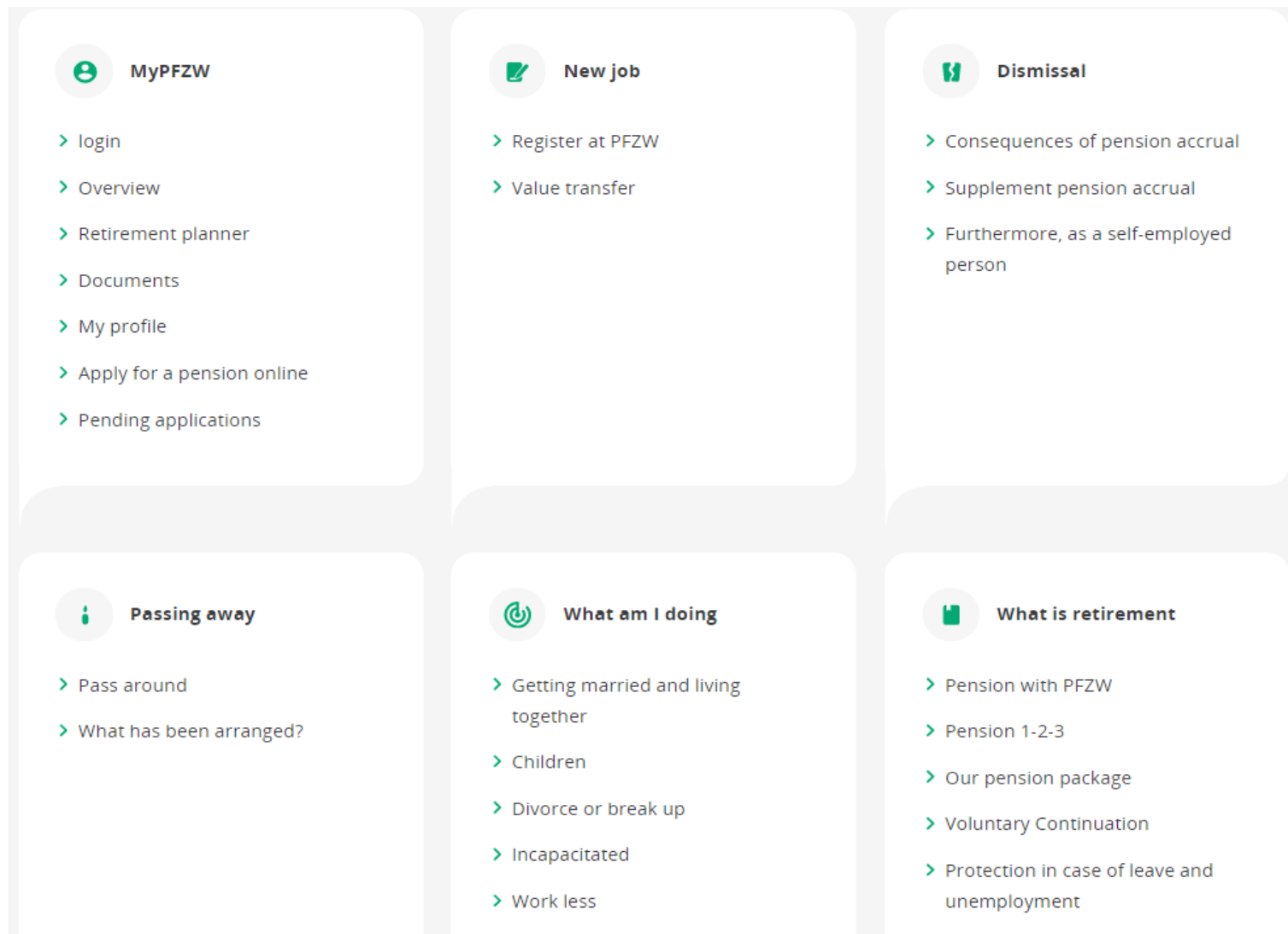
Here you will find answers to the most commonly asked questions related to the Pension Plans.

[Expand All](#) [Hide All](#)

You may want to know

- ▶ What is the role of the Pension Centre?
- ▶ What pension benefit do I receive if I release from the and how is my pension calculated?
- ▶ Who participates in the Supplementary Death Benefit plan?
- ▶ Who can I designate as beneficiary of the Supplementary Death Benefit?
- ▶ I am a Regular member. When do I join the Regular Pension Plan?
- ▶ I am a member. When do I join the Pension Plan?
- ▶ I am a member. When do I join the Pension Plan?
- ▶ What types of previous service can I buy back as a member?
- ▶ What pension benefits do I receive if I am disabled at the time of my release?
- ▶ What do I need to do if I get married or begin a common-law relationship?

PFZW broadly organizes their FAQs by life events, which is best practice.



ABP introduced a virtual assistant on their contact page.



Idea: Virtual assistants offer streamlined and efficient customer service. They are available 24/7, offering instant and real-time solutions to simple problems. But when they are unable to assist, moving the member to a platform for human help is key. Your virtual assistants need to demonstrate great results before you go live with them, or they will likely frustrate members.

Service & Contact



Hello, I am ABP's virtual service employee. Since I am not human, you help me by typing your question succinctly. If I cannot answer your question, I will put you through to a colleague.



I have a question about my pension



I have a question about my annual statement



Type your question in a few words ...



Contact

Call us



Follow us on social media



Send us an e-mail



Write to us



You disagree with something



Service

Sign up for our newsletter



Participate in ABP customer research



Please provide your e-mail address



Unsubscribe from digital mail



Activate your correct settings for DigiD



Frequently Asked Questions



There should be a quick way for your members to reach you, even if there is only one option.



Practice to avoid: Requiring multiple fields to be completed in order to ask a question takes too long and is discouraging. This government website provides one option and doesn't have a category for 'Pensions' to point the member in the right direction.

The image shows a contact form on a government website. On the left, there is a list of questions with input fields:

- Where can I submit a FOIA request?
- Where can I check my eligibility / apply for services like Medicaid, Food Stamps, Child Care Assistance?
- How do I apply for a state job?
- How do I start a small business?
- Where can I find tax forms and tax information?
- Where can I obtain Information about visiting
- Where can I see a full listing of Agencies?

On the right, there is a registration form with the following fields:

- * Last Name: Required: Last Name
- * Email address: Required: your@domain.com
- Phone Number: Optional: 555-1212
- * Category: Required: Please choose a category. The dropdown menu is open, showing a list of categories: Environmental Issues, E-ZPass, Franchise Tax, Genealogy, Health Insurance Marketplace, Income Tax, Insurance License, Jobs, Labor Laws, Landlord/Tenant Issues, Map Requests, Notary Public, **Pardons** (highlighted), Professional License, Public Archives, Public Safety/State Police, Server Training.

If a member decides they prefer to use the phone, it's best if there is only one number.



Practice to avoid: We're all used to multiple options to select from in an automated phone tree. Listing too many numbers as an alternative on the contact page isn't more clear or easier to navigate.

Contact Us

Telephone Numbers

DEPARTMENT	LOCAL PHONE	TOLL FREE	FAX
Retirement Benefits Department Pension Estimates Applying for Retirement Death Benefits Redeposits and Purchases Refunds	366-7770	800-695-4877	-366-7733
Savings Plans Department 401(k), 457 Traditional IRA, Roth IRA	-366-7720	800-688-4015	-366-7445
Employer Services Department Employer Contribution Reporting Member Account Management Records and Imaging Employer Audit Compliance and Education	-366-7318	800-753-7318	-366-7759
Retirement Planning Department Individual Retirement Planning Seminars Presentations	-366-7470	800-753-7808	
Finance Division General Finance Information Duplicate Tax Forms Lost or Missing Checks	-366-7361	800-753-7361	-366-7729
Employment Opportunities	-366-7360	800-753-7360	
Investment Division	-366-7331		-366-7705

Sending an email allows members to choose their own timeframe, attach files, and retain a back-up of the correspondence.



Best practice: A straightforward email link that opens up a new message window is very convenient. It is important, however, to remind members not to send confidential information through that medium.

Contact

Member Hotline:

Phone: (416) 226-2700

Toll free: 1 (800) 668-0105

Fax: (416) 730-7807

Fax toll free: 1 (800) 949-8208

Email: Inquiry@otpp.com

Call service hours: 9:00am to 4:30pm, Monday to Friday

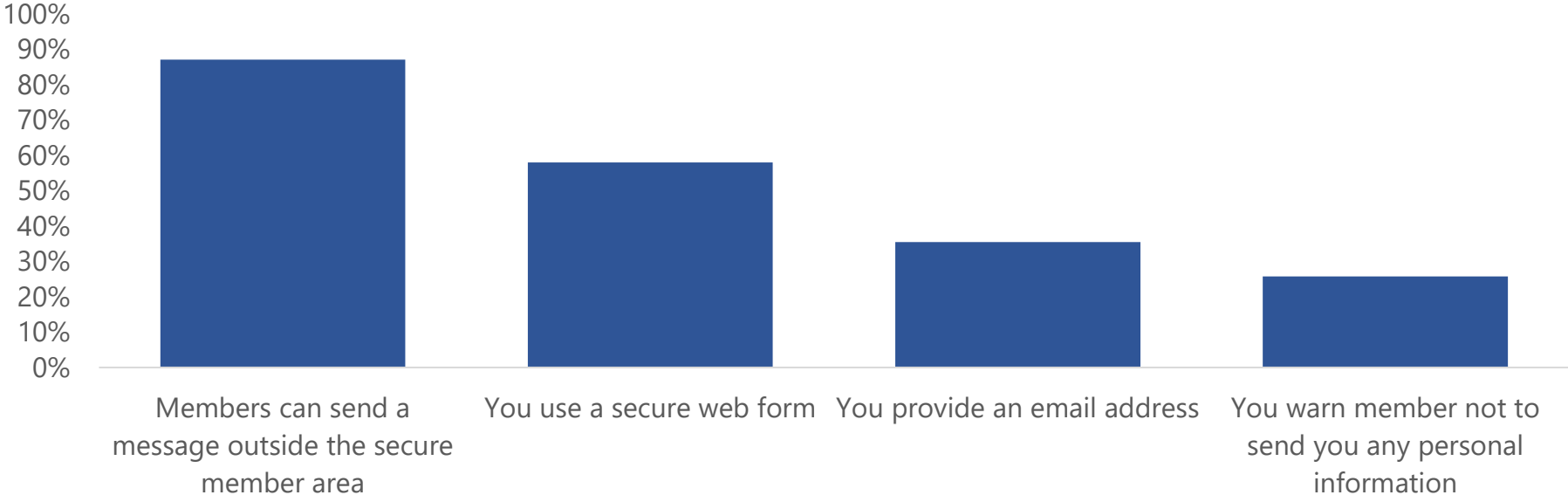
We never exchange confidential or personal information with you through email. Similarly, you should never send us sensitive information by email.

Email volumes per active member and annuitant have increased by 5% per year in the last 6 years.

For CEM clients with 7 years of data, incoming emails per 1,000 active members and annuitants have increased from 40 in 2013 to 52 in 2019.

Only 35% of plans provide members with an email address on their public website. A key reason why is email security. 58% of plans use a web form for messages. Less than half of these plans indicate the form is for general enquiries only, and warn members not to share any personal information.

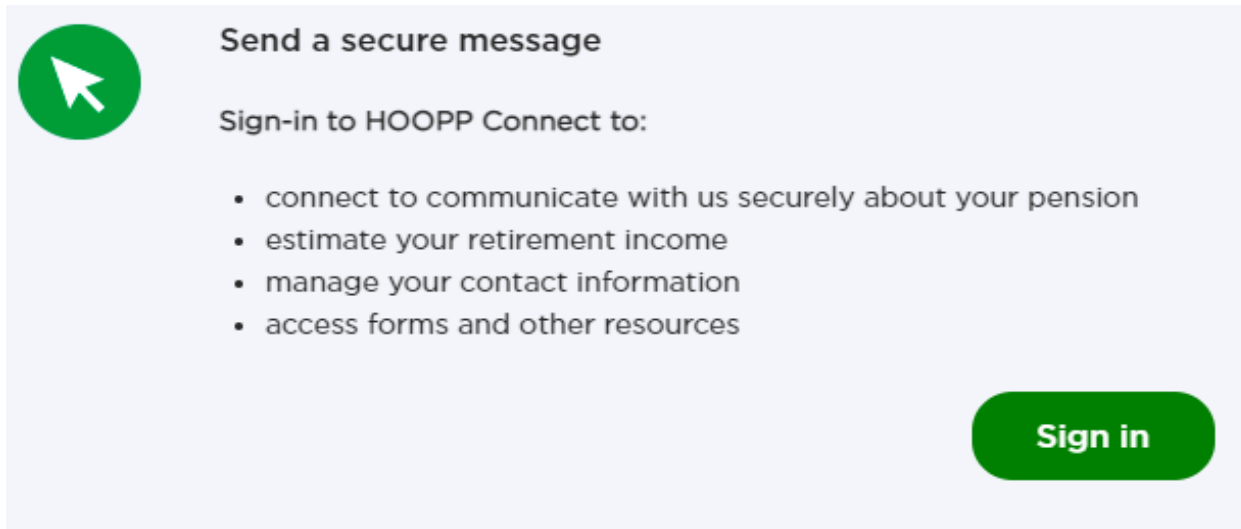
Percent of plans with the following email and messaging options¹:



1. Based on our review of 62 defined benefit websites.

Many plans opt for secure mailboxes.

Plans commonly redirect members to the secure member area to send and receive personal messages.



Send a secure message

Sign-in to HOOPP Connect to:

- connect to communicate with us securely about your pension
- estimate your retirement income
- manage your contact information
- access forms and other resources

Sign in

Email forms with too many fields to complete are frustrating.



Practice to avoid: This is an inordinate number of required fields for a member who just wants to ask a question.

Retired Member Inquiry

Please use the message space below to make inquiries or give us feedback on our services and this website.

E-mail inquiries will be responded to within 10 business days. Personal information will be sent by mail. Please provide your current mailing address.

* Indicates a required field

Your Name *

Pension Number *

Date of Birth *

Address *

City *

Province *

Postal Code *

Country *

Phone *

Fax

Email *

Confirm Email *

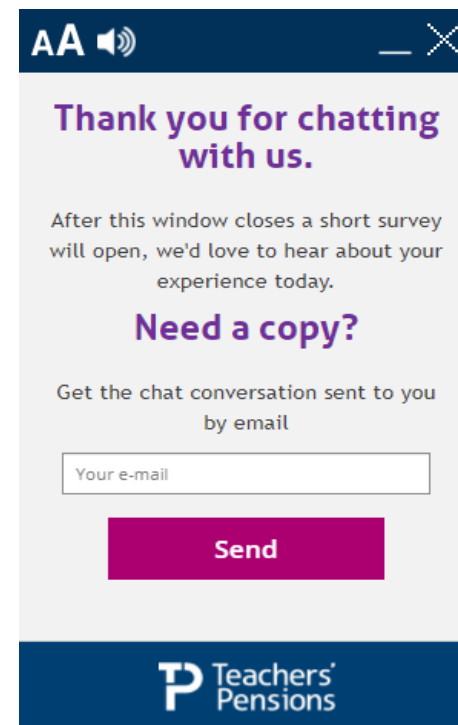
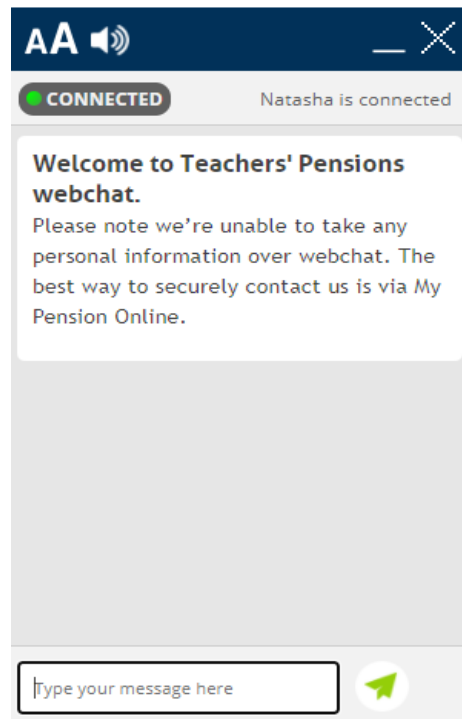
Message *

Submit

Some plans have introduced live chat as an alternative to more traditional messaging channels, like email.



Idea: TPS has a floating button on their website which allows the member to initiate a chat anywhere. Once established, expectation management is achieved with a queue and a reminder that personal information should not be shared. After the chat there is the option to receive a copy of the discussion, and an opportunity to provide feedback. A few plans report promising early results: live chat is the channel with the highest member satisfaction scores.



If you have a high-touch delivery approach that encourages 1-on-1 counseling, make it easy to book a counseling session.



Best practice: In the example below, once the member chooses a date and time, and enters some basic information, the meeting with a specialist is confirmed.

DATE & TIME MY INFO REVIEW CONFIRMATION

Appointment: Phone Appointment

Location: Baltimore City Main Office

< March 2021 >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Available appointment times (EST) on March 9, 2021

9:00 AM 10:00 AM 11:00 AM 12:00 PM 1:30 PM 2:30 PM

3:30 PM

Although formal complaints cause work, it is important to make the process transparent for your members.



Idea: Dutch and British plans are the most transparent about formal complaint procedures. It is in the best interest of the member to make this process easy and clear.



Compliment

Let us know about the good experience you've had.



Suggestion

Think we can improve - provide your suggestion here.



Complaint

Find out what to do if you're not happy with how you've been treated.



Internal dispute resolution procedure (IDRP)

Read about what to do if you want to question a decision or query your benefits.

Eight ways to improve the transition from self-service to human support.

1. Members may be inclined to search your website right away, rather than navigate your website menus. Ensure your search function is visible on your homepage and results are intuitive.
2. Ask your members if the search results were helpful. If not, provide them with alternative ways to get an answer.
3. Phone calls are still the preferred contact method. One central number at the top of your website is easiest for the member to find.
4. Make the contact menu easy to find in your navigation menus, and the body and footer of your website.
5. Provide multiple contact options, so the members can choose their preferred contact method.
6. Email remains popular. Many plans now use web forms. If emails or web forms aren't secure, tell the member not share personal information.
7. Keep your frequently asked questions up to date and relevant. Organize questions by life event.
8. Ensure complaint and appeals procedures are transparent.

How to access the rest of CEM's public website review?

The rest of our public website review can be accessed on our microsite via the links below:



1. [Visual, structural and textual clarity](#)
2. [Life events](#)
3. [From self-service to human support](#)

Do you have a specific question for your peers? Join the discussion on CEM's Peer Intelligence Network (PIN).

[Sign in to the PIN now](#)