Office of Personnel Management (OPM)

Retirement Services

2020 Action Plan

Federal Customer Experience

US

BY THE PEOPLE
FOR THE PEOPLE
WITH THE PEOPLE

Who are we?

Retirement Services (RS) is responsible for administering and developing programs and services that offer benefits, quality, and value to Federal employees, retirees and their families, to help maintain the Government's position as a competitive employer.

RS is responsible for administering the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS), serving nearly 2.6 million Federal retirees and survivors who receive monthly annuity payments.

Even after a case is adjudicated and added to the annuity roll, OPM continues to serve annuitants by making address or tax status changes to annuitant accounts, sending out 1099-Rs, surveying certain annuitants to determine their continued eligibility to receive benefits, and conducting other post adjudication activities.
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How do we deliver value to the public?

Occasion	→	High-Impact Service	→	Offering
Occasion 1. Federal employee meets eligibility requirements for retirement (for example, has sufficient years of service and meets age requirement), and decides to retire.		1. Retirement Services (RS) processes new retirement applications. The prospective retiree will work with his or her agency's HR office to prepare their retirement package. HR will forward the package to the payroll provider to add final payroll data and send the complete package to RS. RS will confirm eligibility and service history, place the retiree into interim pay, and obtain any missing information from the retiree's HR office. RS will then adjudicate the case to calculate the full annuity amount, commensurate with the retiree's years of service and consistent with any applicable regulations. Further, RS will add the annuitant to the annuity roll.		RS adjudicates retirement cases and calculates final annuity amounts.
Occasion 2. An annuitant is moving to a different state and must transfer his or her address, bank account, and, possibly, health benefits coverage. The annuitant also has some questions.		2. RS provides a contact center where customers may call and speak to a RS representative. The annuitant will call the contact center (Retirement Information Office). RS will answer the phone, verify the customer's identity, record the appropriate changes, and answer any questions the customer may have.		RS contact center staff completes transactions on behalf of the annuitant (for example, updates address associated with annuitant's account, changes health benefits selections) and answers questions.
Occasion 3. An annuitant wants to view or print monthly annuity and tax-related statements.		3. RS offers a online self-service portal (Services Online) where customers may manage their retirement accounts (for example, update address, email addresses, tax withholdings, deposits, view or print monthly annuity and tax-related statements).		The Services Online self-service portal will allow the customer to complete basic transactions such as viewing or printing tax-related statements.

Where could we improve?

Steps →	1: Before interacting with service	2: During main interaction	3: Secondary service interaction
Customer Steps Name and describe the main steps that a person takes to use the service, left to right, start to finish.	Occasion 1. Federal employee meets eligibility requirements for retirement (for example, has sufficient years of service and meets age requirement), and decides to retire.	The prospective retiree interacts with his or her agency's HR office to prepare the retirement package. The prospective retiree will complete a (paper) retirement application as part of the retirement package.	
Service System Describe the channels, roles, and tools from your agency or partners.		HR will forward the package to the payroll provider to add final payroll data and send the complete package to RS. RS will confirm eligibility and service history, place the retiree into interim pay, and obtain any missing information from the retiree's HR office. RS will then adjudicate the case to calculate the full annuity amount, commensurate with the retiree's years of service and consistent with any applicable regulations. Further, RS will add the annuitant to the annuity roll.*	
Pain Points Describe the highest priority problems to solve		Paper-based (versus electronic) retirement application processing* - Increases the risk of manual data entry mistakes - Increases case processing times because data is being physically moved via hard copy across Federal agencies - Paper cases require physical storage space	

In FY 2021, OPM will engage in a six-month customer research effort that will more specifically identify service systems and customer pain points.

What will we do?

Purpose

Why did your agency undertake this project? What does it hope to achieve, in specific performance indicators, if possible.

What is the problem?
Occasion 1: The retirement program is paper-based.

Desired future state?
A paperless retirement system where RS authorizes accurate retirement benefits the day they are due.

This includes:

  1. an online retirement application (ORA) to standardize and automate retirement data collection using modern technology. An online retirement application would allow Federal employees to work collaboratively with their agency human resource and payroll providers to collect and submit retirement data (that is, a complete retirement package) electronically to OPM.

  2. a case management system

Approach

Describe the timeline and work plan to achieve that purpose. If this is an ongoing initiative, describe your progress.

Process, methods, and expertise?
Progress:
In FY 20, RS completed the development of a minimal viable product of an online retirement application (ORA). RS also completed the technical certification of payroll data electronically transmitted by the Interior Business Center service center to OPM. Now, RS receives Interior Business Center data in a defined data standard format, eliminating the need for the Center to submit paper copies of Individual Retirement Records.

Timeline, stage gates and dates?
In the first half of FY 21, OCIO, RS, and a contractor will conduct six months of user experience (UX) research, human-centered design activities, and usability testing for the RS ORA products and services (specifically, the online retirement application and a case management system).

Deliverables being produced?
1. Interviews/focus groups to identify the wants and needs of four customer bases: Federal retirees, retirement services officers (RS staff), Federal agency HR officers, and Federal payroll providers.
2. Documentation of findings, insights, and creation of design and development recommendations for current ORA products and systems.
3. Digital recommendations for the end-to-end federal retirement customer journey.

Resources

Describe the stakeholders involved, financial and human capital dedicated to the work, and any partners contributing to the work.

Who is responsible?
RS and OPM CIO

Who is contributing to the project?
RS, OPM CIO, contractor (UX researcher)

Where could we improve?

Steps ⟶	1: Before interacting with service	2: During main interaction	3: Secondary service interaction
Customer Steps Name and describe the main steps that a person takes to use the service, left to right, start to finish.	Occasion 2: An annuitant is moving to a different state and must transfer his or her address, bank account, and health benefits coverage. The annuitant also has some questions.	The annuitant will call (toll free number) the Retirement Information Office (the RS contact center).	The annuitant may explore other self-service options.
Service System Describe the channels, roles, and tools from your agency or partners.		RS will answer the phone, verify the customers identity, record the appropriate changes, and answer any questions the customer may have.*	RS provides three other customer service channels: e-mail, FAQs on OPM's website, and a self service web site (Services Online) where an annuitant can conduct simple transactions like change an address.
Pain Points Describe the highest priority problems to solve		Many RS customers prefer to call the Retirement Information Office (the RS contact center) rather than use the available self-service tools. This results in high-call volume and, at times, a high average speed to answer time.*	Self-service options could be enhanced to be more user-friendly (for example, website content could be better organized to help answer customer questions).

In FY 2021, OPM will engage in a six-month customer research effort that will more specifically identify service systems and customer pain points.

What will we do?

Purpose

Why did your agency undertake this project? What does it hope to achieve, in specific performance indicators, if possible.

What is the problem?
Occasion 2: Average time to answer in the RS call center is too high and customers experience too many busy signals

Desired future state?
Answer all customer calls faster

Any measurable indicators and targets?
Average Speed of Answer (ASA)
Target: 5 minutes

Approach

Describe the timeline and work plan to achieve that purpose. If this is an ongoing initiative, describe your progress.

Process, methods, and expertise?
Progress: During a six week sprint beginning in February 2020, RS, in partnership with CIO and an independent, third-party consultant, identified improvements in four areas (network infrastructure, contact center operations, digital services, and future contact center design) that will help RS answer customer calls faster. Putting aside those recommendations that require significant investment (for example, 58 new call center FTE's and modern call center applications), RS and CIO have worked to implement small, incremental changes that RS expects will yield an improved customer experience. For example, RS and OCIO have upgraded the underlying contact center network infrastructure, created a new, more efficient call routing structure with shorter messaging to increase call capacity, implemented an automated callback feature, rewrote the most popular website FAQ's to improve consistency, built a customer support center, and simplified the password reset process so customers can more easily access RS's self-service platform (Services Online).

Timeline, stage gates and dates?
Q4 FY 20 - FY 21: Operational improvements (improve the performance of contact center agents and improve processes)

Deliverables being produced?
RS contact center managers are creating 'decision guides' for critical topics such as a customer reporting the death of an annuitant. Decision guides will help to improve reporting accuracy. Managers have instituted team huddles to improve communication and promote learning across the center and have refined staff scheduling to improve efficiency, accuracy, and to increase the number of calls handled.

Resources

Describe the stakeholders involved, financial and human capital dedicated to the work, and any partners contributing to the work.

Who is responsible?
RS and OPM CIO

Who is contributing to the project?
RS and OPM CIO

What will we do?

Purpose

Why did your agency undertake this project? What does it hope to achieve, in specific performance indicators, if possible.

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Process, methods, and expertise? Timeline, stage gates and dates?
FY 21-22:

RS will analyze data it obtains from the calls/inquiries to the contact center as well as self-service transactions on Services Online. With this data, RS will be able to evaluate the user flow ("task completion path") for each of the Services Online Retirement Services tasks, which will then inform enhancements to the self-service portal.

Additionally, RS will continue to focus on the contact center improvements to achieve the following objectives: 1) maximize the call center's ability to receive customer concerns and inquiries; 2) reduce demand on the contact center by providing callers self-help tools; 3) increase performance of contact center agents; and 4) design and implement the future contact center tech stack (for example, video chat (with an artificial intelligent agent), cloud-based telephony routing, Interactive Voice Response (IVR) self-serve, and e-fax).

Modernizing the retirement services customer experience will require significant investment in modernizing the underlying technology. Legacy systems will need to be upgraded and integrated with new retirement applications, while digitizing paper-based processes using best practices like Human Centered Design (HCD) and customer researching to inform the modernization roadmap.

Resources

Describe the stakeholders involved, financial and human capital dedicated to the work, and any partners contributing to the work.

Who is responsible?
RS and OPM CIO

Who is contributing to the project?
RS and OPM CIO

Estimated budget:
These FY 21-22 plans are contingent upon FY 22 funding received (TBD).

What are we proud of this year?

Service Improvement

Who is the user and what was the problem?

RS revised its Interactive Voice Response (IVR) menu and implemented a call back option to provide better and more efficient service, and get customer's questions answered faster. Utilizing the IVR feature allows the customer to select an appropriate queue for faster service, while providing an option for a call back, if they choose.

What did you build / improve? What does it do for the public or how you deliver your mission? What was the resulting impact?

The improved IVR helps to route the callers to the appropriate queues for faster service. The call back features allows the caller to decide whether to stay on hold or receive a call back, which allows them to hold their place in the queue.

Both features enhance RS' service delivery as well as the ability to increase capacity in the call center. Developing the call back feature allows for more calls to come in, building the capacity to service more customers.

The expected impact is increased customer satisfaction due to the reduction of the amount of time to get into a queue and the new choice of waiting on hold or receiving a call back. The change was implemented in May 2020. Data can be provided in the future.