ERSGA

Employees' Retirement
System of Georgia

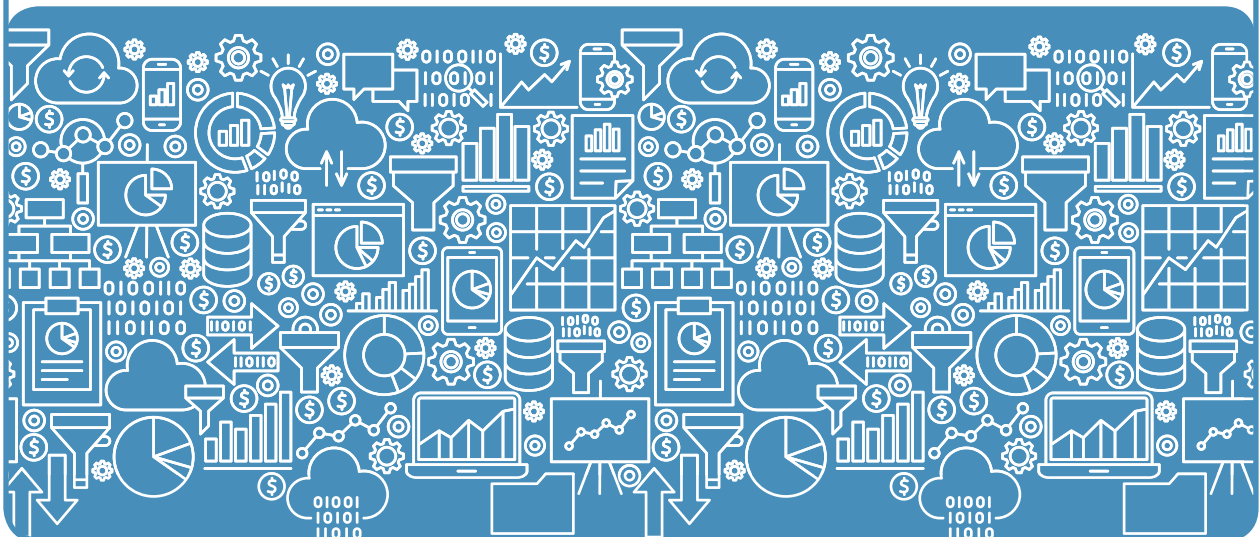**Title:** Retirement Online Application

Category: Business Process Innovations

State: Georgia

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Project Initiation Date: March 1, 2018

Project Completion Date: December 1, 2018

EXECUTIVE SUMMARY

If you were born between 1946 and 1964, you're one of the 76 million Americans who make up the Baby Boom generation. The first Baby Boomers reached the retirement age of 65 in 2011, and for the next two decades, they are retiring at the rate of 8,000 a day (Source: American Association of Retired Persons). Meanwhile, a headline from Governing in May 2016 stated, "The 'Silver Tsunami' Has Arrived in Government." According to the report, Baby Boomers at or near retirement age make up a large share of senior-level managers in many government agencies, and a survey from the Center for State and Local Government Excellence finds governments experiencing an increase in retirements.

1946 ⋯⋯⋯➤ 1964

**76 MILLION AMERICANS
BABY BOOM GENERATION**

Georgia isn't immune to these trends, and large numbers of state workers are retiring each year. The Employees' Retirement System of Georgia (ERSGA) is committed to using state-of-the-art technology to serve the needs of state workers, and its team quickly recognized and responded to the opportunity to deploy technology to enhance the level of service it provides while also streamlining the outdated and complex process of the paper retirement application.

The goal of the Retirement Online Application (ROLA) project was to enable a target demographic group of retirement-eligible state workers to apply for retirement online. The scope of the online process included comprehensive data and interactive upgrades, which were by nature impossible with the paper application. Actual calculations for options such as the purchase of additional service, partial lump-sum payments, and more would be done in real-time using master of record data.

To further enhance the experience, ROLA was designed to be a simple, step-by-step wizard that guides a retiring worker seamlessly through the retirement process with an easy to understand, visually appealing interface.

ERSGA estimates a savings of 30 minutes for each application submitted online. In FY 2018, a total of 3,642 retirement applications were received and processed, which translates into a potential savings of 1,821 work hours. These savings are on top of providing enhanced customer service to retiring workers by enabling them to complete their retirement application at their convenience.

PROJECT CONCEPT

The Employees' Retirement System of Georgia (ERSGA) received 3,610 retirement applications in FY 2017 and 3,642 in FY 2018, all of which were completed and submitted manually. The manual submission process did not afford state workers what ERSGA staff believed to be the optimal solution of an online option for submitting the retirement application.

The rationale behind the online option was that the new web-based process would:

Reduce paperwork.

Increase accuracy.

Reduce the time required by retiring workers and ERSGA staff to enter basic information.

By expediting the process of submitting a retirement application, ERSGA could help make this important time in a state worker's career a more satisfying experience while also supporting the agency's goal of continuous improvement and innovation through interactive and web-based processes.

The Retirement Online Application (ROLA) project implemented multiple web technologies to provide users with a wizard-style questionnaire guiding them through the retirement application process. ERSGA's goal was to build a responsive, user-friendly tool that provides real-time feedback based on the state worker's employment history, available retirement options, and the answers provided by the state worker. The application utilizes Microsoft's MVC5 framework and Web API technology. While the MVC5 and API frameworks provide a solid foundation for ROLA, ERSGA also wanted to provide a rich, responsive, and visually pleasing user interface. To accomplish this, Knockout.js, a client-side JavaScript framework, was applied to provide client-side model binding, asynchronous data access, and two-way model binding. This facilitated the creation of an application that flowed smoothly from start to finish and collected accurate information from an informed user.
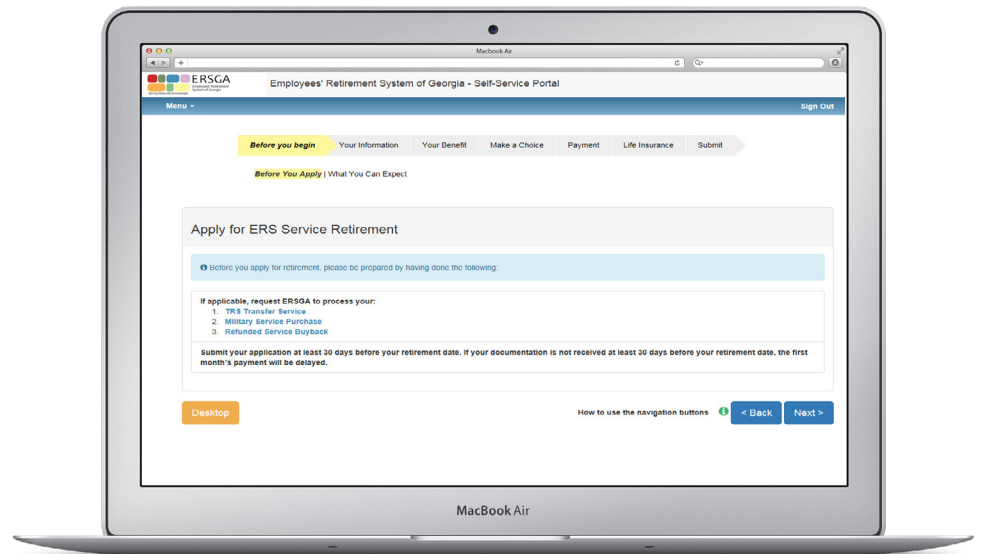
The ROLA web application was also required to interface with the ERSGA's existing Pension Administration and Information System (PARIS). To achieve this, the web team had to provide innovative, custom-designed software solutions using existing processes while ensuring simple data entry by the user. At the completion of the ROLA process, state workers are presented with a complete retirement application based on their selections. The PARIS system is also populated with the retirement application information, and workflow items are created to notify staff of the pending application.
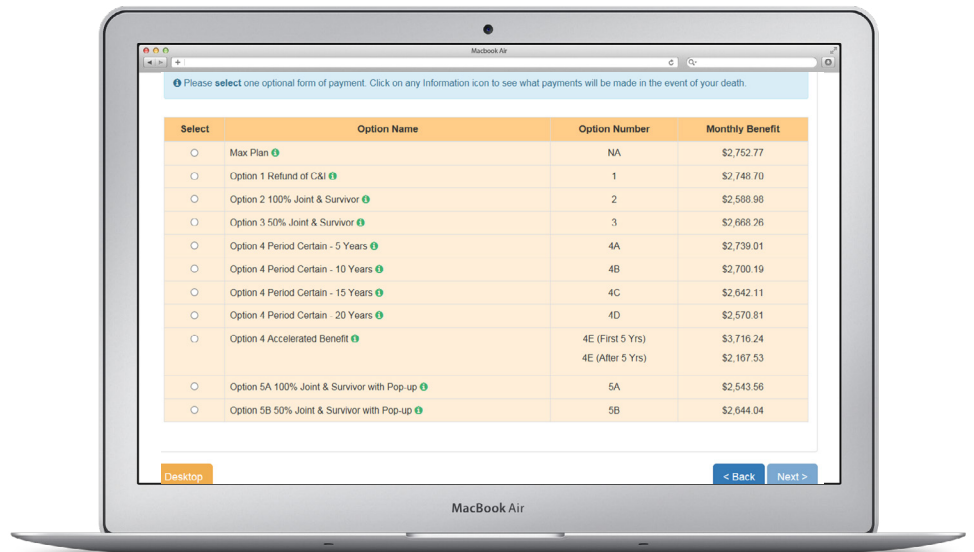
Using ROLA results in ERSGA receiving more complete and accurate initial information, less paperwork for the agency's document processing group, and reduced data entry for analysts.

These savings are achieved throughout the application process, especially through the reduction in missing information. With paper applications, the eight-page application is received and reviewed for completeness and original signatures. It's then scanned into the ERSGA's imaging system using an identifier to attach it to the state worker's account. This creates a work item for an analyst, who reviews the information and enters the information from the paper application into the agency's system.

With ROLA, the work item is automatically created for the analyst when the retirement application is submitted. All information is entered into the system and verified in real time. No handwritten information is required, and the state worker prints a two-page summary of the application to sign and send to ERSGA. When the summary is received, it is scanned into the agency's system using a pre-printed barcode. This new process uses less paper, eliminates most common errors, and reduces staff processing time.

Select	Option Name	Option Number	Monthly Benefit
○	Max Plan ⓘ	NA	$2,752.77
○	Option 1 Refund of C&I ⓘ	1	$2,748.70
○	Option 2 100% Joint & Survivor ⓘ	2	$2,588.98
○	Option 3 50% Joint & Survivor ⓘ	3	$2,668.26
○	Option 4 Period Certain - 5 Years ⓘ	4A	$2,739.01
○	Option 4 Period Certain - 10 Years ⓘ	4B	$2,700.19
○	Option 4 Period Certain - 15 Years ⓘ	4C	$2,642.11
○	Option 4 Period Certain - 20 Years ⓘ	4D	$2,570.81
○	Option 4 Accelerated Benefit ⓘ	4E (First 5 Yrs)	$3,716.24
		4E (After 5 Yrs)	$2,167.53
○	Option 5A 100% Joint & Survivor with Pop-up ⓘ	5A	$2,543.56
○	Option 5B 50% Joint & Survivor with Pop-up ⓘ	5B	$2,644.04

ERSGA estimates the time savings at half an hour for each application. If all estimated 3,600 applications each year are submitted online, the resulting savings is almost 90 percent of a full-time employee.

The most significant impact of the project has been enhancing customer service by providing state workers with the information required to make an informed decision about retirement options as part of the online retirement application process. Retirement applications can now be submitted in real time and at the retiring worker's convenience.

Several decisions must be made at retirement, and each one requires a great deal of information. The paper application is a 19-page document with eight pages to be completed and returned. To make a fully informed decision, the retiring worker should have at least one retirement estimate available and a calculation of the cost to purchase additional service, if desired.

With ROLA, the retiring worker is still required to submit all of the information included in the paper application; however, the data on file is already pre-filled. An estimate of all optional forms of pension, the cost of purchasing additional service, and the reduction to the monthly benefit if the retiring

worker elects to receive a lump sum amount are shown. ROLA also provides links to additional information and allows the retiring worker to complete the application using verifications, edits, and variables pertaining specifically to that individual. After submitting the application online, the retiring worker then prints a summary of his or her elections, signs it, and returns it to ERSGA.
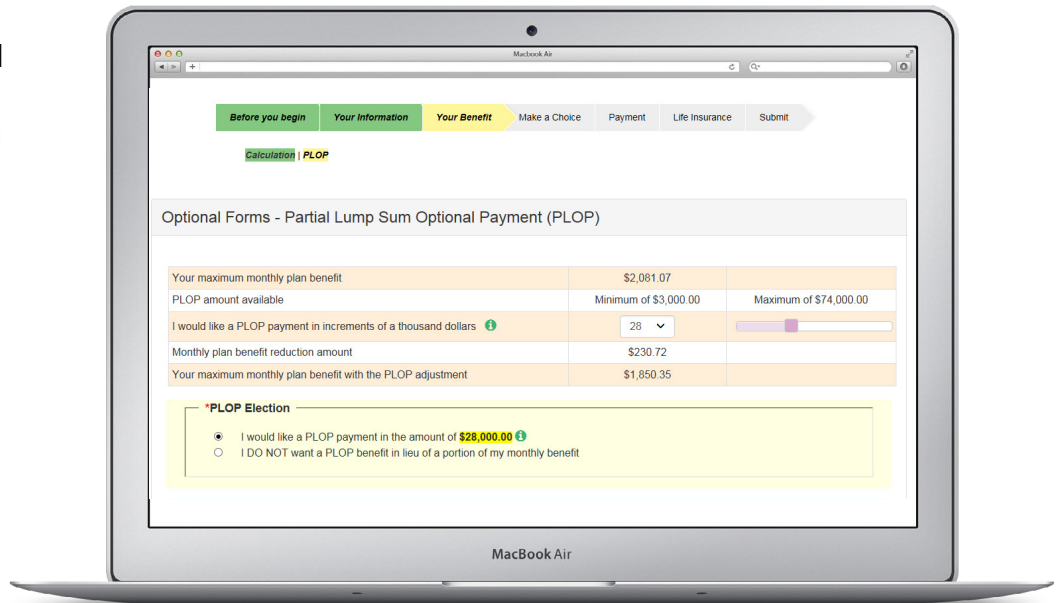
Retirement is an important, exciting, and sometimes stressful time in a state worker's life. The new, consumer-focused ROLA provides all the information necessary to make the retirement process easier to navigate and to make informed retirement decisions.

Implementing an option for state workers to complete their retirement application online creates efficiencies in the process which free ERSGA resources to work on other agency tasks. The agency estimates a savings of 30 minutes for each application submitted online.

In FY 2018, a total of 3,642 retirement applications were received and processed, which translates into a potential savings of 1,821 work hours.
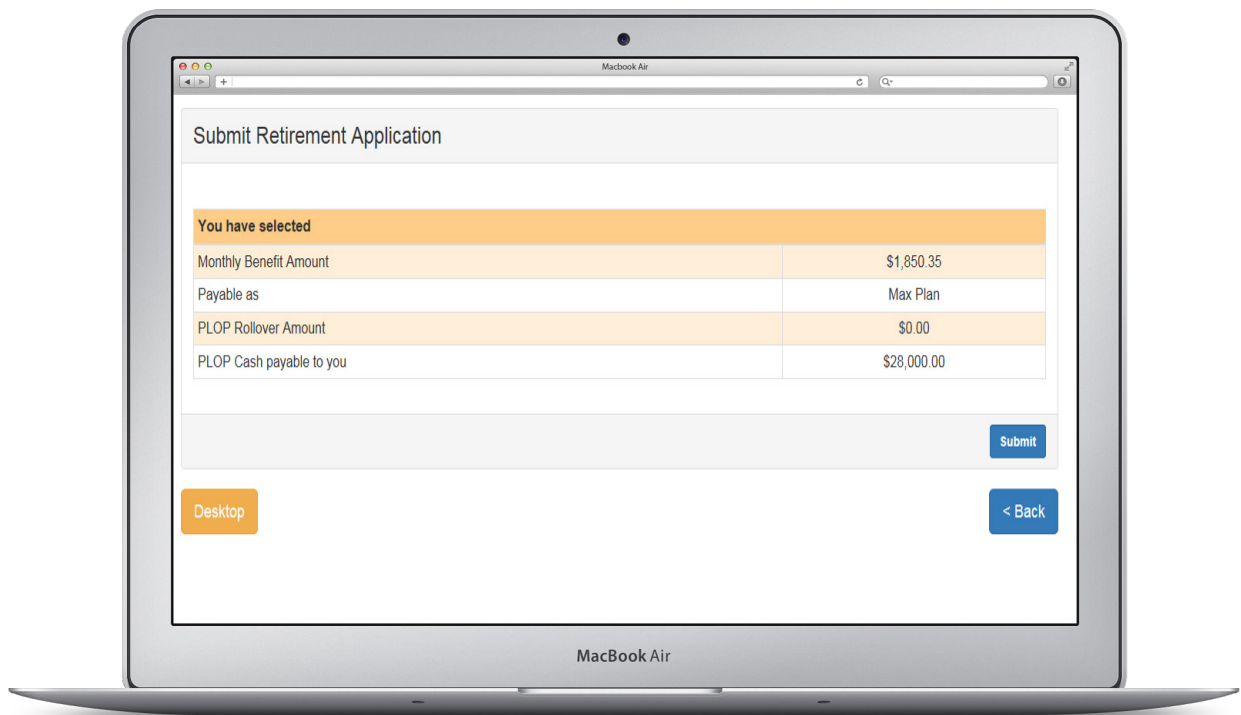
These savings are on top of providing enhanced customer service to retiring workers by enabling them to complete their retirement application at their convenience. In addition, ERSGA is operating more efficiently as a result of having to thoroughly study and improve existing business processes as part of the migration of these processes to an online format.