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Good Practices in Social Security

Good practice in operation since: 2017

Implementation of the Retirement Counsellor Service

Certificate of Merit with Special Mention, ISSA Good Practice Award – Europe competition 2019

Social Insurance Institution
Poland

Summary

A project that provides (i) the customers of the Social Security Institution (Zakład Ubezpieczeń Społecznych – ZUS) with a dedicated service that informs them of factors and variables that affect the decision on when to retire, and (ii) the counsellors with a retirement calculator tool that allows estimating the pension amount under various options, has delivered its expected outcomes and related benefits.

An individual approach to customers and the personalization of information on their retirement has allowed ZUS to support them in their conscious choice of when to end their professional activity.

The results of customer satisfaction surveys indicated an increase in customer satisfaction with the services provided, both in the area of customer service and in the area of pension benefits.

Project products and IT changes (retirement calculator and modified calculators on the ZUS electronic services platform and on its website) helped to increase the maturity of services provided by ZUS through electronic channels.

The issue or challenge

What was the issue or challenge addressed by your good practice? Please provide a short description.

ZUS customers expect efficient, reliable and friendly service as well as quick access to information. To meet these expectations, ZUS has on-going activities aimed at improving and implementing modern solutions in customer service, especially in situations that involve changes in legal regulations.

To meet customer expectations and within the framework of preparing for the retirement pension reform that reduced the retirement age effective 3 July 2017, ZUS has implemented the Retirement Counsellor Service in all its facilities. Since the number of potential customers interested in the reduction of the retirement age was very high, ZUS was obliged to undertake activities providing additional informational and educational support.

The implementation of this service had been preceded by a pilot project in two ZUS branches. Positive results of the pilot project and an almost 99 per cent satisfaction of customers who took advantage of the service allowed for the full implementation of the Retirement Counsellor Service in all ZUS units.

Retirement counsellors explain to ZUS customers the rules for availing of retirement benefits and the determinants of the amount of the old-age pension amount, and estimate the individual's pension amount using a special retirement calculator. Such a solution was non-existent in previous ZUS services.

The retirement calculator has been introduced specifically for the needs of the Retirement Counsellor Service. This tool is used to estimate the amount of the old-age pension calculated according to the new rules, based on data from the insured person's account and the projected amount of future insurance contributions. Thanks to calculating the expected amount of the pension under various options, the customer can decide when it would be the best time to end his/her professional activity.

In order to enable the customers to calculate by themselves an estimate of their old-age pension and as part of the development of electronic access channels for ZUS customers, beginning 1 January 2018 ZUS has placed the modified calculators on the electronic services platform (PUE ZUS) and on the website www.zus.pl.

Addressing the challenge

What were the main objectives of the plan or strategy to resolve the issue or challenge? List and briefly describe the main elements of the plan or strategy, focusing especially on their innovative feature(s) and expected or intended effects.

The main goal of the Retirement Counsellor Service was to effectively implement the information and educational policy on the rules for granting pension benefits in connection with the reduction of the retirement age to 60 years for women and 65 years for men.

The project provided a dedicated counselling service for ZUS customers, consisting of support to make a conscious decision to end their professional activity and retire by providing information on the conditions to be met to be granted the benefit and support in the selection of the optimal retirement solution that takes into account the expected amount of the benefit at the time of the planned retirement.

Thus, the Retirement Counsellor Service provided support for strategic goals in the area of improving customer service standards, i.e. the development of electronic customer access channels to ZUS services and improvement of traditional forms of customer service.

From among the ZUS employees, 595 retirement counsellors have been selected as the highly qualified staff to provide specialized support services to customers planning to retire.

In addition, ZUS has independently prepared a tool to support the work of counsellors, i.e. a special retirement calculator. Previously, ZUS did not have any tool that could simulate future benefits. The calculator allows to calculate the expected old-age pension in two ways:

- as a simulation of the benefit amount calculated in the current year;
- as a forecast of the benefit amount in subsequent years.

The retirement calculator is a tool designed for people who apply for ZUS benefits for the first time. It calculates the expected amount of the old-age pension on the basis of indexed contributions recorded on individual accounts of the insured persons, taking into account the life expectancy of the insured and macroeconomic parameters.

The calculation of the expected pension amount under various options allows the customer to choose the most favourable moment to end professional activity and retire.

An information campaign was conducted within the framework of the preparatory activities for the implementation of the Retirement Counsellor Service. Posters and leaflets to promote the Retirement Counsellor Service and messages on multimedia screens in customer service halls were prepared. In addition, an information and promotional campaign was conducted throughout the country in the press and in the media, both locally and nationwide.

ZUS has organized duties of the Retirement Counsellors in post offices under an agreement with the postal operator in local government units. In addition, promotional campaigns and duties of ZUS experts have been organized during local events and picnics.

With ZUS experts, customers may not only take advantage of the advice of the Retirement Counsellors but also submit an old-age pension claim.

In addition, to ensure the success of the project, ZUS has introduced several additional improvements in its direct customer services. The working hours of the interaction applications at customer service halls have been extended, the menu of the traffic management system has been adjusted, and a fast track for submitting old-age pension claims has been launched.

Targets to be achieved

What were the quantitative and/or qualitative targets or key performance indicators that were set for the plan or strategy? Please describe briefly.

The implementation of the Retirement Counsellor Service was anticipated to increase customer satisfaction with the received support to make a decision on retirement. The adopted indicator was the percentage of good and very good answers given by customers to the question on customer satisfaction with the Retirement Counsellor Services which was included in the customer satisfaction questionnaire. The questionnaire was available to customers in all ZUS units from 3 July 2017 to 28 February 2018.

Evaluating the results

Has there been an evaluation of the good practice? Please provide data on the impact and outcomes of the good practice by comparing targets vs actual performance, before-and-after indicators, and/or other types of statistics or measurements.

The implementation of the Retirement Counsellor Service is a huge success. It is proven *inter alia* by the number of insured persons who have visited with the retirement counsellors.

Over 3.2 million customers have taken advantage of the Retirement Counsellor Service since the beginning of project implementation, and the counsellors have made a total of over 1.6 million calculations using the retirement calculator.

The success of the service is also proven by the satisfaction of customers as expressed in the questionnaire. At the initial implementation of the Retirement Counsellor Service (from 3 July 2017 to 28 February 2018), customer satisfaction with the service was monitored. During this period, customers visiting counsellors completed 137,305 questionnaires where they expressed their opinion on the functioning of the service. Customers highly appreciated the assistance of the retirement counsellors. In total, the assistance of the counsellors was positively assessed by 135,094 people, i.e. 98.39 per cent of all respondents.

Lessons learned

Based on the organization's experience, name up to three factors which you consider as indispensable to replicate this good practice. Name up to three risks that arose/could arise in implementing this good practice. Please explain these factors and/or risks briefly.

In implementing the project, no risks or problems were identified that could have had a significant impact on the achievement of its business objectives. The project was a complete success.

A good practice was to have a pilot launch of the project and preliminary tests of the retirement calculator by employees of select ZUS branches.

The Retirement Counsellor Service turned out to be a good model to offer counselling services for contribution payers, which are currently being introduced.