



Local Employer Training Needs Survey

Results Summary

July 2005

Overview:

During the week of May 16, 2005, the Department of Employee Trust Funds (ETF) administered a survey via an *Employer Bulletin* to all local employers participating in the Wisconsin Retirement System (WRS). A copy of the *Employer Bulletin* is shown as Attachment A and the survey as Attachment B.

The purpose of the survey was to:

- Identify the resources employers currently rely on for information on administering the WRS, life insurance, health insurance, and income continuation insurance (ICI) program(s) through ETF in which they participate.
- Identify the training needs of employers within each program.
- Identify employers' Internet access and use with respect to administering the ETF program(s).
- Identify employer's overall interest in attending regional training sessions conducted by ETF.

Response Rate:

A total of 1,351 surveys were distributed. As of June 24, 2005, 755 surveys were returned for a response rate of 56% (755/1351). Of the 755 returned surveys, 217 (29%) were from school districts.

Results Summary:

Highlights of various survey results are summarized below. Due to non-responses, skip patterns, and questions indicating "check all that apply," the number of responses for each question is not always the same as the total number of returned surveys. Survey results for specific questions are shown in Attachment C.

- *Program Participation:* In addition to WRS, 50% (381/755) of respondents participate in the life insurance program, 26% (196/755) participate in the health insurance program, and 13% (100/755) participate in ICI.
- *Agent Experience:* Results indicate that 56% (409/755) of respondents have been the designated agent for more than five years; 25% for more than two but less than five years; and 19% for less than two years. School districts, however, indicated a slightly lower agent turnover rate than the remaining respondents: 60% were designated agents for more than five years compared to 54% of the other employers.
- *Resources:* Only 89% (673/755) of respondents indicated they use the employer administration manual as a resource in administering the WRS, while 61% refer to the ETF Web site and 55% utilize the Employer Communication Center. Respondents indicated other resources include employer bulletins, ETF designated staff, and networking (i.e., other clerks). It should be noted that based on write-in comments, some respondents did not realize the Employer Communication Center is ETF's resource for employer telephone inquiries.

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- *WRS*: Results indicate 72% (528/733) of respondents are interested in additional training on administering the WRS. It was noted that even though school districts have less agent turnover, more school districts (77%) expressed interest in training compared to the other respondents (70%). Of the administration topics included in the questions, reportable earnings (question #6) was rated as the least understood WRS topic.
- *Life Insurance*: Results indicate 59% (213/362) of respondents participating in the life insurance program are interested in additional training on administering the life program. Interest in training was similar between school districts (57%) and the other respondents (59%). Agent responsibilities (question #10) was rated as the least understood life insurance topic on the survey.
- *Health Insurance*: Results indicate 60% (70/97) of respondents participating in the health insurance program are interested in additional training on administering the health program. Only two school districts responding to the survey indicated participation in the health program and both indicated strong interest in additional training. Employer premium contribution limits (question #18) was rated as the least understood health insurance topic on the survey.
- *Income Continuation Insurance (ICI)*: Results indicate 64% (61/95) of respondents participating in the ICI program are interested in additional training on administering the program. Note there were no school districts responding to the survey that participated in ICI. Agent responsibilities (question #22) and eligibility/enrollment requirements (question #25) were rated as the least understood ICI topics on the survey.
- *Internet Access*: Results indicate 97.5% (736/755) of respondents have access to the Internet at their work place. A small number of employers with Internet access commented, however, that their Internet service is extremely slow. Of those indicating Internet access, 74% (547/736) have tried to access information on ETF's Web site, with 88% (484/547) responding that they find ETF's Web site easy to use and helpful.
- *Extranet*: Only 58% (435/755) of the respondents said they were aware of the ETF Employer Extranet site. There were a number of comments which support the conclusion that some employers simply do not understand the Extranet and its available applications, such as "could not find the Extranet on ETF web site" and "why can't we submit our remittance electronically." Results indicate 55% (416/755) of respondents are interested in additional training on the Extranet.

Of those respondents aware of the Extranet site, 10% (46/435) utilize all three applications, 17% (74/435) utilize two of the applications, 33% (142/435) utilize one of the applications, and 40% (173/435) do not utilize any of the applications. Results indicate 94% (247/262) of the respondents utilizing the application(s) on the Extranet report the application(s) is(are) easy to use while 90% (235/262) report use of the applications saves them time.

- *Interest in Attending ETF Training Sessions*: Overall, 87% (658/755) of respondents are interested in attending regional training sessions conducted by ETF, with 52.5% (397/755) being very interested and 34.5% (261/755) somewhat interested. Respondents identified factors influencing their decision to attend ETF regional training:
 - 75% (570/755) of respondents indicated the program covered as a factor (i.e., WRS, life, health and ICI). Of those, 52% (392/570) requested training on the WRS.

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29% (165/570) on the life program, 18% (101/570) on the health program and 9% (49/570) on the ICI program.

- 67% (507/755) of respondents indicated driving distance as a factor.
 - 47% (358/755) of respondents indicated the length of session (i.e., half-day vs. full-day) as a factor. Of those, 56% (201/358) specified a preference for half-day sessions and 19% (68/358) specified a preference for full-day sessions. Note that based on responses, many perceived a session with a later start (e.g., 9:00 a.m.) and earlier dismissal (e.g., 2:00 p.m.) as a half-day session.
 - 38% (290/755) of respondents indicated the day of session and topics covered (e.g., eligibility, etc.) as factors. Of those, 33% (95/290) specified a preference for sessions to be held on Thursdays, 29% (84/290) preferred Tuesdays, and 27% preferred Wednesdays.
 - 5% (37/755) of respondents identified other factors impacting their decision to attend ETF training sessions including cost, conflict with workload (e.g., during payroll week, etc.), time of year, and overall time involved.
- *Comments:* In the open-ended feedback section, 18% (133/755) of respondents made comments. A complete list of comments is shown in Attachment D. The majority of comments centered around training and the desire for ETF to do employer training and offering refresher/training courses on a regular basis. Additional topics that received comments from multiple respondents include:
 - Favorable service received from the ETF Communication Center
 - ETF materials, such as the manuals and employer bulletins.
 - Comments from small employers.
 - Desire for on-line capabilities and training.

In addition, there were a number of comments in the open-ended feedback section as well as other areas of the survey in which employers requested information on participation in other programs administered through ETF; ten employers requested information on the life insurance program, nineteen employers requested information on the health insurance program, and eleven employers requested information on the ICI program.

Conclusion:

Survey results support ETF's belief that local employers desire periodic training on all programs administered by ETF. WRS training is most desired, primarily due to the volume of employers in WRS in comparison to the other programs; regional training sessions on WRS are being planned for Fall 2005. Survey results indicate that WRS training should address the following topics: reportable earnings, eligibility, reporting, agent responsibilities, annual reconciliation, additional contributions, termination, disability, military, benefits, and general overview. The top locations requested for WRS training include: Madison, Eau Claire, Milwaukee area, Fox River Valley (i.e., Green Bay, Appleton and Fond du Lac), Wausau, LaCrosse, and Rice Lake.

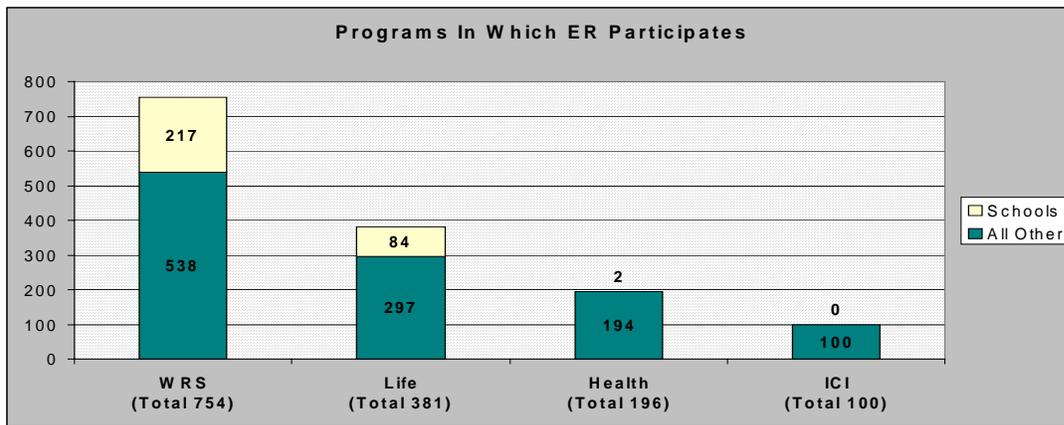
Employers also desire regional training for the remainder of the programs; it will be pursued in Spring 2006.

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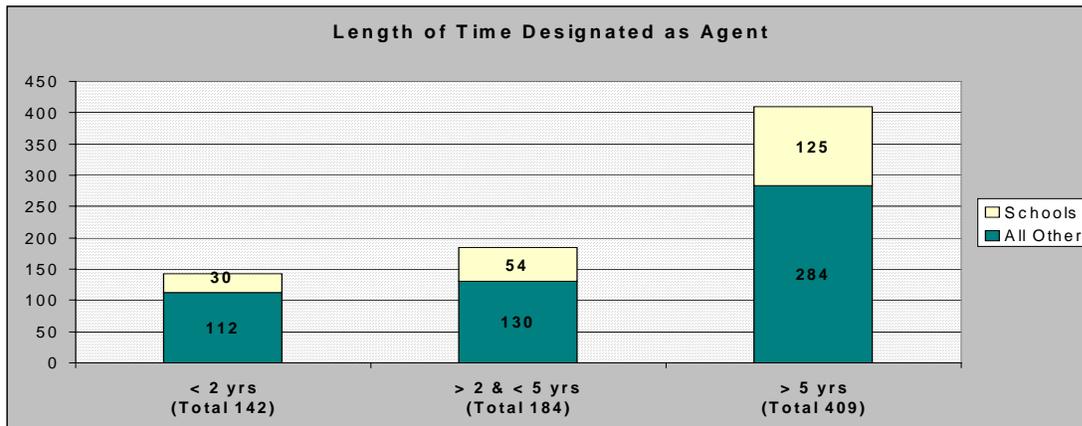
Graphs of Results for Individual Survey Questions:

Section One: Respondent Information and Program Participation

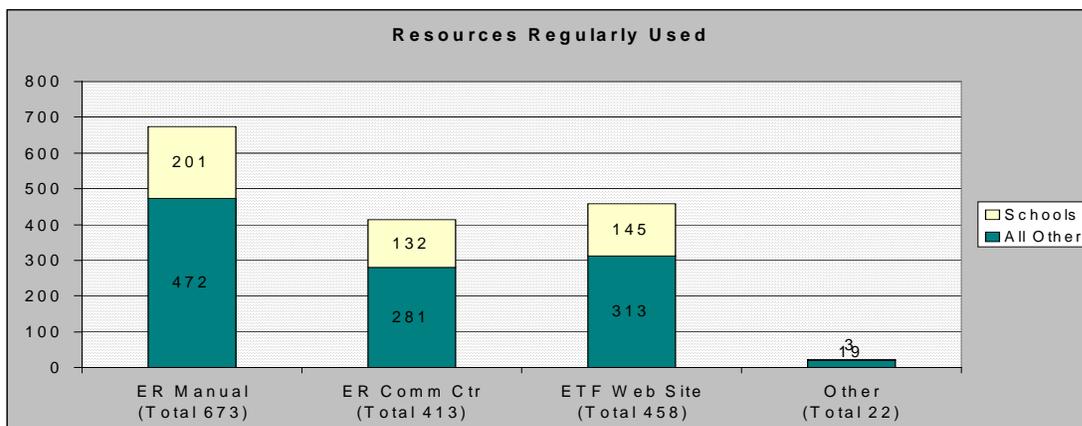
(1) In addition to the WRS, please identify the programs administered by ETF that your employer currently participates in (check all that apply):



(2) To help us better understand your experience in working with the various ETF programs, please tell us approximately how long you have been designated as the agent?



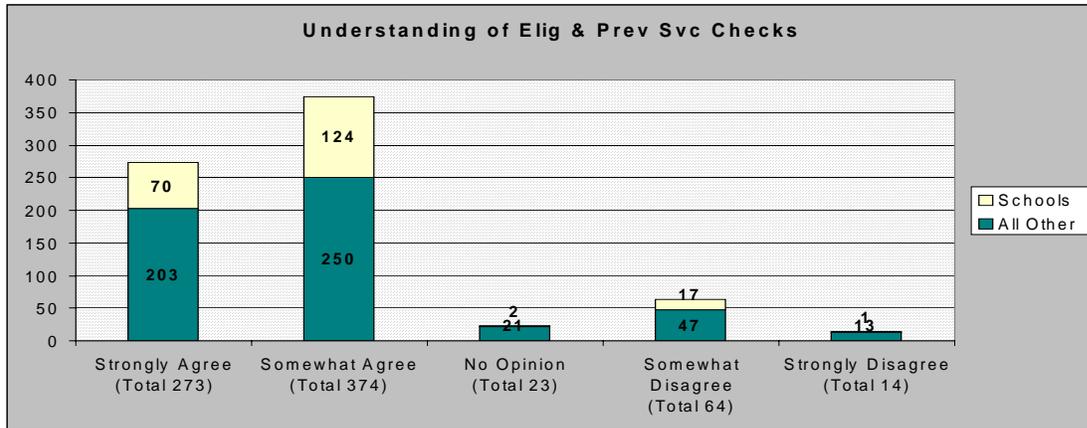
(3) Please check the resources you regularly use to address questions you may have about the program(s) you currently participate in (check all that apply):



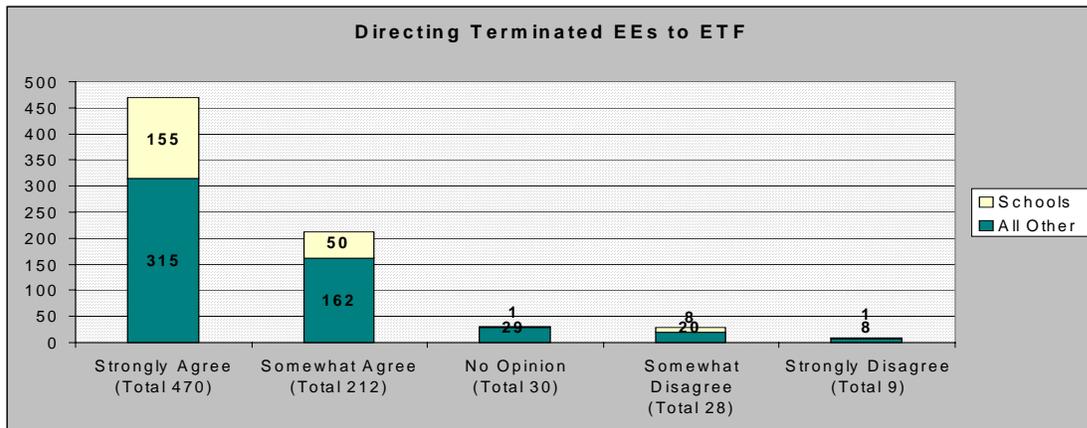
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Section Two: WRS Training Needs

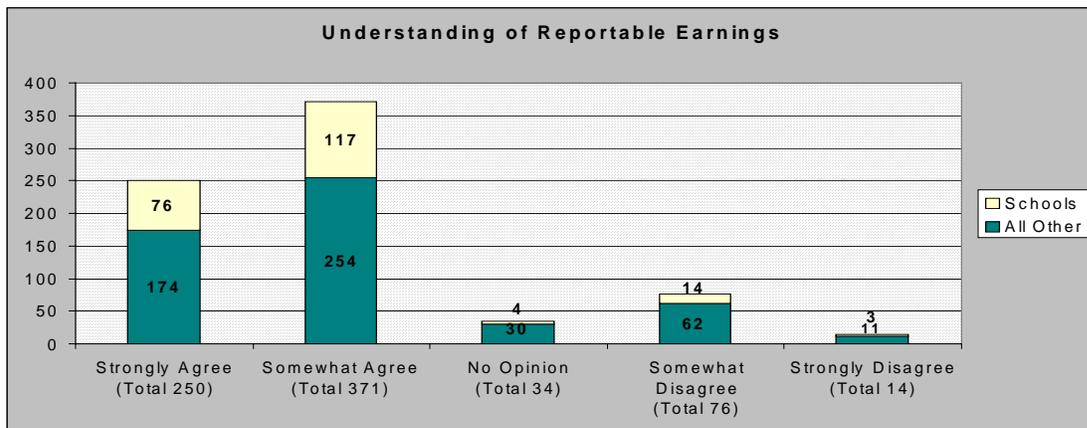
(4) I fully understand the eligibility participation requirements and the importance of checking for previous WRS service:



(5) I understand the importance of directing terminating employees to ETF for information on WRS retirement, separation, disability, and death benefits:

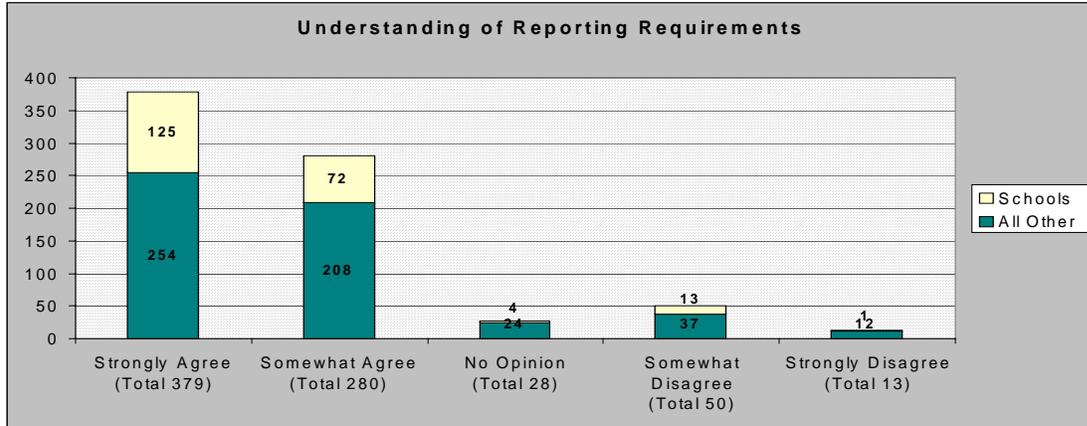


(6) I fully understand WRS reportable earnings, the hours of service associated with WRS earnings and earnings not reportable for WRS:

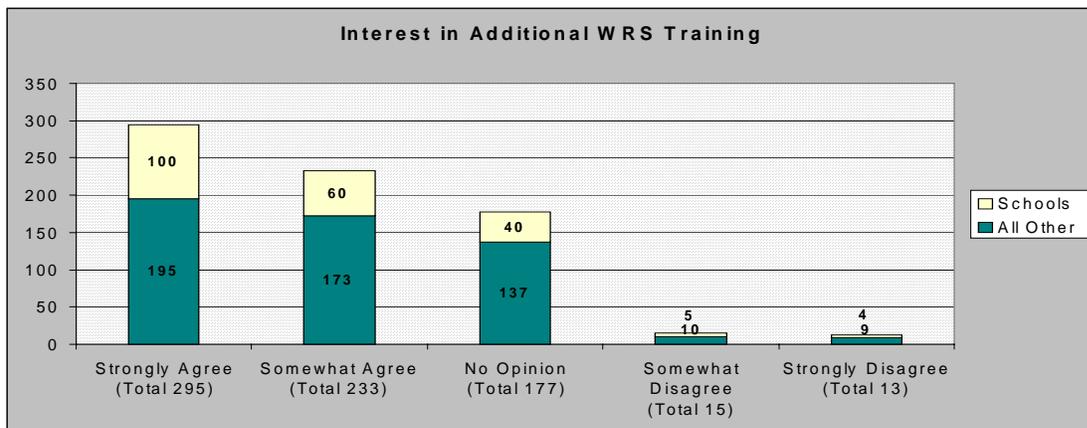


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(7) I fully understand the various WRS reporting requirements and deadlines, including the annual reconciliation process:

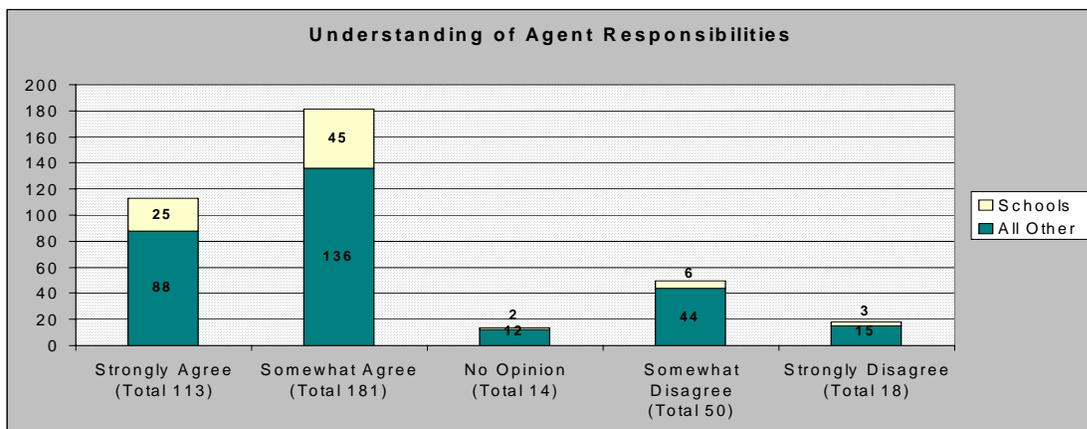


(8) I am interested in additional training on the WRS and my responsibilities as agent:



Section Three: Life Insurance Training Needs

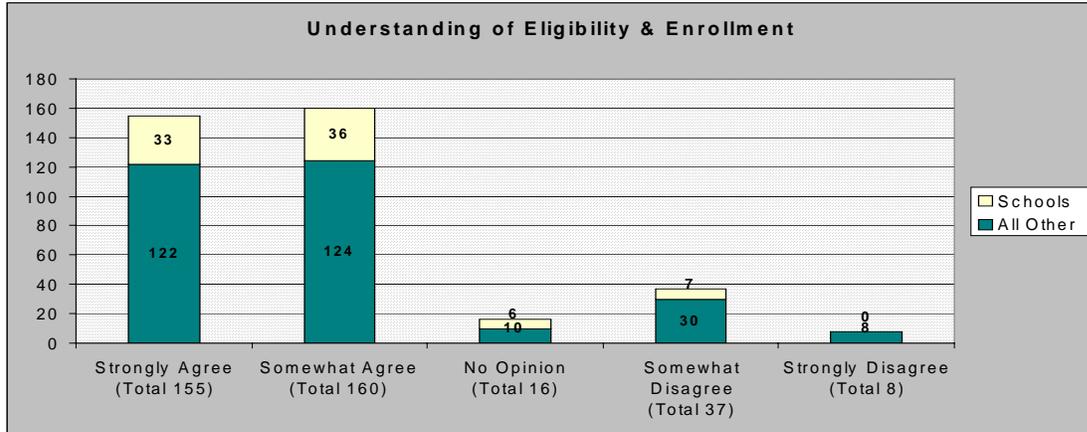
(10) I understand my responsibilities as agent for the life insurance program, such as advising employees based on the stage of their employment career (e.g., enrollment, premium rate change due to age, disability, etc.):



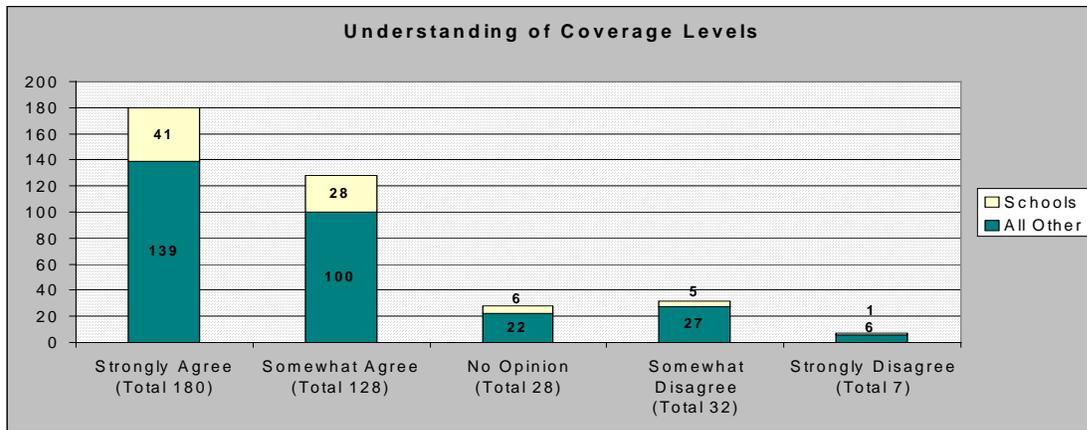
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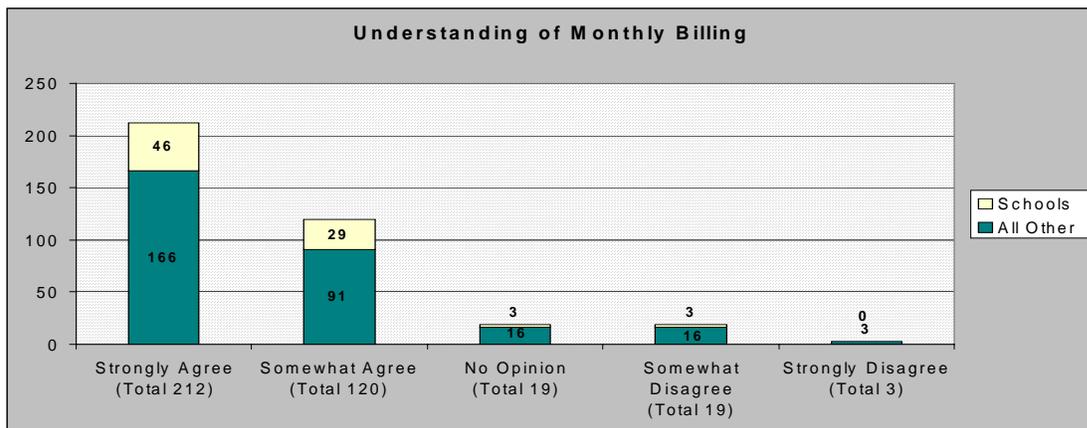
(11) I fully understand the eligibility and enrollment requirements for life insurance and the importance of checking previous WRS service:



(12) I fully understand the difference in the levels of coverage that my employer has elected to offer (e.g., supplemental, spouse and dependent, etc.):

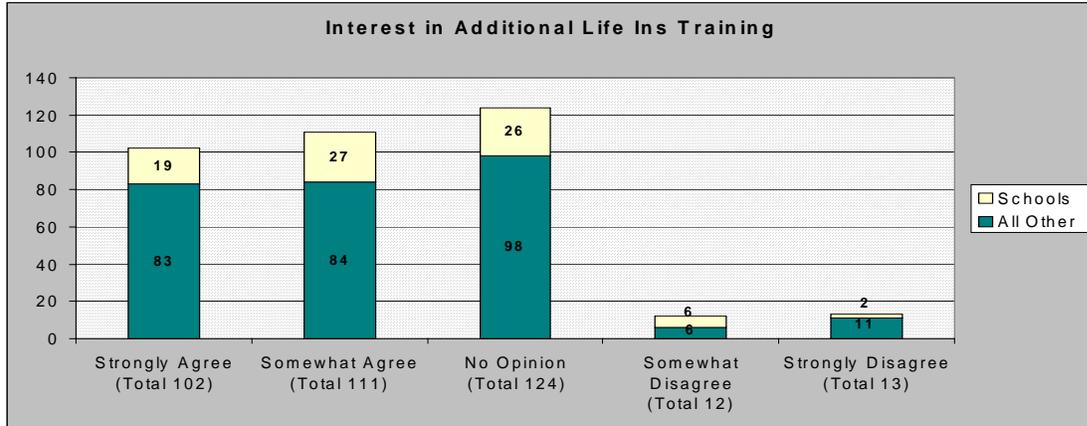


(13) I understand the monthly billing requirements and annual renewal census, as administered by Minnesota Life Insurance Co., for the life insurance program:



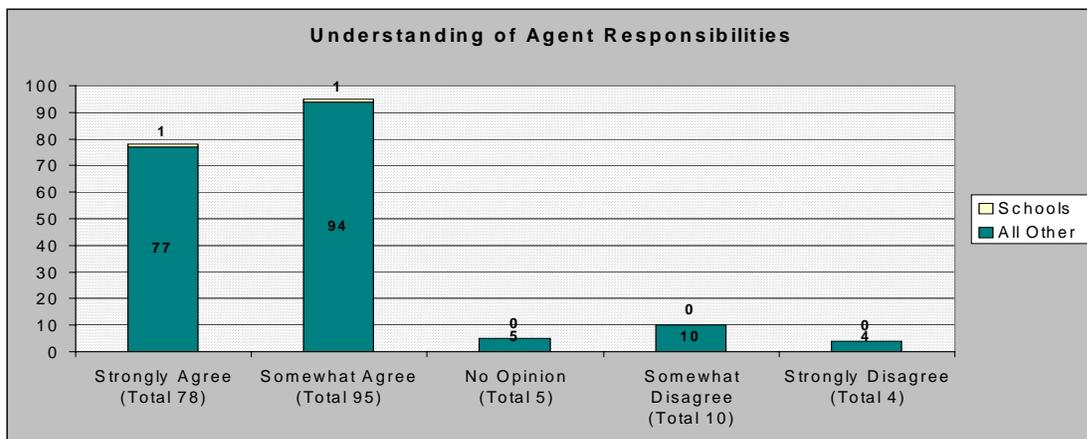
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(14) I am interested in additional training on the life insurance program and agent responsibilities:

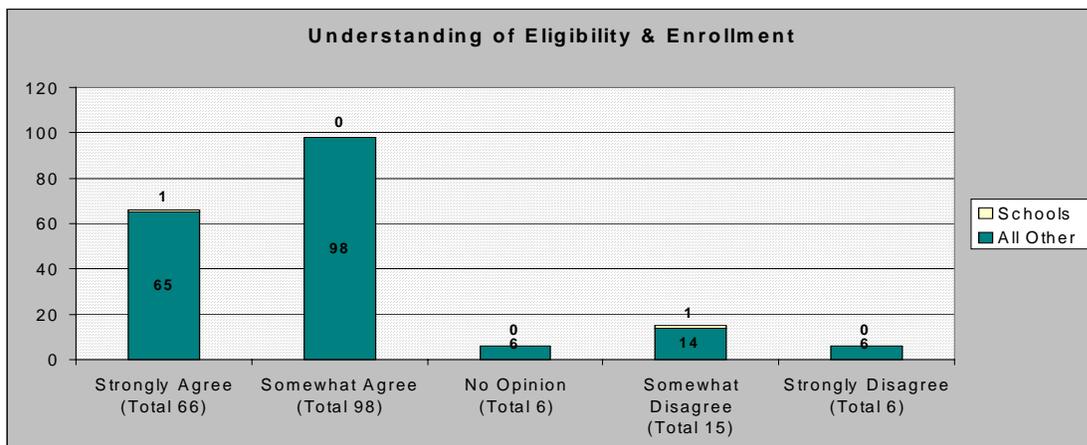


Section Four: Health Insurance Training Needs

(16) I understand my responsibilities as agent for the health insurance program:

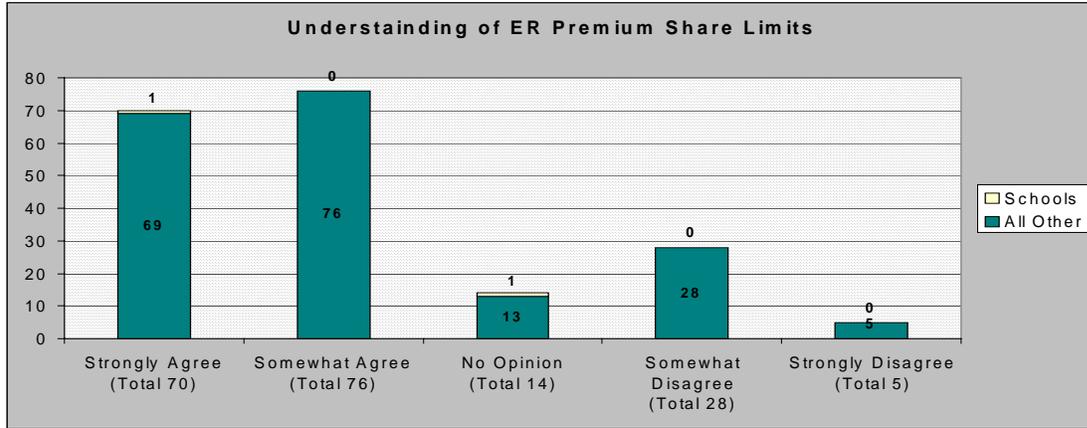


(17) I fully understand the eligibility and enrollment requirements for the health insurance program and the importance of checking previous WRS service:

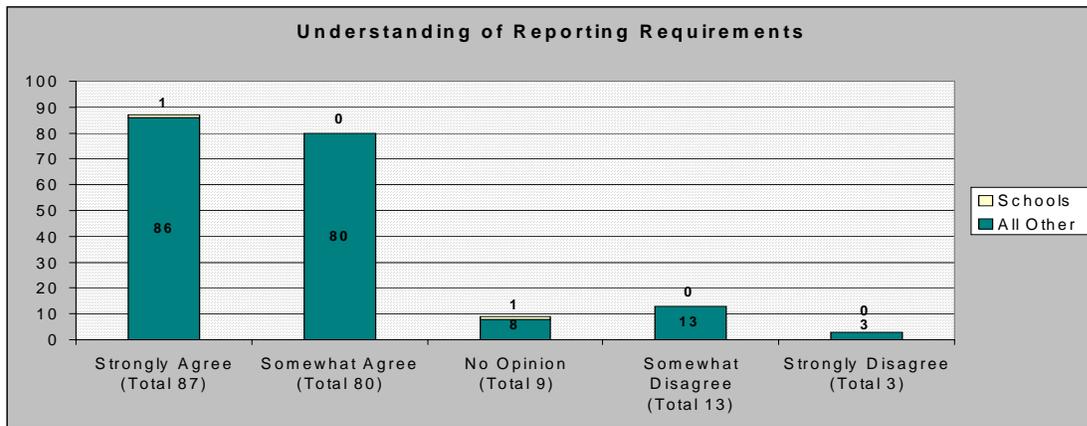


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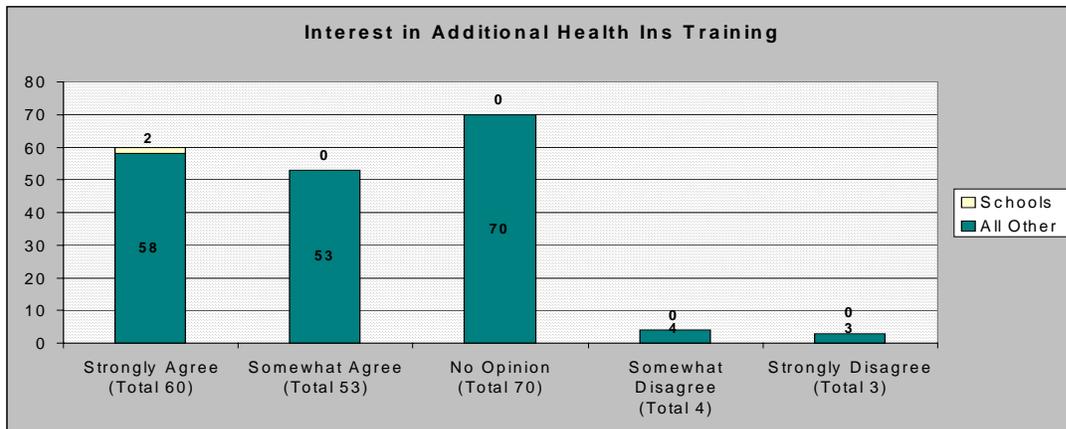
(18) I understand the limitations on the amount the employer can contribute towards the health insurance premium for employees:



(19) I fully understand the reporting requirements and deadlines for the health insurance program:



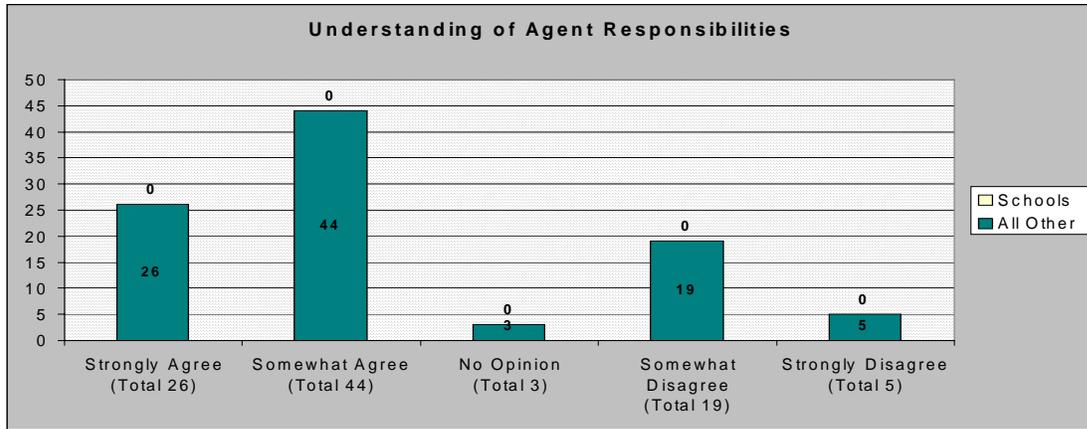
(20) I am interested in additional training on the health insurance program and my responsibilities as agent:



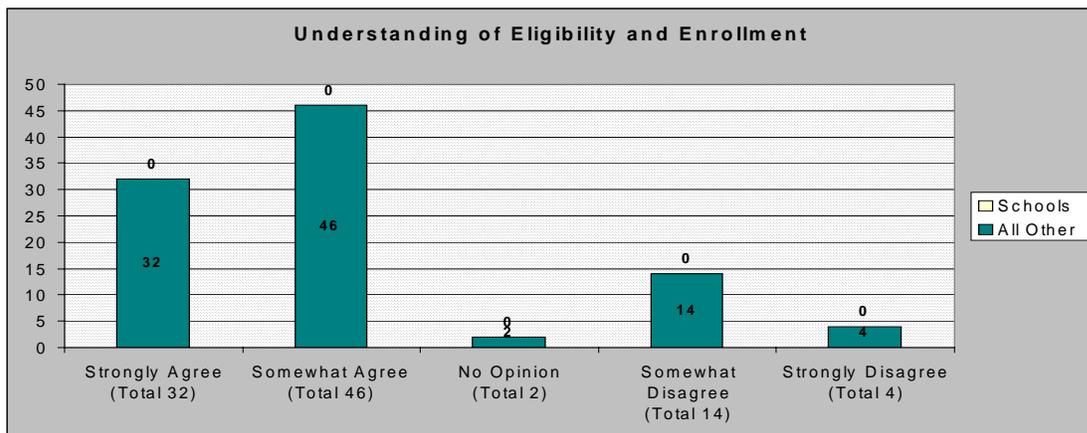
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Section Five: ICI Training Needs

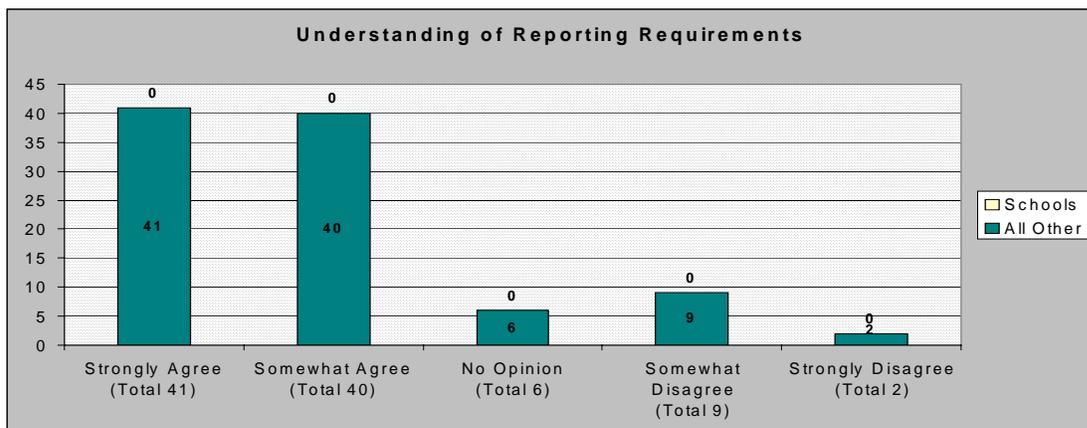
(22) I understand my responsibilities as agent for the ICI program, such as making employees aware of disability benefits available through the WRS:



(23) I fully understand the eligibility and enrollment requirements for the ICI program and the importance of checking previous WRS service:



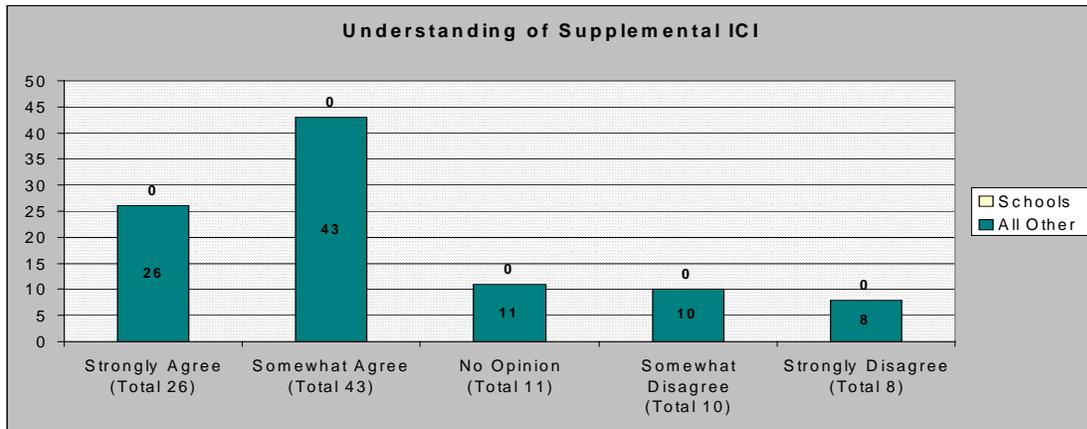
(24) I fully understand the monthly reporting and annual premium update requirements for the ICI program:



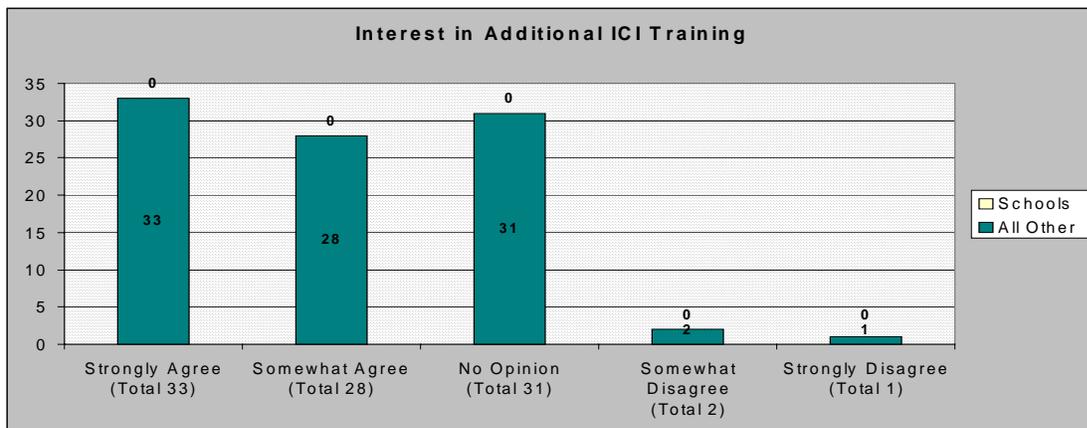
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(25) I fully understand the eligibility and enrollment requirements for the new supplemental ICI coverage:

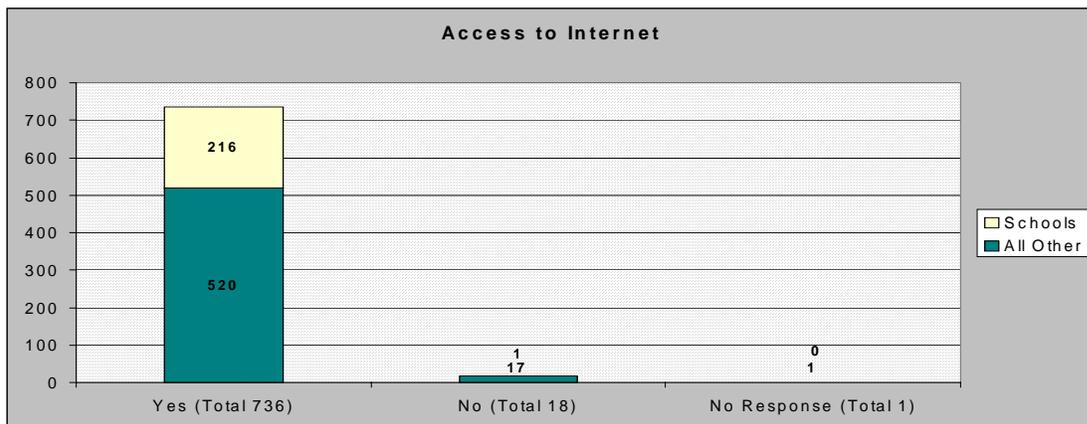


(26) I am interested in additional training on the ICI program and my responsibilities as agent:



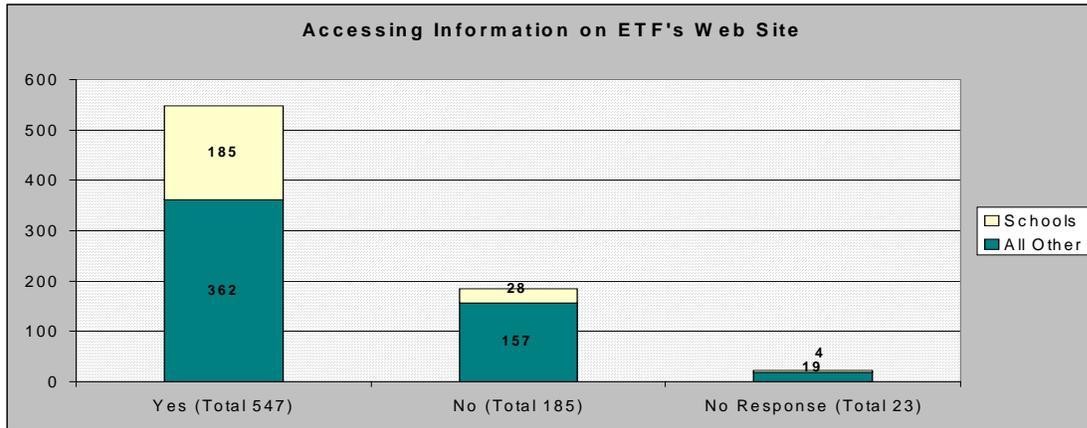
Section Six: Internet Access & Use of the ETF Employer Extranet Site

(28) Do you have access to the Internet at your work place:

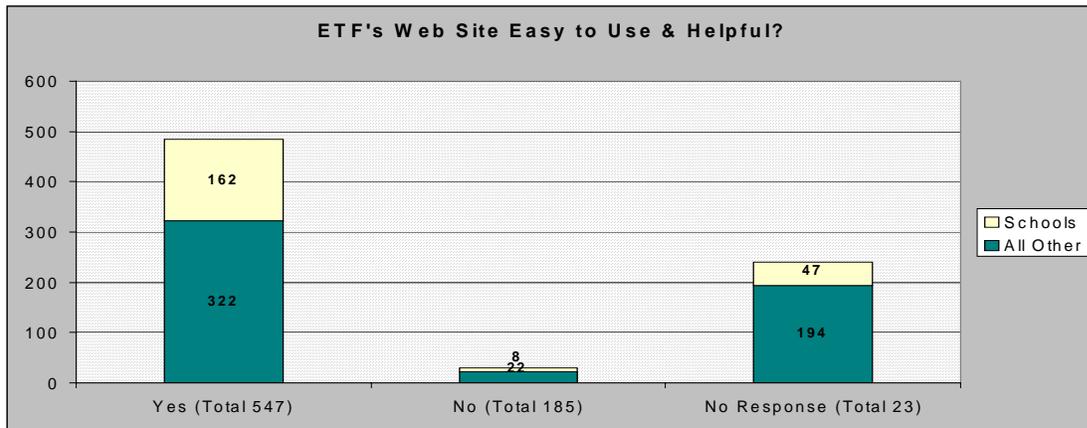


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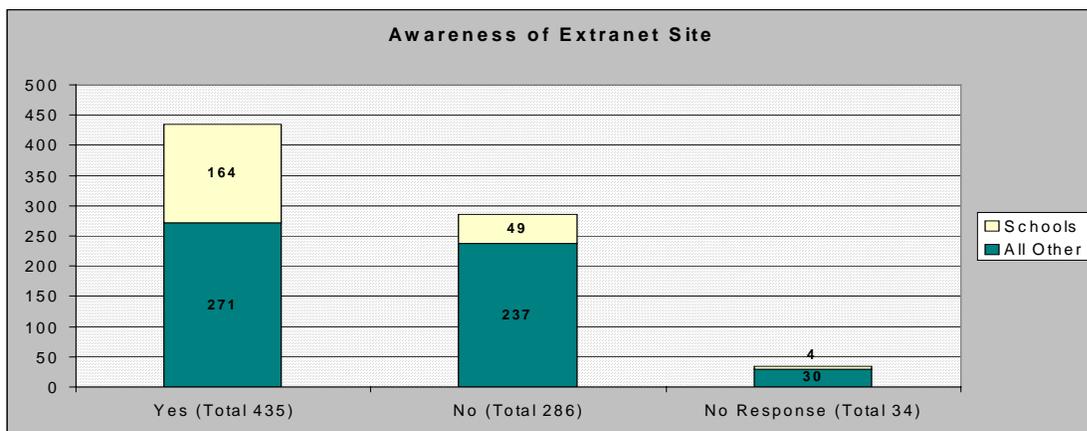
(29) Have you tried to access information on ETF's Web site:



(30) Do you find ETF's Web site easy to use and helpful:

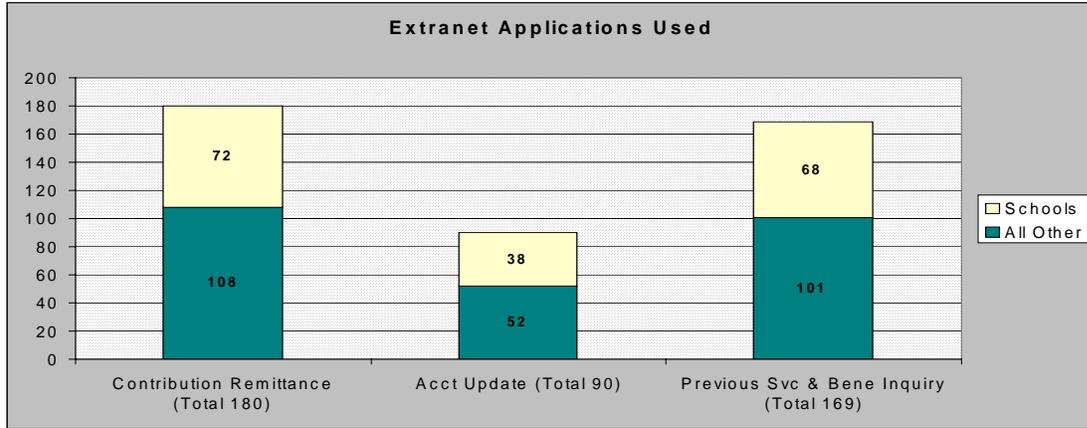


(31) Are you aware of the ETF Employer Extranet Site:

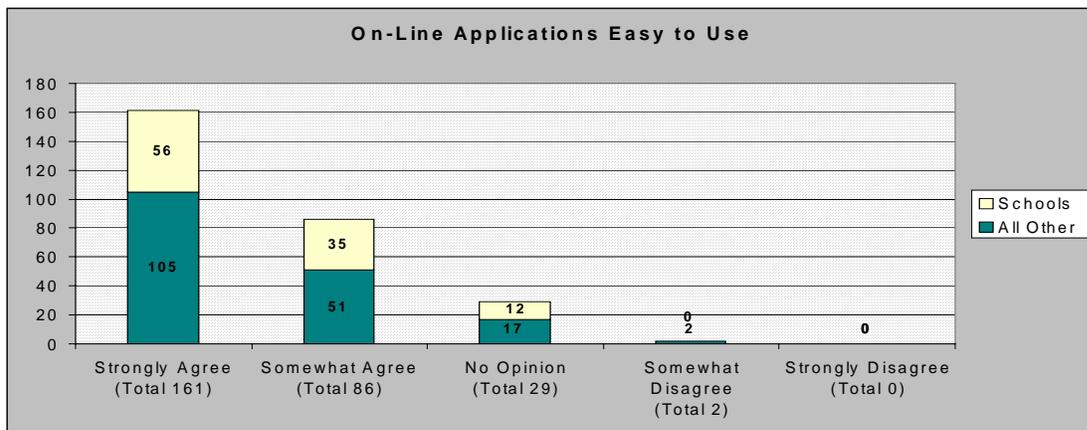


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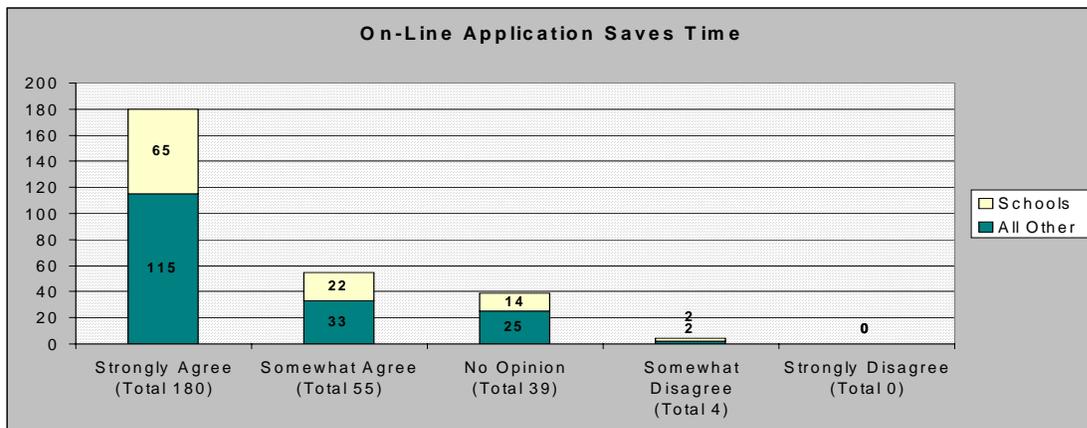
(32) Please check the on-line applications available on the ETF Employer Extranet Site that you have used (check all that apply):



(33) The on-line applications I have used are easy to use:

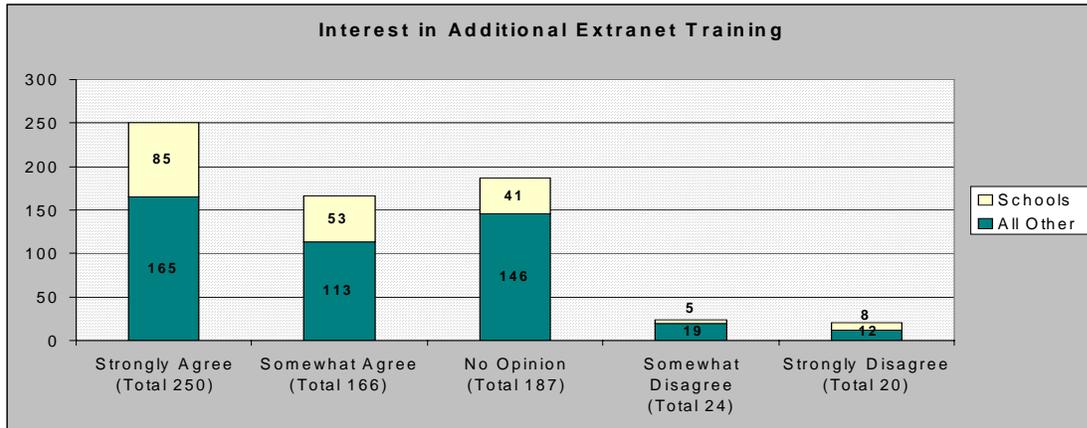


(34) The on-line applications I have used save me time:



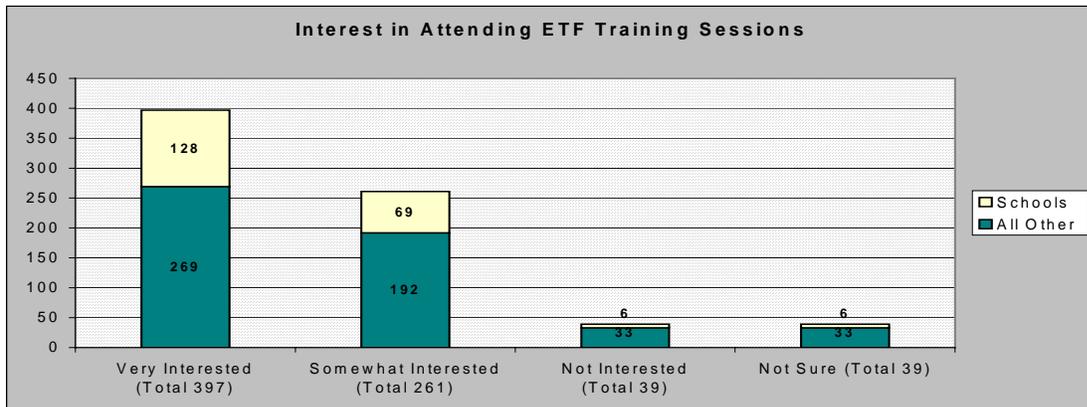
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(35) I am interested in training on use of the ETF Extranet Site on-line applications:



Section Seven: Interest in Additional Training

(37) If ETF conducted regional training sessions for employers, how interested would you be in attending:



(38) Please check the factors listed below that would influence your decision on whether or not you would attend a regional training session conducted by ETF (check all that apply):

