

# A Future Glimpse

Five Pension Systems  
That Are Leading the  
Way in Online Member  
Experiences

**WEBINAR SERIES**



# Welcome



Rocky Martin, VP Partnerships, Digital Deployment



Mac Clemmens, CEO, Digital Deployment

# Experience

CalSTRS

New York City ERS

ERS Georgia

Maryland SRPS

Los Angeles City

Los Angeles FPP

Alameda CERA

Contra Costa CERA

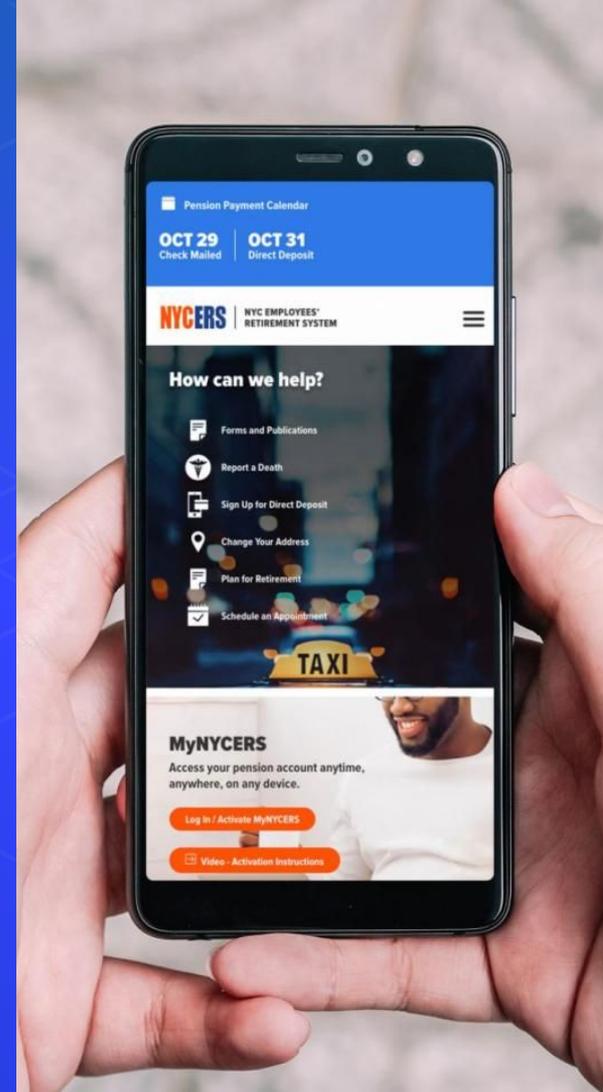
Orange County CERS

Sacramento CERS

San Mateo CERA

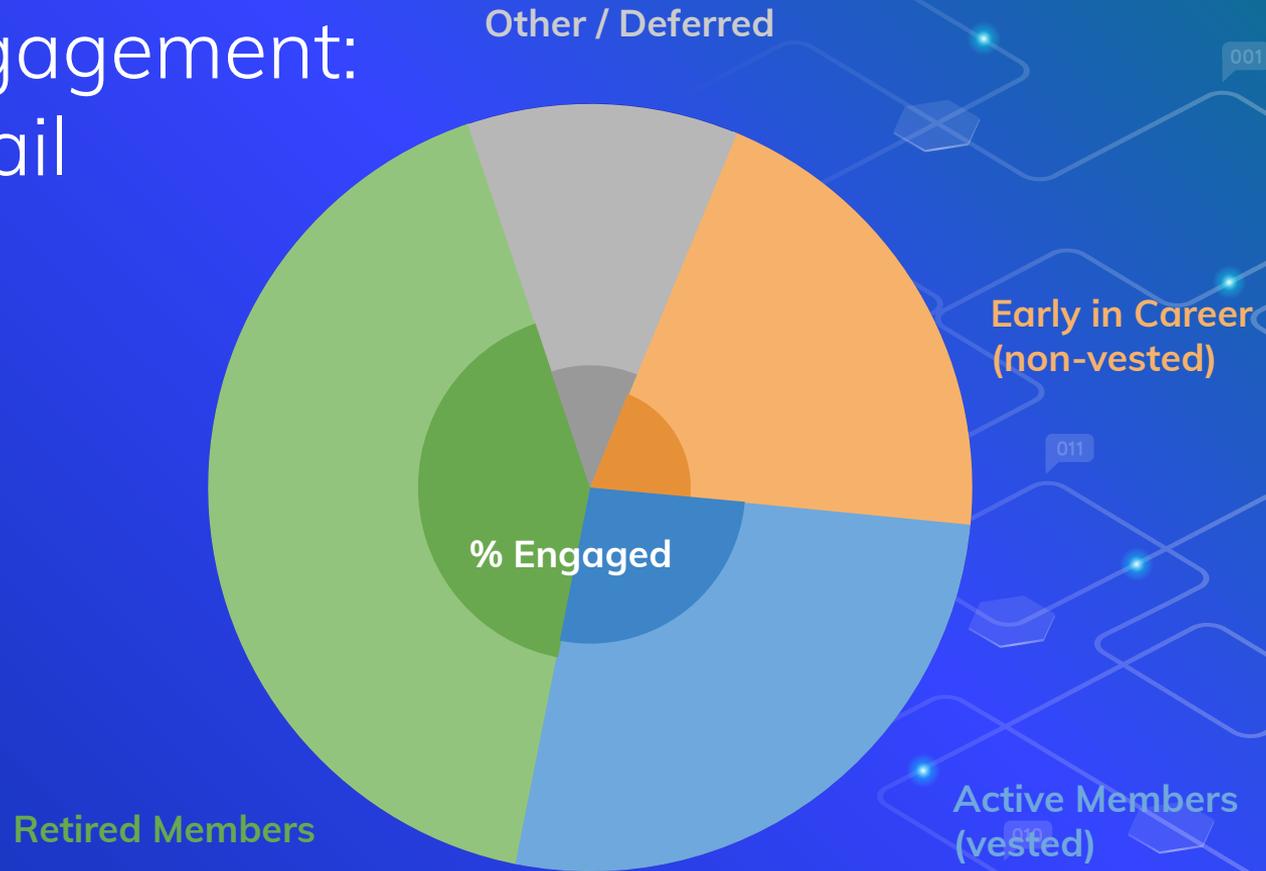
San Bernardino CERA

Venture CERA



# Member Engagement: The Holy Grail

- Enrollment
- Visits
- Only 5-10% use online portals per year



# Leading the Way Webinar Series

## Week 1

### Member portal and app enhancements

Pension portals are a big time saver and resource for members. How SamCERA and the NFL are leading the way.

## Week 2

### Improved website design and information architecture

How systems like ACERA and NYCERS are using data to elevate the member experience.

## Week 3

### Website accessibility

With Section 508 in effect, the bar is set for ADA-compliance and websites. See how CalSTRS kept up and met all requirements.

# Week 1. Member portal and app enhancements

How do you modernize your member portals and apps without having to deploy a new membership management system?



# The challenges

- Hard to engage early career members.
- Demographics are changing. Younger members have different expectations of technology.
- Pension modernization projects can take years and cost millions of dollars. You are already behind the curve when you launch.

# Self-Service Portal/App Approaches

## Self Managed

Managed by IT, connects directly to database.

## Commercial Product

Waiting for pension modernization. With fingers crossed.

```
Copyright 1988-1991 Microsoft Corp.
Installed 820 handler number 2.
64K High Memory Area is available.

C:\>
C:\>
C:\>command

----- WARNING! -----
|
|
| The license for this pre-release version of MS-DOS
| 5.0 has expired. Please replace it with an updated
| version of MS-DOS 5.0 immediately.
|
|
| <Press any key to continue>
|
-----

Microsoft(R) MS-DOS(R) Version 5.00.430
(C)Copyright Microsoft Corp 1981-1991.

C:\>
```



# NFL Players Pension

- Developed its own self-service portal using a third-party to enhance its commercial product and improve overall UX/UI
- Using 2-Factor Authentication
- 401k integration, annuities





Learn about your player benefits



Explore your options with easy-to-use tools



Manage your accounts and apply for benefits online



NFL PLAYER  
BENEFITS

## Welcome back!

Your gateway to the benefits and resources brought to you by the NFL and NFLPA

[Need to sign up?](#) | [Forgot your username or password?](#)

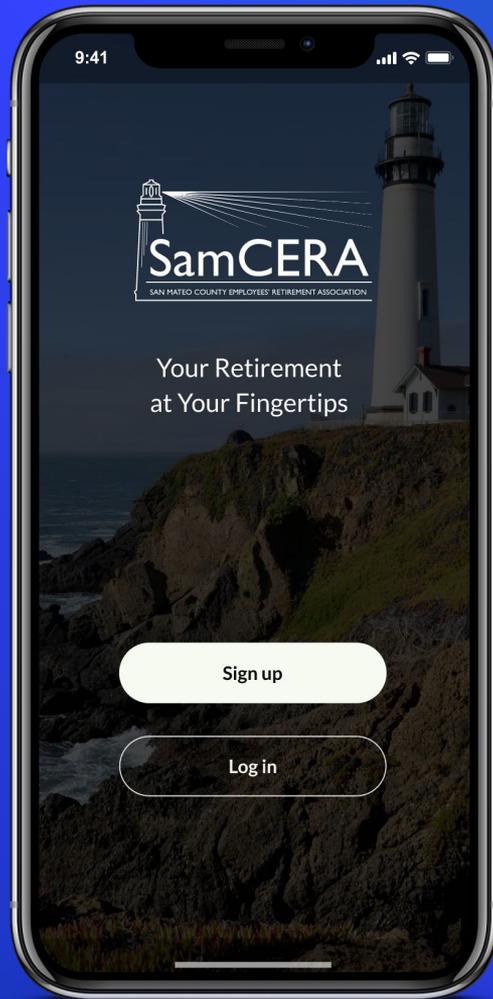
LOG IN

---

### NEED TO CONTACT US?

Email us at [benefits@nflpb.org](mailto:benefits@nflpb.org) or call us at 800.638.3186

© NFL Player Benefits Office 2019 | [Privacy Policy](#)



9:41



SAN MATEO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

Your Retirement  
at Your Fingertips

Sign up

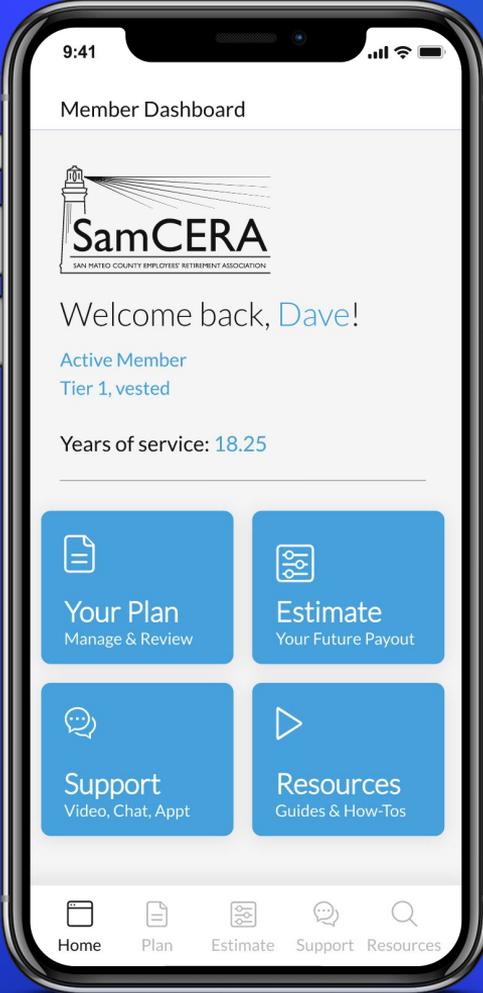
Log in



001

011

010



9:41



### Member Dashboard



Welcome back, **Dave!**

Active Member  
Tier 1, vested

Years of service: **18.25**

  
**Your Plan**  
Manage & Review

  
**Estimate**  
Your Future Payout

  
**Support**  
Video, Chat, Appt

  
**Resources**  
Guides & How-Tos

-  Home
-  Plan
-  Estimate
-  Support
-  Resources





Alert: 2020 COLA Update Announced - Read More

X

Welcome

Recent Updates From SamCERA

ALL UPDATES

Welcome back, Dave!

Status: Active Member
Years of service: 18.25
Beneficiaries: 2



Recent Downloads

ALL FORMS

- Address Change Form
Beneficiary Designation Form
Direct Deposit Form

Saved Estimates

ALL ESTIMATES

- Retiring at 43 - myself/spouse 07/04/2019

Latest News, Latest Messages, Important Dates



2019 SamCERA Board of Retirement Election Results
45 minutes ago
The nomination period for the 2019 Board of Retirement election closed on May 6, 2019 at 5:00 p.m. Each incumbent



2019 - 2020 Contribution Rates
3 hours ago
Read the December 2018 issue of the Performance Pulse, a semi-annual summary of SamCERA's investment performance.



2020 COLA Increase
4 hours ago
At its January 29, 2019 meeting, the Board of Retirement approved a cost-of-living adjustment (COLA) for most retirees and



Important information for retirees in 2019
4 hours ago
Changes to taxes and health plan premiums in 2019 could mean that you see a change in your monthly pension benefit in January.

DASHBOARD

YOUR PLAN
Manage and Review

ESTIMATE
Your Future Payout

SUPPORT
Messages, Video, Appt.

RESOURCES
Guides and Documents

REPORTS

SETTINGS



Alert: Pension X Product Update - Enhanced Analytics Features Announced - Read More

DATE: AUG 20, 2018 - AUG 20, 2019

DASHBOARD

ANALYTICS  
Overall Usage and Statistics

COMMUNICATIONS

## Pension X Usage

VIEW MORE

Users

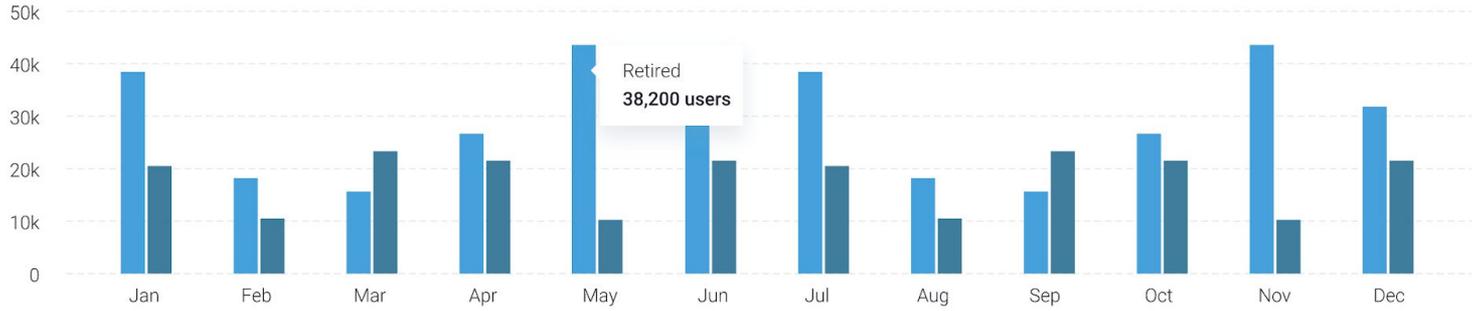
Overall

Web

App

Retired

Active



## Top Downloads

VIEW MORE

## Demographics

VIEW MORE



### Address Change Form

This form is for Tier 1 members only



### Beneficiary Designation Form

This form is for active members only



## Portal Usage by Age

...



# Week 2. Improved website design and IA

How systems like ACERA & NYCERS are using data to elevate the member experience.



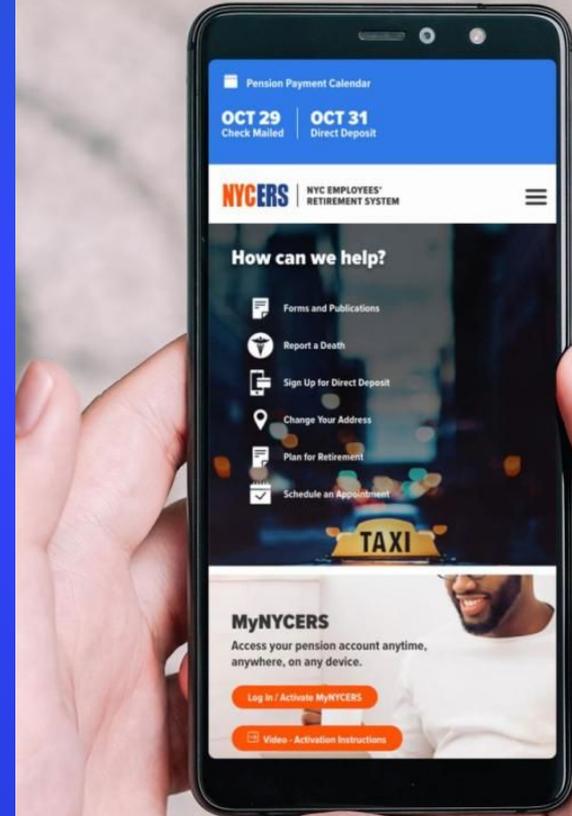
# The design challenge

- 90% of users access less than 10% of your stuff
- Less than 5% use search, if site is designed correctly
- Site problems lead to more call center volume
- Discovery / analytics needed

# New York CERS

## Most common questions

1. “When is my pension payment coming?”
2. “How do I activate my member account?”
3. “How do I report a death?”





## How can we help?



Forms and Publications



Report a Death



Sign Up for Direct Deposit

## MyNYCERS

Access your pension account anytime, anywhere, on any device.

[Log In / Activate MyNYCERS](#)

[Video - Activation Instructions](#)

## World Trade Center

Filing Deadline now 9/11/2022

## Updates & Alerts

[See All](#)

### September 2019 COLA

The 2019 Cost-of-Living Adjustment (COLA) for eligible retirees and beneficiaries is 1%. The annual COLA letter was mailed on September 25, 2019.

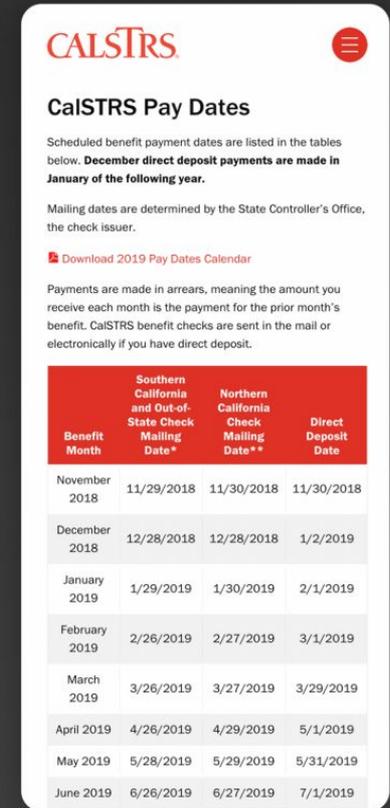
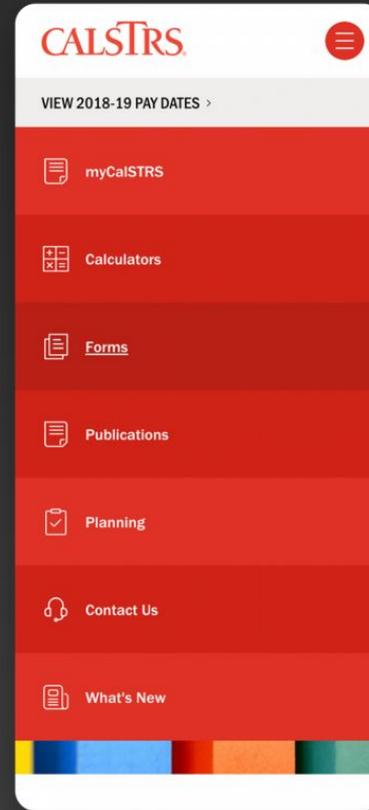
## Serving those who serve our city

[Contact Us](#)

[Chat with us](#)

Consider each device

Don't forget about direct deposit



# Life Events

- New hire
- Marriage
- Change in employment
- Ready to retire
- Death



BE PREPARED FOR

# LIFE EVENTS

SEE ALL

- ✓ READY TO RETIRE
- ✓ NEW EMPLOYEES
- ✓ MARRIAGE / DIVORCE
- ✓ DISABILITY / ILLNESS
- ✓ DEATH

## For Members

[Benefit Calculator](#)[Member Handbooks](#)[Life Events](#)[Ready to Retire](#)[\*\*New Employees\*\*](#)[Marriage / Divorce](#)[Disability / Illness](#)[Death Information](#)[Retirement Planning Seminars](#)[Contribution Rates](#)[Retiree COLA Tracker](#)

# New Employees

## Welcome to SCERS!

The  [New Member Presentation](#) has general information for new members.

If you have not submitted your  [Member's Affidavit](#), please do so as soon as possible.

## Reciprocity

Reciprocity refers to a legal relationship between SCERS and other California public retirement systems intended to encourage careers in public service and to connect retirement benefits earned by employees under two or more systems.

Reciprocal retirement systems include:

- County retirement systems governed by the County Employees Retirement Law of 1937 (1937 Act)
- California Public Employees' Retirement System (CalPERS)
- California State Teachers' Retirement System (CalSTRS)
- Judges Retirement System (JRS)
- Public retirement systems that have full reciprocity agreements with CalPERS

Reciprocity provisions apply to any member entering SCERS from a reciprocal system as

## Benefits for New Members

## Availability of Alternate Text Format

Inquire about the availability of documents in alternate formats.

# Managing Life's Milestones

We understand things happen throughout life and circumstances change. We're here to help every step of the way.

New Membership

Reciprocity

Change Your Address

Disability

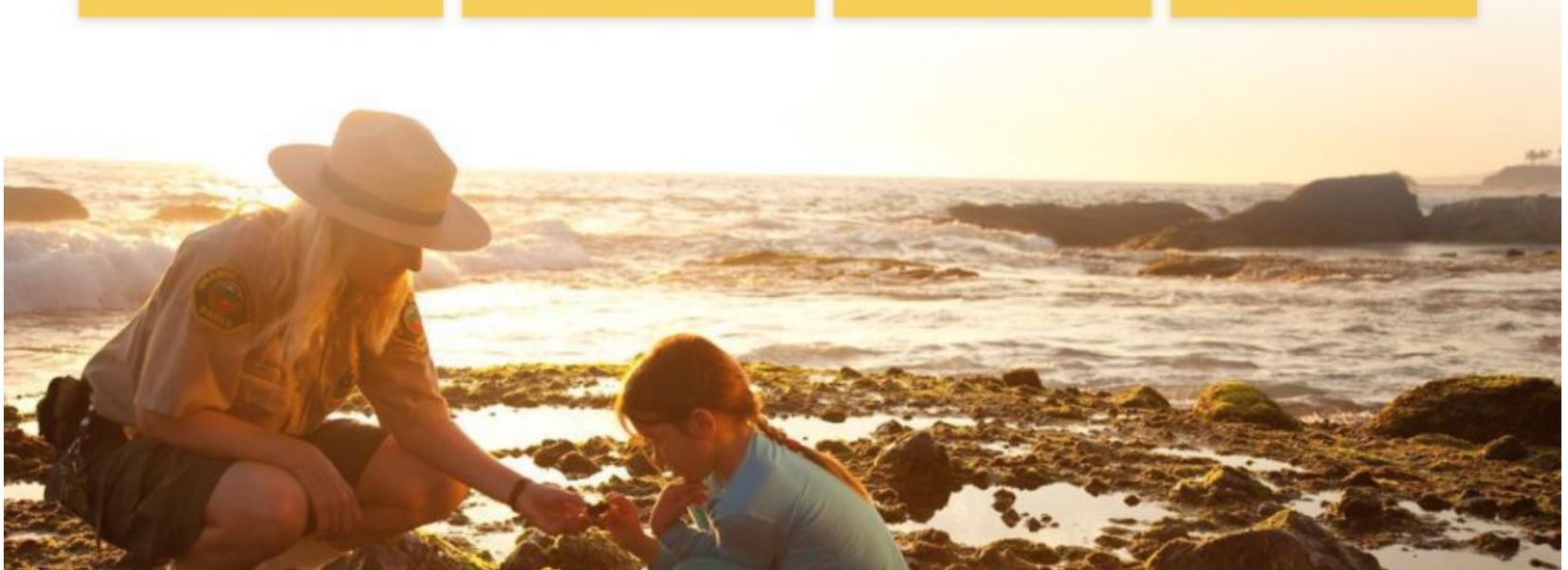
Divorce

Employment Changes

Plan Your Retirement

Returning to Work

Survivor Benefits



## Common Forms

Applications >

Tax Forms & Information >

Board Information >

Plan Handbooks >

Newsletters >

Employer >

FAQs >

[View All](#)

## Life Events

Birth or Adoption >

Disability >

Change in Marital Status >

New Hire >

Termination >

[View All](#)

## Most Visited

ERS GSEPS Information >

ERS New Plan Information >

Employers >

Join the team >

Useful Links >

[View All](#)



**“ If you’re able to meet members with empathy, understanding, and thoughtful guidance, you’ll build trust and create new opportunities to reach them earlier in their careers.**

Lindsay Hardy, Pension Strategist, Digital Deployment

# Leading the Way Webinar Series

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## Week 2

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## Week 3

### Website accessibility

With Section 508 in effect, the bar is set for ADA-compliance and websites. See how CalSTRS kept up and met all requirements.

# 3. Web Accessibility

How CalSTRS completely revamped their website to create an accessible and compliant experience for all users.



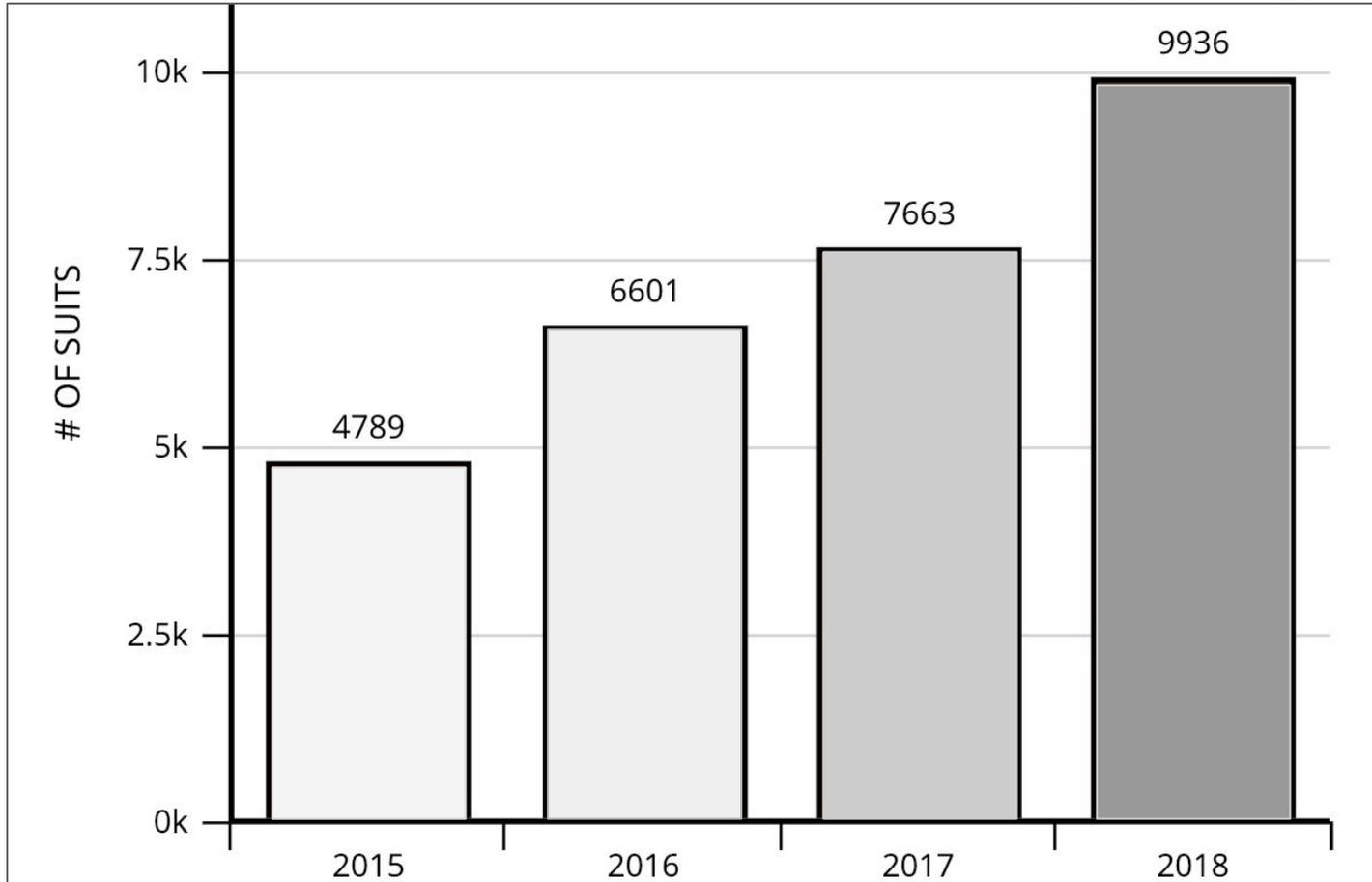


# Why is accessibility important?



1. Social responsibility: including individuals with disabilities is the right thing to do
2. Good business practice: 15 - 20% of the population has a disability that may affect their ability to get the information they need from your site
3. Increases search engine optimization / findability
4. Legality: government agencies are required by law, to meet website accessibility guidelines

# ACCESSIBILITY



## REQUEST FOR ACCOMMODATION

Dear Maria Waldrop;

On 3/18/19 I went to your information site (the website [www.itsmymaitland.org](http://www.itsmymaitland.org)) trying to learn about the governmental functioning of Maitland, Florida through the documents you provide within your site.

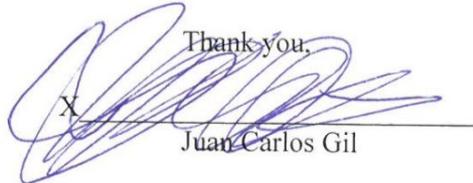
I am legally blind, so I depend on a screen reader to help me understand electronic documents. My screen reader would not work with your electronic documents. I was specifically interested in documents related to the budget of the City of Maitland, Florida (electronic documents) for 2018, 2017, 2016 and 2015 and all City Commission agendas and back up material for year 2018, 2017 and 2016. Would you please make these documents accessible in your site so that they will work with screen readers?

I have visited [www.itsmymaitland.org](http://www.itsmymaitland.org) in the past and I continue to desire to visit [www.itsmymaitland.org](http://www.itsmymaitland.org) in order to become an active participant in the Maitland, Florida governmental process and to become informed about the programs, services and activities offered by Maitland, Florida as related to my intended future visits to Maitland, Florida.

Your site has many other electronic documents other than the specific ones which I have asked for above. In addition to the specific documents listed here, can you also make the other electronic documents within your site accessible so that they will work with screen readers so I don't have to take the steps to ask for each document in a mail request?

I appreciate your reply as soon as possible.

Thank you,

X 

Juan Carlos Gil

# AB 434 - CA Accessibility Mandate

## Gov. Code Section 7405 & 11135

Code sections referenced by AB434 that outline requirements for equal rights and benefits for people with disabilities, with regards to electronic technology and information.

## Section 508

A law referenced by the ADA that more specifically outlines how to meet accessibility standards for electronic content, including websites.



5

## AB434 / CA Gov. Code 11546.7

Requires that CA state agencies comply with Gov. Code Section 7405 and 11135 and WCAG 2.1 AA guidelines, and that the agencies post a certification on their website verifying their compliance.

## WCAG Guidelines

The international web accessibility guidelines that are referenced (directly and indirectly) by both state and federal laws regarding web accessibility.

## ADA Compliance

The Americans with Disabilities Act protects the rights of people with disabilities. Its broad reach extends to websites, but doesn't reference web accessibility specifically.

# “Website accessibility” ?



**Visual:** blindness, low vision, color-blindness

**Hearing:** deafness and hard-of-hearing

**Motor:** Inability to use mouse, limited fine motor control

**Cognitive:** learning disabilities, distractibility, inability to remember or focus on large amounts of information

People with disabilities often rely on assistive technology (AT) -  
screen readers, browser zoom,  
text to speech, etc...

# What does accessibility cover?



- ⬡ Font colors and contrast (low vision, color blind)
- ⬡ Text alternatives for any non-text content so that it can be changed into other forms (braille or screen readers)
- ⬡ Labels on form fields so a visitor knows what each field is for
- ⬡ Captions on videos (especially meetings!)
- ⬡ It also applies to PDFs

# Common pitfalls



1. No closed captions on video/audio files
2. Not having accessible PDFs / documents
3. Not having ALT tags for images
4. Lack of labels on form fields
5. Lack of color contrast
6. Not having a mobile-responsive site or semantic HTML

# The continuum of accessibility



Fully accessible

Passing scans

Unusable



ACCESSIBILITY

# The continuum of accessibility



Fully accessible

Passing scans

Unusable



ACCESSIBILITY

# Accessibility Solutions

## Free Scan Solutions:

- Lighthouse
- achecker.ca
- WAVE

## Paid Scan Solutions:

- Monsido
- SiteImprove

## Consulting:

- LevelAccess
- CforAT (Center for accessible technology)
- ADA Site Compliance

QUICK LINKS



[myCalSTRS](#)



[Calculators](#)



[Forms](#)



[Publications](#)



[Planning](#)



[Contact Us](#)



[What's New](#)

**Preventing Pension Spiking**

How CalSTRS handles pension spiking and how we intend to continue improving our capabilities

# How Will You Spend Your Future?

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[What's New](#)

UPDATES

[CaISTRS statement on SEC proposed regulation](#)



**How Will You Spend Your Future?**

# CalSTRS compliance process

1. Ensure responsive site design (color contrast, navigation, aria labels, screenreader callouts)
2. Ensure compliance with AB 434
3. External audit by LevelAccess (AMP page scans)
4. Ongoing scanning by Monsido for PDF remediation
5. Ensured closed captioning



**Tom O'Hair**

**CalSTRS  
Accessibility  
Champion**

# How to check

1. [www.achecker.ca](http://www.achecker.ca)
2. Google Lighthouse (F12 in Chrome)  
or [digitaldeployment.com/adascan](https://digitaldeployment.com/adascan)

Scans only test for a handful of accessibility issues, but can be a good place to start to see if you fixable problems.



# Q&A





**Thank you!**

**[DigitalDeployment.com/pension](https://DigitalDeployment.com/pension)**