

Cambridgeshire Pension Fund

Digital Communication Strategy 2019

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1. Introduction

This is the digital communications strategy for the Cambridgeshire Local Government Pension Fund managed by Cambridgeshire County Council (the administering authority). The administration of the Fund is carried out by the LGSS Pensions Service.

The Fund has around 178 employers with contributing members and a total membership of over 75,000 scheme members. These members are split into the following categories and with the following approximate numbers of members in each category:

Category	Cambridgeshire Pension Fund
Active scheme members	28,976
Deferred scheme members	27,659
Pensioner members	18,775

This document provides further detail on our commitment outlined in our communications strategy to using technology to enhance our service and reduce costs, where appropriate.

2. Background

The communications strategy outlines the strategic approach to communications of the Fund. The strategy includes the policies of the Fund concerning communications with the Fund's key stakeholders, including the provision of information, the communications objectives of the Fund, how success will be measured and the methods of communication that the Fund will use.

In an increasingly digital world, it is important for the Fund to use the latest technology to adopt new ways of communicating with our stakeholders and ensure:

- stakeholders have a better experience when interacting with the Fund
- Fund officers have the skills, knowledge and tools available to communicate with stakeholders in the most secure and efficient ways possible
- the Fund can deliver on its communications objectives as effectively as possible by using the communication channels most likely to get through to stakeholders
- the cost and time spent communicating with stakeholders is reduced
- communications are secure by default.

This digital communications strategy provides information about how the Fund will use digital communication technologies to implement the communications strategy and meet its communication objectives.

Digital communications offer many benefits over paper:

- environmentally friendly by being paper-free with no printing or physical distribution needed
- quicker, more reliable, more secure and less costly than postal communication

- information is easily available to stakeholders whenever they need it
- documents are stored digitally in one place and available at all times eliminating the need to print and store documents
- easier to engage in bulk communications with stakeholders
- increases engagement by mirroring the way that people communicate at home

Industry analyst CACI Limited predict **72% of the UK adult population will bank via a phone app by 2023**. It's also becoming more common for members of the public to receive financial statements and documents electronically. A recent report by Hootsuite, a market leader in social media and marketing management, also found that:

- 95% of the UK population are internet users
- 90% are using the internet for personal use every day
- the average daily time spent using the internet on any device was 5 hours 46 minutes
- 92% of the UK adult population has a mobile phone
- 80% of the total population use the internet on their mobile
- 51% of internet users use mobile banking

3. Digital communication strategy

Regulatory Framework

The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 came into force on 6th April 2014. Before ceasing postal communications, Funds are required to write to members by post on multiple occasions informing them of their intention to move to digital communications as standard and offering them the option of opting out of receiving digital communications.

Key objectives

The digital communications of Cambridgeshire Pension Fund will be used to deliver the following objectives outlined in our business plan:

- Objective 12. Promote the scheme as a valuable benefit
- Objective 13. Deliver consistent plain English communications to stakeholders
- Objective 14. Provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits.

Measurements are in place to determine if these objectives are being met – see 'Implementation of digital communication key objectives'.

Our digital communications strategy also helps to meet the following objectives in our business plan:

- Objective 2. Manage the Fund in a fair and equitable manner, having regard to what is in the best interest of the Fund's stakeholders, particularly the scheme members and employers.

- Objective 10. Administer the Fund in a professional and efficient manner, utilising technological solutions and collaboration.

Stakeholders of the Fund

There are several categories of stakeholder as detailed below:

- Active scheme members
- Prospective scheme members
- Deferred scheme members
- Retired and dependant scheme members
- Scheme employers
- Fund staff
- Pension Fund committee
- Cambridgeshire tax payers
- Members of the public
- External bodies:
 - Trades Unions
 - Her Majesty's Revenue & Customs (HMRC)
 - Department for Communities and Local Government (DCLG)
 - The Pensions Regulator
 - National Fraud Initiative
 - Audit Commission
 - HM Treasury
 - Department of Work and Pensions (DWP)

Confidentiality

The Fund is registered under the Data Protection Act 1998 as part of Cambridgeshire County Council. Information will be shared between Cambridgeshire County Council and Northamptonshire County Council for the purposes of pensions' administration. Information regarding scheme members and organisations is treated with respect by all our staff.

Disclosure

The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's notification providers. When exchanging data with third parties we use secure portals. Our full privacy notice is published on the Fund's website:

- pensions.cambridgeshire.gov.uk

by clicking on **Governance and then Key Documents**.

Equality and Accessibility

We are committed to ensuring our digital communications are accessible to everyone. We give all members the option to opt out of electronic communications or to receive them in the best format for them eg braille, audio CD, alternative languages or other reasonable adjustments. We

also make sure that our communications are easy to understand through use of Plain English accreditation and readability scores.

In addition; for web based communications:

- Our website navigation works in a consistent way throughout our website.
- We use a standard web font to make it easy to read.
- Any images we use also include a text description to explain what they are, unless they're only descriptive.
- We never use colour as the only way to convey information.
- We write our links so that they make sense when screen readers analyse them.

Implementation of digital communication key objectives

This table sets out the implementation of the electronic delivery of the Fund's key communication objectives.

Objective	Digital implementation	Measures of success
Promote the scheme as a valuable benefit	<ul style="list-style-type: none"> • Emails (through 3rd party bulk notification systems) • Texts (through 3rd party bulk notification systems) • Electronic newsletters • Self-service portals • Digital materials provided to employers for publication via: <ul style="list-style-type: none"> ○ Intranet communications ○ Website content ○ Video walls (where available) ○ Meeting room pads (where available) ○ Blogs 	<ul style="list-style-type: none"> • Click-throughs • Google analytics results • Reduction in number of members opting out of the scheme • Positive feedback measured through electronic surveys • Readability scores • Bulk email engagement ratings (% opened & clicked links) • Text notification delivery stats • Plain English accreditation
Provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits	<ul style="list-style-type: none"> • Emails (through 3rd party bulk notification systems) • Texts (through 3rd party bulk notification systems) • Electronic newsletters • Website content • Self-service portals 	<ul style="list-style-type: none"> • Bulk email engagement ratings (% opened & clicked links) • Text notification delivery stats • Surveys & polls on websites / focus groups • Google analytics results • Monitor incoming calls and email volumes
Deliver consistent plain English	<ul style="list-style-type: none"> • Emails (through 3rd party bulk notification systems) 	<ul style="list-style-type: none"> • Positive feedback measured through electronic surveys

communications to stakeholders	<ul style="list-style-type: none"> • Texts (through 3rd party bulk notification systems) • Electronic newsletters • Self-service portals • Digital materials provided to employers for publication via: <ul style="list-style-type: none"> ○ Intranet communications ○ Website content ○ Video walls (where available) ○ Meeting room pads (where available) ○ Blogs 	<ul style="list-style-type: none"> • Readability scores • Bulk email engagement ratings (% opened & clicked links) • Plain English accreditation
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Methods of communication

The Fund aims to increase the use of electronic communication tools to achieve its communication objectives. The following are some of the ways that we currently use and/or wish to use in the future in order to do so.

Self-service

All members of the Fund have been offered access to a personal online pension account. This gives members controlled access to their own details, allowing them to review and update their personal information, view information about their pension benefits and carry out benefit projection calculations.

The Fund aims to move to a position where most communications are sent to members through their online pension account, with electronic notifications used to inform them that these are available online, replacing postal communications.

Both active and deferred members already receive their annual benefit statements through their online account each year and it is also planned to provide payslips and P60s to pensioner members via their online account.

Employers also have access to a self-service facility to view and update member records and carry out certain benefit calculations themselves.

Electronic notifications

The Fund uses bulk notification systems to manage and deliver bulk communication to both members and employers. The Fund will use these systems to manage communication campaigns, by email and text message, to provide important information and increase member and employer engagement.

Emails will be used for promotional campaigns and important scheme updates to both members and employers and to notify members that documents and other communications are available through their online pension account. Text messaging will be used solely to notify members and

employers that documents and other communications are available through their online pension accounts.

These communication methods will provide a better, more secure experience for both members and employers, increase efficiency and reduce the cost and time of communicating with these particular stakeholders.

We will measure the success of these communications using reporting tools within the notification systems which provides us with valuable information on how many:

- emails were delivered
- emails were opened
- links were clicked on

This enables us to determine how engaging a communication is and to make changes or send follow-up communications where appropriate.

Skype

Skype software allows users to make calls, video calls or engage in chat over the Internet. This application is used widely by the Fund to:

- communicate with team members working remotely
- deliver training webinars to employers
- have conference calls with employers, other pension Funds and other third parties.

The use of Skype enables the Fund to work smarter by eliminating travel time, reducing costs and increasing capacity.

Secure web portals

The Fund accepts and shares data with employers and other third parties securely through the use of web based data portals. These include:

- **i-connect** – i-connect facilitates the monthly collection of data from employers either through uploading an i-connect extract through the portal or direct input via a webform based within the portal itself. This will improve the experience for employers by providing a streamlined approach to providing data. It also improves the experience for members who will be able to more up to date information through their online account.
- **Tell Us Once** – this site shares registered death information by local authorities on behalf of the Department for Work and Pensions (DWP). The Fund receives and provides data for the use of Tell Us Once.
- **National Insurance database** – this enables the Fund to check whether members are entitled to refunds. The Fund receives and provides data for use of the database.
- **The National Fraud Initiative (NFI)** this portal helps us to match electronic data within and between public and private sector bodies to prevent and detect fraud.

4. Further information

If you have any queries in relation to this digital communications strategy please get in touch:

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