

## PBGC Customer Service Plan

The Pension Benefit Guaranty Corporation (PBGC) is a wholly owned government entity established to guarantee the pension benefits of workers. We have built a strong culture of providing services to meet the needs of those who rely upon our existence.

Our service culture incorporates the question “*What impact will this have on the customer?*” in all of our activities and decisions. Our key customers are:

1. *participants*, the workers and retirees in pension plans;
2. *pension practitioners*, the pension plan sponsors, administrators, and premium filers; and
3. *visitors* to PBGC’s website.

### Engaging Customers

**Participants:** We actively engage participants using a vigorous corporate communications program that includes our website, newsletters, subscriptions and social media.

- **Promote Website Transactions:** [PBGC.gov](http://PBGC.gov) provides multiple resources for finding [insured](#) or [trusteed](#) pension plans, and [locating lost pensions](#). Our online transactional tool, MyPBA (My Pension Benefit Account) lets customers handle routine transactions — such as address changes, updates to tax withholdings and direct deposit changes — at any time of day or night.
- **Provide Newsletters and Subscriptions:** Retiree newsletters provide guidance on how to interact with PBGC and include topics such as tax information and identity protection. An online subscription service allows interested parties to receive news releases and blog entries.
- **Utilize Social Media:** PBGC has an active presence on social media, sharing both PBGC-specific news, as well as stories of general interest to the retirement security community.

**Practitioners:** We actively engage practitioners in a number of ways, including daily communication, our online premium filing tool, a toll-free number and industry event participation.

- **Invite Participation:** We invite industry experts to comment on PBGC proposals to make compliance simpler and easier.
- **Promote Daily Communication:** We communicate daily with this tech-savvy group primarily via email and the website. The popular [What’s New for Practitioners](#) feature alerts practitioners to changes in regulations, filing due dates, and technical guidance. Monthly interest rates are posted online. Free email alerts are available for both features.
- **Provide an Online Premium Filing Tool:** My PAA (My Plan Administration Account) is PBGC’s online premium-filing tool. My PAA provides round-the-clock filing capability and access to plan information. Our website also provides extensive information on premium filings and regulations.
- **Participate in Industry Events:** Our service to the practitioner community also includes participation in conferences provided by relevant professional organizations. PBGC regularly provides and solicits information at these events to help practitioners successfully comply with their responsibilities and to address PBGC-related questions.

**Website Visitors:** We actively engage our visitors by providing the most frequently requested information and by asking for feedback.

- ***Provide Requested Resources Online:*** PBGC.gov provides extensive resources of interest to varied audiences, including: [laws and regulations](#), [listings of trustee and insured pension plans](#), [phone numbers and email addresses](#), and the popular [unclaimed pension search tool](#).
- ***Request Feedback:*** We ask for feedback from our website customers via online surveys so we can identify opportunities for service and information improvements.

## Talking With Customers

We operate Customer Contact Centers and when our customers need individual attention we provide experienced assistance. Our Problem Resolution Officers interact with customers to resolve complex problems and the Participant and Plan Advocate liaises between the corporation and its customer groups.

- ***Operate Customer Contact Centers:*** During business hours, our toll-free Customer Contact Centers handle participant and practitioner inquiries in both English and Spanish.
- ***Dedicate Problem Resolution Officers:*** PBGC has long employed two dedicated Problem Resolution Officers. Each is assigned to a customer group of participants or practitioners to resolve their individual questions and concerns.
- ***Offer an Appeals Process:*** We offer an administrative appeals process that allows customers to present additional evidence and request a formal review of a benefits-related decision. Our appeals staff conducts a thorough review of the entire case and affirms or corrects the initial decision.
- ***Provide a Participant and Practitioner Advocate:*** To assure that participants, practitioners, and plan sponsors have a voice in PBGC's policies, practices, and services, a Participant and Practitioner Advocate has been added to PBGC's senior staff. The Advocate is charged with resolving disputes between the agency and its customers and recommending legislative changes.

## Listening to Customers

We actively listen to our customers, hear their concerns and ideas, and hold ourselves accountable for providing them with outstanding service.

- ***Listen to Participants:*** We invite participants' feedback via surveys of callers to our toll-free number, monthly payees, and users of MyPBA. All three surveys provide a "please contact me" option so that we can immediately handle individual questions and concerns without the customer needing to contact us again. We further ensure the quality of service by call monitoring of our customer service representatives and following up with a sample of customers to ensure their concerns were handled promptly, courteously, and correctly.
- ***Listen to Practitioners:*** PBGC listens and seeks to build on its successes with ever-improving service. We host forums to air practitioners' varying perspectives on PBGC regulations and policies. We further solicit feedback via surveys of premium filers and users of My PAA.
- ***Listen to Visitors:*** PBGC welcomes visitors to our websites and callers to our Customer Contact Center. We work to improve the visitor experience by asking our customers to evaluate their experience and provide comments using our Customer Satisfaction and PBGC.gov surveys.

## Benchmarking Our Performance

Customer service is intrinsic to PBGC's mission. We set targets, measure our performance and compare our results to the best in business and government and use this information to reinforce our commitment.

- ***Set Targets:*** We maintain [service targets](#) for customer groups and regularly report on [performance](#) against goals. Our high customer satisfaction scores reflect the success of our efforts to serve the people who count on us and the companies and professionals that sponsor and administer ongoing pension plans.
- ***Compare Our Service to the Best:*** We use an objective third-party approach of the American Customer Satisfaction Index survey methodology to compare our performance to the services provided by both government and private entities. We use feedback from the survey internally to target our resources, inform decisions and make improvements that matter to customers.
- ***Reinforce Our Commitment:*** Supervisors evaluate all employees against customer service performance results. We also keep employees aware of customer needs, wants, and perceptions. We routinely:
  - **Post customer survey data daily** on our internal website for all employees to view;
  - **Train customer service representatives** and conduct quality reviews of customer calls;
  - **Review our policies and regulations** to assure ease of use by our customers;
  - **Use customer and employee suggestions** to improve our service; and
  - **Highlight customer feedback** and satisfaction levels in our quarterly and annual performance reports.

## Planning for the Future

PBGC will continue providing outstanding customer service. Initiatives underway will:

- ***Reduce*** the time it takes to notify participants of their final benefit;
- ***Add*** frequently requested functions to MyPBA, our online self-service tool for participants and retirees; and
- ***Simplify*** navigation and search features of PBGC.gov so customers can quickly get to the information they want.

PBGC will continue to listen to its customers so that we can allocate our resources to the delivery of outstanding customer service.