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2025 NAGDCA Leadership Award Submission:

One Voice Initiative- Call Monitoring Score Sheets

Technology & Cybersecurity

Plan Profile:

The Florida Deferred Compensation Plan is a multi-employer, multi-record keeper, \$6 billion retirement savings plan, offering both 457b Pre-Tax and 457b Roth to participating Government Employers in the State of Florida. The more than 91,000 participating employees are employed by the State of Florida, the State University System, the State Board of Administration, and other Government Employers, including Counties, Cities, State Colleges, Special Districts, Water Management Districts, and more. The Plan has three Investment Providers: Corebridge Financial, Nationwide Retirement Solutions, and Voya; as well as a third-party record keeper, FIS Business Systems. The Plan is managed by the Florida Department of Financial Services, Bureau of Deferred Compensation, with oversight from the Chief Financial Officer.

Background:

In 2024, the Bureau of Deferred Compensation launched the One Voice Initiative. Holistically, the One Voice Initiative is a multi-phase approach to unify what and how all stakeholders communicate to Plan participants. The first phase of the One Voice Initiative focused on creating and improving procedures and tools that support the Bureau's Operations Team which provides front line customer service for the Florida Deferred Compensation Plan. Foundational to this effort was a review of the fraud prevention methods utilized by the bureau and the implementation of new training tools to teach, track and continuously train Operations team members to identify and prevent fraud. Simple but effective tools in combination with technologically advanced fraud prevention methods, are key to fraud prevention.

Goals:

- **Review** current procedures for the Operations team, the front-line customer service team of the Plan.
- **Update** procedures to better train team members.
- **Create** new tools that help team members identify and prevent fraud, while giving consistently high levels of service.
- **Monitor** calls to support ongoing training and fraud prevention.
- **Prevent** fraudulent activities to strengthen overall Plan security.

Quote:

"The Call Monitoring Score Sheet is a simple and no cost way to train and monitor how employees consistently apply the fraud prevention and customer service standards of the Plan"

– Rosemary Isham | *Chief of Deferred Compensation and Plan Administrator* | Florida Bureau of Deferred Compensation

Description:***Call Monitoring Score Sheet***

The *Call Monitoring Score Sheet* is the newest addition to the new hire and ongoing training tools for the Operations Team. The *Call Monitoring Score Sheet* is used to monitor phone calls taken by Operations Team personnel. Team members are graded on four metrics: Member Security, Accuracy, Courtesy and Professionalism, and Efficiency. The Member Security section identifies the fraud prevention questions and methods that should be used on each and every call.

For new hire training, supervisors allow new Operations Team members to sit in on several phone calls with the score sheet in front of them. The team member, then, makes marks on the score sheet to “score” the supervisor on how well they met each metric. The goal is to have the new hire learn by good example. Further along in new hire training and for ongoing training, the supervisors utilize the score sheet to score the Operations Team members and report feedback on where they did well or need improvement. This training tool ensures that team members are initially trained and continuously provide a high level of customer service while implementing the fraud prevention measures of the Plan.

Deferred Compensation Operations Handbook

The *Deferred Compensation Operations Handbook* is the procedural tool for the Bureau of Deferred Compensation’s Operations Team. The Operations team serves as the call center staff and are the front-line communicators interacting with eligible and participating employees, employers and the public. The handbook is foundational to the bureau’s new hire and ongoing training process and covers all aspects of plan administration (such as beneficiaries, unforeseeable emergencies, loans, and distributions). The handbook identifies procedures pertaining to how Operations Team members identify and prevent fraud and is used together with the *Call Monitoring Score Sheet* to provide ongoing measurement and training of the team.

Results:

During 2024 the Bureau experienced a 75% turnover of the Operations team staff. The updated procedure manual and *Call Monitoring Score Sheet* were instrumental in the initial and ongoing training of each employee. Clearly documented procedures, specifically those related to the fraud prevention methods each team member should utilize, helped ensure the consistent application of the methods at each interaction. From January 2024 until March 2025 the Bureau of Deferred Compensation’s Call Center received more than 1,500 phone calls. Employees who were trained using the updated procedure manual and the *Call Monitoring Score Sheet* followed the fraud prevention measures with 100% accuracy during each monitored phone call.

Feasibility of Use:

With limited budgets, Plan Administrators often rely on Recordkeepers to carry the weight when it comes to fraud prevention. While it is true that Recordkeepers can and do implement technologically advanced fraud detection tools, like AI and machine learning, voice biometrics, and real-time monitoring; Plan Administrators have a role to play in fraud prevention too. The State of Florida Bureau of Deferred Compensation took steps to review procedures, identify weaknesses and prevent bad actors. Updating and monitoring basic fraud prevention procedures is the most fundamental way to stop fraud. This effort can easily be replicated by a plan of any size and budget. Small simple steps are the start to identifying and preventing fraudulent activities which strengthen overall plan security.

Call Monitoring Score Sheet			
SBT Name		Caller Name	
Date/Time of Call		Participant Name	
Evaluator Name		Participant SSN	
Evaluation Date		Topic	
Category	Score	Score Wgt	Call Notes
Member Security		25%	
		8.33%	
		4.16%	
		4.16%	
Accuracy		25%	
Accuracy of information given to the participant		8.33%	
Used appropriate resources (Website, Plan Document, Script, etc.)		8.33%	
Properly escalated to supervisor (if needed)		8.33%	
Courteous and Professional		25%	
Pleasant greeting (Deferred Compensation, this is NAME, how may I help you)		3.33%	
Said "thank you" during verification process		5.00%	
Pleasant closing (SBT thanked caller for calling, or said "you're welcome" if member thanks SBT 1st, etc.)		3.33%	
Pleasant tone throughout the call/did not interrupt or talk over the caller		10.00%	
Followed proper hold procedures (asked permission to place caller on hold, placed caller on hold for no longer than 3 minutes w/o refreshing caller, thanked caller for holding)		3.33%	
Efficiency		25%	
Attempted to clarify information so caller understands		6.25%	
First contact resolution (covered related issues to prevent unnecessary future call-backs)		6.25%	
Asked caller if any additional questions (based on call flow)		6.25%	
Maintained focused engagement throughout call (no chit-chat, Facebook, personal email, on screen activity or Teams messages unrelated to the call, cell phone usage, or anything else non-call related that is taking attention away from the member)		6.25%	
Overall Score:			