

PENSION BENEFIT GUARANTY CORPORATION  
FY2007 E-Government Act Report Update

**1. Provide a brief overview of your agency's implementation of the Act including a description of an internal agency specific E-Government initiative.**

The Pension Benefit Guaranty Corporation (PBGC) is a federal corporation created by the Employee Retirement Income Security Act of 1974 (ERISA). It currently protects the pensions of nearly 44 million American workers and retirees in about 30,330 private single-employer and multiemployer defined benefit pension plans. Over the years, PBGC has taken on responsibility for the benefits promised to about 1.2 million participants in nearly 3,700 trustee plans and about 110,000 participants in multiemployer plans receiving PBGC financial assistance. The agency currently pays monthly benefits to more than 610,000 people.

PBGC has been building its e-Gov profile and capabilities since 2001. These efforts have enabled the agency to establish effective online applications through which its full range of customers may conduct many of their transactions with PBGC electronically, and at their convenience. In 2007, PBGC continued to develop and expand the capabilities of its separate online service centers for participants in PBGC-trustee plans and for pension plan administrators while improving the functioning of its Internet Web site.

Through PBGC's online facility called My Pension Benefit Account (My PBA), participants can now complete the following transactions online: create new account, sign up for or edit federal tax withholdings, change contact information (address and telephone number), change electronic direct deposit information, apply for pension benefits, or request a benefit estimate. During the time period of January 2007 through August 2007, participants utilized the online service center to complete 83,132 transactions.

Through PBGC's other online facility, called My Plan Administration Account (My PAA), pension plan administrators (or their representatives) must now electronically submit premium filings for plan years starting in 2007. The associated premium payments may be made either within My PAA or outside My PAA. In addition, certain underfunded pension plans must also electronically submit required information filings (e.g., financial and actuarial information) to PBGC.

In 2005, PBGC completed a major redesign of its Web site. In 2007, PBGC continued to enhance the navigation, search functionality and accessibility of its main Web site, [www.pbgc.gov](http://www.pbgc.gov). PBGC added a new "About" page, a new section on significant guidance documents, and a site index for the entire Web site. PBGC continues to add "Quick Links" for common search words and phrases. In addition, PBGC will soon implement an automated e-mail feature that will enable practitioners to automatically receive e-mail updates when our What's New page is updated with the most current items of interest for practitioners. PBGC's main Web site serves

more than 6,900 visitors per day and provides links to the agency's other eGOV services.

**A. Describe how an initiative is transforming agency operations;**

The Pension Benefit Guaranty Corporation's (PBGC) Financial Operations Department (FOD) is responsible for the processing of premium filings and associated payments that (by law) are submitted each year to PBGC. In response to increasing customer demand for e-commerce, online services, faster information and simpler/more accurate processes (and in keeping with the Government Paperwork Elimination Act Federal Mandate), PBGC launched the Web-based application called My Plan Administration Account (My PAA) on February 18, 2004. My PAA enables premium filings and payments to be electronically submitted to PBGC and provides other related services dependent upon the filing method selected (e.g., provides an on-line receipt showing premium data submitted).

The objective of My PAA is to offer e-filing options that meet the needs of our premium filers and provide the greatest benefits to both PBGC and our customers. This is especially important because, effective July 1, 2006, PBGC has mandated premium e-filing for large plans (with 500 or more participants for the prior plan year) for plan years beginning on or after 1/1/2006 and for all plans for plan years beginning on or after 1/1/2007. To accommodate the business needs of our varying practitioner customers, PBGC (in FY 2006) enhanced the My PAA application to expand the electronic premium filing options for practitioners who utilize compatible private-sector software products to prepare their company's premium filings. In addition to utilizing My PAA screens to create filings, filings may be created with compatible software-products and either "imported" into My PAA for further processing or "uploaded" to PBGC. PBGC also previously expanded the premium payment options to allow payments to be made within My PAA (electronic funds transfer or credit card) or outside of My PAA (electronic funds transfer or check).

Since premium e-filing began in 2004, PBGC has received more than 19,500 e-filings totaling more than \$135 million of online payments.

While there continues to be a transition period for premium filers to switch from paper to electronic filings (because of varying due dates), the My PAA initiative is helping PBGC to reduce the paperwork associated with premium filings, simplify the premium filing process, and allow its customers to enjoy the ease and convenience of premium filing via the Internet.

**B. Explain how your agency maintains an ongoing dialogue with interested parties to find innovative ways to use information technology for the initiative;**

PBGC has conducted focus groups with practitioners to identify innovative ways to use information technology to enhance our service offerings. We also employ other means of passing information to, and obtaining comments from, our customers and other interested parties. These other forms of communication include Webcast tutorials, online demos, notices and brochure mailings, presentations at actuarial and consultant conferences, ongoing communications with software vendors, and regular surveys to gauge customer satisfaction with PBGC's Web site and services and to identify areas for improvement.

**C. Identify external partners (e.g., Federal State or local agencies, industry) who collaborate on the initiative;**

PBGC's external partners included other agencies that are involved with e-filing such as the IRS and the SEC, private-sector software vendors who develop software used to generate government forms, and our practitioner customers (e.g., plan administrators, actuaries, and consultants) who file premiums to PBGC and provide us with invaluable feedback. One enhancement to My PAA, for example, resulted from comments by our customers that we needed to expand the payment options that we initially allowed.

**D. Identify improved performance (e.g., outcome measures) by tracking performance measures supporting agency objectives and strategic goals;**

Since premiums must now be filed electronically and users are becoming more familiar and adept with My PAA, a primary measure of improved performance is the rate at which premiums are e-filed. PBGC expects to see an increase in the premium e-filing rate each year. The e-filing rate was 8% for FY 2006 (versus the target of 5%). For FY 2007 thus far, the e-filing rate is 46% (versus the target of 30%). For FY 2008, the e-filing target will increase substantially to 90%. Premium e-filing via My PAA is also expected to contribute to improvements in premium operations (e.g., with the submission of more accurate premium data) and in practitioner satisfaction over time (as measured by surveys) as the transition to mandatory e-filing is complete, practitioners become more accustomed to the process, and e-filing becomes the norm. PBGC uses the results of annual American Customer Satisfaction Index (ACSI) surveys of its customers as its formal performance measure for its Web services; the survey results, and customer comments

obtained through the survey process, guide the agency's efforts to improve its services and raise the level of customer satisfaction with the agency.

**E. Quantify the cost savings and cost avoidance achieved through implementing the initiative (e.g., reducing or eliminating other investments in information technology);**

There are no overall cost savings to report at this time due to the impact of system implementation costs and low e-filing volumes. When the transition to mandatory e-filing is complete, there are expected to be both tangible and intangible benefits over time. For example, there will be fewer paper documents to image and manually enter into PBGC's premium system, fewer suspended transactions to resolve since the accuracy of the filings will be improved, and greatly reduced printing and mailing costs over time as filers get accustomed to electronic instructions and filings. In addition, premium filers are expected to benefit from e-filing, for example, with less postage costs, more timely filings (by eliminating mailing time), and faster access to online account histories that reflect the plan's premium filing history.

**F. Explain how this initiative ensures the availability of government information and services for those without access to the Internet and for those with disabilities;**

My PAA's electronic filing options have been developed with the business needs of our customers in mind. There are now three premium e-filing options: filings may be prepared using My PAA's Data Entry and Editing Screens; filings may be created in compatible private-sector software and imported into My PAA's Data Entry and Editing Screens; and filings may be created in compatible private-sector software and uploaded to PBGC via My PAA. The upload option is particularly beneficial for those businesses that do not have access to the Internet and for those filers with disabilities because only the uploader needs to establish an account (e.g., the actuary or consultant). The My PAA application itself can be accessed by persons with disabilities. In addition, to help premium filers understand how My PAA works, PBGC has expanded the "recorded demos" that are on our Web site. These recorded demos have audio and visual capabilities that ensure full access for the disabled.

**G. Explain how the project applies effective capital planning and investment control procedures.**

The My PAA project follows the procedures outlined in PBGC directive GA 15-06, "PBGC Corporate Planning Process." This includes developing and using an OMB Exhibit 300 business case and its supporting artifacts (e.g., alternatives analysis, risk management plan, and performance measures) to

make IT planning decisions. My PAA will also report earned value management metrics to PBGC's Capital Planning for Information Technology committee. Each year, My PAA is evaluated against the Corporation's target architecture and sequencing plans to assure that it is closing any identified business performance gaps in the most effective way possible. In addition, there is a My PAA Project Steering Committee that oversees the project and reviews and approves project work plans.

## 2. Agency Information Management Activities

Provide the link to your agency's Web site where the following information is located:

### A. Your agency's Information Resources Management (IRM) Strategic Plan

PBGC currently is finalizing its Information Technology Strategic Plan, which should be available on the agency's Web site in October 2007. The current draft of the Information Technology Strategic Plan may now be viewed at [www.pbgc.gov/docs/itstrategicplan2008.pdf](http://www.pbgc.gov/docs/itstrategicplan2008.pdf), and a link to the IT Strategic Plan will be posted in the Related Information section on the "How PBGC Operates" page ([www.pbgc.gov/about/operation.html](http://www.pbgc.gov/about/operation.html)) once the plan has been finalized.

### B. Final determinations, priorities, and schedules. Also include your agency's information dissemination product catalogs, directories, inventories, and any other management tools used to improve the dissemination of and access to your agency's information by the public

Final material is posted throughout the PBGC Web site. The material is separated by customer class and available through numerous links within the Web site. As of the end of FY 2007, the site ([www.pbgc.gov](http://www.pbgc.gov)) had four main pages:

- About [www.pbgc.gov/about/index.html](http://www.pbgc.gov/about/index.html)
- Workers & Retirees [www.pbgc.gov/workers-retirees/index.html](http://www.pbgc.gov/workers-retirees/index.html)
- Practitioners [www.pbgc.gov/practitioners/index.html](http://www.pbgc.gov/practitioners/index.html)
- Press & Policymakers [www.pbgc.gov/media/index.html](http://www.pbgc.gov/media/index.html)

In addition, these specific categories of final determinations and schedules could be found through links from the pages listed above:

- PBGC Opinion Letters ([www.pbgc.gov/practitioners/law-regulations-informal-guidance/content/page13191.html](http://www.pbgc.gov/practitioners/law-regulations-informal-guidance/content/page13191.html))
- PBGC Appeals Board Decisions ([www.pbgc.gov/practitioners/law-regulations-informal-guidance/content/page15626.html](http://www.pbgc.gov/practitioners/law-regulations-informal-guidance/content/page15626.html))
- PBGC's Significant Guidance Documents ([www.pbgc.gov/practitioners/law-regulations-informal-guidance/sguidance.html](http://www.pbgc.gov/practitioners/law-regulations-informal-guidance/sguidance.html))
- PBGC Interest Rates and Mortality Tables (various, all available through links from the practitioners page identified above)

- Premium Filing Due Dates ([www.pbgc.gov/practitioners/premium-filings/content/page1145.html](http://www.pbgc.gov/practitioners/premium-filings/content/page1145.html))
- Electronic Direct Deposit Payment Dates, for current retirees or beneficiaries in pay status ([www.pbgc.gov/workers-retirees/benefits-information/content/page15937.html](http://www.pbgc.gov/workers-retirees/benefits-information/content/page15937.html))

PBGC does not use any catalogs, directories, or inventories to improve the dissemination of and access to the agency's information by the public. However, PBGC has recently added a site index to its Web site ([www.pbgc.gov/about/siteindex.html](http://www.pbgc.gov/about/siteindex.html)) to simplify and improve the search for specific items on the Web site.

**C. Your Agency's FOIA handbook, the link of your agency's primary FOIA website, and the website link where frequent requests for records are made available to the public.**

PBGC's primary FOIA Web site can be found at [www.pbgc.gov/about/foia.html](http://www.pbgc.gov/about/foia.html). PBGC's Freedom of Information Act Guide also is located on that page. PBGC provides the required FOIA information through its Guide rather than through a handbook. PBGC makes frequently requested information available without the need of a FOIA request through its electronic reading room, which is accessible from the FOIA page on PBGC's Web site (the URL for the reading room is [www.pbgc.gov/media/key-resources-for-the-press/content/page13687.html](http://www.pbgc.gov/media/key-resources-for-the-press/content/page13687.html)).

The PBGC makes certain types of records available for public inspection and copying in its on-site reading room, and they also are available electronically. If you visit our reading room or have access to the Internet, you will not need to make a FOIA request to obtain access to these records. Such records include: (1) [Opinion Letters](#), (2) [Publications](#), (3) [PBGC Fact Sheets](#), (4) [Government Information Locator System](#) (GILS), (5) [Strategic Plan](#), [this link is temporarily disabled pending PBGC's publication of an updated Strategic Plan, which is currently undergoing public review and comment] (6) [PBGC Appeal Decisions](#), and (7) copies of records that have been the subject of a FOIA request and are of sufficient public interest that the agency believes other persons are likely to request them. Documents will be added on an ongoing basis as they are created or identified.

**D. A list of your agency's public websites disseminating research and development (R&D) information to the public, describing for each whether the website provides the public information about federally funded R&D activities and/or provides the results of Federal research**

PBGC does not fund Federal research and development activities.

- E. An inventory describing formal agency agreements (e.g., contracts, memorandum of understanding) with external entities (e.g., partnerships with State and local governments, public libraries, industry, and commercial search engines) complementing your agency's information dissemination program, briefly explaining how each agreement improves the access to and dissemination of government information to the public**

PBGC does not have any formal agreements with external entities but does enable and allow noncommercial sites to include links to PBGC's Web site from theirs.

- F. An inventory that describes your agency's NARA-approved records schedule(s) or the link to the publicly-posted records schedule(s), and a brief explanation of your agency's progress to implement NARA Bulletin 2006-02. For the brief explanation please report the number of systems for which a record schedule was submitted to NARA in FY 2007 and the number of systems still requiring records schedules.**

The current PBGC records schedules are available in electronic format and are posted on the Records Management Section of the PBGC Intranet. In FY2007 PBGC submitted no records schedules to NARA but the Corporation plans to submit a simplified records schedule to NARA in FY2008 that will cover all records at PBGC regardless of format.