



# Member Satisfaction Survey

## 2020 Report

## Table of Contents

Executive Summary.....	1
1. Methodology.....	3
1.1. Population and Sample Selection .....	4
1.2. Survey Collection and Processing .....	5
1.3. Data Analysis.....	9
2. Results.....	14
2.1. TRS Overall.....	14
2.2. Pension Benefit Services .....	22
2.3. Healthcare Services.....	32
2.4. Communications .....	44
3. Summary of Results .....	52
References .....	59
Appendix A – Active Member Survey .....	60
Appendix B – Retiree Survey.....	79
About Elite Research, LLC .....	96

## Executive Summary

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey (MSS) was conducted to gauge the levels of satisfaction with TRS services. This information is used to guide the continuous improvement of TRS services.

The following enhancements were made to the 2020 MSS:

- Utilized an enhanced sampling strategy, including an increased sample size to make the sample more representative of the population of all active and retired TRS members.
- Redesigned the survey instrument to collect more useful information and improve the experience for participants

### TRS Overall

**A greater percentage of respondents were Very Satisfied with TRS overall in 2020 than in 2019.** Overall satisfaction with TRS is steady between 2020 and 2019. However, significantly more respondents report a Very Satisfied level of satisfaction with TRS overall compared to 2019.

*Overall satisfaction  
with TRS steady  
between 2019 and  
2020*

**Members rate “retirement is secure with TRS” and “TRS operates in my best interest” as the most important organizational characteristics.** “I feel confident my retirement is secure with TRS” and “I know TRS operates in my best interest” are rated as Very Important by both active and retired members. Active members rate the performance of these two items lower than retired members. This suggests a possible need for greater communication on TRS services and decisions for active members.

**Members are willing to promote TRS as a great organization.** The majority of both active (53%) and retired (76%) members gave positive feedback (6 or above on a scale of 10) when asked about their willingness to promote TRS as a great organization. Retired members are more likely to provide higher ratings (8 or above) of TRS relative to active members.

### Pension Benefit Services

**Younger active members are less likely to have financial confidence in their retirement.** Around half of younger active members are not confident that they will have enough money to live comfortably throughout their retirement years. Almost half of younger active members are not knowledgeable about saving for retirement outside TRS. This suggests a possible need for retirement planning education for younger active members.

**Younger active members are often unaware of TRS services.** The 2019 MSS found that active member evaluations of TRS services were more positive than negative. However active members rated services less positively than retired members, with relatively larger percentages of active members opting for either a Neutral response or No Response. The 2020 MSS noted similar findings. The 2020 survey also found that Neutral or No Response responses mainly occur in younger active members, especially those less than 30 years old.

## Healthcare Services

**A greater percentage of respondents were Very Satisfied with TRS healthcare services in 2020 than in 2019.** Overall satisfaction with TRS healthcare services is steady between 2020 and 2019, however, the percentage of members rating as Very Satisfied with TRS healthcare services increased in 2020 compared to 2019.

**Members enrolled in TRS-ActiveCare and TRS-Care see these programs as valuable.** Among surveyed, 59% of active members enrolled in TRS-ActiveCare and 81% of retired members enrolled in TRS-Care find their benefits Very Valuable or Valuable. When asked what would improve TRS-ActiveCare or TRS-Care, more members selected “lower deductibles,” “lower premiums,” and “increase coverage.”

*Members see  
value in Healthcare  
Programs*

**Members enrolled in certain TRS-ActiveCare and TRS-Care Plans rate higher satisfaction levels.** The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment and also received the second second-highest rating, behind the TRS-ActiveCare 2 plan, which is closed to new members. The TRS-ActiveCare HD plan has lower premiums and higher deductibles, which may indicate that active members prioritize lower premiums over lower deductibles when selecting a healthcare plan. Retired members who enrolled in the TRS-Care Medicare Advantage plan are more likely to rate as very satisfying services.

**Active members are more open to participating in a Health Savings Account (HSA).** HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs. Active members are more familiar with and interested in HSAs compared to retired members. Active members are also more likely to use an HSA if TRS offered assistance and facilitated contributions to an HSA.

**Members are satisfied with vendor change communications.** TRS communicated planned transitions for its TRS-ActiveCare and TRS-Care administrators in 2020. The majority of members reported that they are Very Satisfied or Satisfied with the communications related to these changes. Additionally, the majority of members reported that the transition information was Very Clear or Clear.

## Communications

**The importance of communication topics varies between active and retired members.** Active members have high ratings of importance for retirement planning-related topics. Retired members have high ratings of importance for topics related to the pension fund’s financial health.

**The majority of members that are not subscribed to the TRS email subscription service are not aware of it.** Around 40% of survey respondents stated that they are not subscribed to the TRS email subscription service. Of respondents that are not subscribed to the survey, and over 70% stated that they were not aware of this service. This suggests a possible need to further inform members about the availability of the email subscription service.

**The importance of social media to obtain TRS information was rated low by members in 2020.** Members rate the importance of social media (Facebook, YouTube, and Twitter) as a communication method lower than other methods. While ratings for the importance and helpfulness of social media sites is currently low among members, TRS should continue to provide content through these communication channels as membership communication preferences may change over time.

## 1. Methodology

The 2020 Member Satisfaction Survey was administered by Elite Research. The survey was designed to collect active and retired member evaluations of TRS services and to provide actionable information that could be used to improve TRS services. Questions focused on the following areas:

- Overall Satisfaction of TRS
- Retirement Benefit Services
- Healthcare Services
- Communication Preferences
- Opportunities to Improve TRS Services

The 2020 survey instrument was reviewed to ensure that each question was framed in a direct, unambiguous, and simple language. Additionally, the member sample size was increased, and the sampling strategy was enhanced to ensure that sufficient representation from membership subpopulations was obtained. These changes make the sample more representative of the population of all active and retired TRS members while also allowing for statistical comparisons of key relationships and program outcomes.

The survey was conducted by collecting responses to two questionnaires that were distributed to samples of randomly selected active and retired TRS members. Participation in the surveys was voluntary and respondent data were deidentified prior to analysis.

## 1.1. Population and Sample Selection

The survey was designed to represent the population of all active and retired TRS members. The active member population includes members that contributed to TRS in fiscal years 2018, 2019, and 2020, through June 30, 2020 (i.e. active members that contributed to TRS between September 1, 2017 and June 30, 2020). The retired member population includes members that retired prior to June 30, 2020.

### 1.1.1. Population

The population was stratified by member status (active or retired), age, gender, and previous contact with TRS. Previous contact with TRS was defined as members who had contact with TRS over the 12 months ended June 30, 2020, as identified in the TRS customer relationship management (CRM) system.

**Table 1.1. Distribution of TRS Population Characteristics**

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
<b>Active Members</b>					
< 30 years old	947	2,509	37,769	111,898	153,123
30-39 years old	2,406	6,322	65,925	197,692	272,345
40-49 years old	3,016	8,405	63,055	203,957	278,433
50-59 years old	5,104	16,399	53,808	164,056	239,367
60+ years old	4,995	13,487	31,937	65,783	116,202
<b>Total</b>	<b>16,468</b>	<b>47,122</b>	<b>252,494</b>	<b>743,386</b>	<b>1,059,470</b>
<b>Retired Members</b>					
< 65 years old	6,194	21,175	12,012	40,485	79,866
65-74 years old	9,710	34,103	34,413	106,818	185,044
75+ years old	4,571	16,362	27,217	77,648	125,798
<b>Total</b>	<b>20,475</b>	<b>71,640</b>	<b>73,642</b>	<b>224,951</b>	<b>390,708</b>

### 1.1.2. Sample

Random samples from the active and retired member populations were stratified to allow for statistically meaningful comparisons by age, gender, and previous TRS contact. Potential respondents were selected from each of these subgroups. The initial sampling targets (identified in Table 1.2) were constructed based on subgroup response rates and e-mail bounce rates obtained when the survey was conducted in 2019.

The random sample of contacts contained 34,775 active members and 7,650 retired members. These targets were developed to ensure that responses from at least 800 active and 400 retired TRS members (with adequate representation by age group, gender, and previous contact with TRS) would be obtained.

**Table 1.2. Distribution of TRS Random Sample Characteristics**

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
<b>Active Members</b>					
< 30 years old	925	1,275	1,025	2,550	5,775
30-39 years old	975	1,275	1,375	3,025	6,650
40-49 years old	1,225	1,775	1,725	3,025	7,750
50-59 years old	1,400	1,675	1,900	2,650	7,625
60+ years old	1,525	1,550	1,600	2,300	6,975
<b>Total</b>	<b>6,050</b>	<b>7,550</b>	<b>7,625</b>	<b>13,550</b>	<b>34,775</b>
<b>Retired Members</b>					
< 65 years old	550	750	800	725	2,825
65-74 years old	625	650	550	600	2,425
75+ years old	725	500	600	575	2,400
<b>Total</b>	<b>1,900</b>	<b>1,900</b>	<b>1,950</b>	<b>1,900</b>	<b>7,650</b>

## 1.2. Survey Collection and Processing

### 1.2.1. Collection

Survey responses were collected between September 3, 2020, and September 22, 2020. Some member records were missing certain contact information, including telephone numbers and e-mail addresses. Of the 34,775 active members included in the original sample, 32,466 had a matching telephone number and 29,481 had at least one matching e-mail address. Of the 7,650 retired members included in the original sample, 7,414 had at least one matching telephone number and 5,118 had at least one matching e-mail address.

To maximize responses to the survey, data were collected via an online web-based survey and through telephone interviews conducted by trained interviewers. For members with an e-mail address in the sample records, initial contact attempts were made via e-mail. All potential respondents with an e-mail address received an

**Table 1.3. Sample Contact Methods**

	Active	Retired
<b>Contact Methods</b>		
Phone Number only	4,099	2,356
E-mail only	1,114	60
Both Phone and E-mail	28,367	5,058
Neither, mail card	1,195	175
<b>E-mail</b>		
None	5,294	2,532
1 E-mail	16,199	4,397
2 E-mail	13,282	721
<b>Phone Numbers</b>		
None	2,309	236
1 Phone Numbers	28,114	6,302
2 Phone Numbers	4,352	1,112
<b>Total Member Contacts</b>	<b>34,775</b>	<b>7,650</b>

initial invitation to participate in the survey and at least two additional e-mail reminders if they had not responded to the survey.

Respondents with e-mail addresses that bounced (i.e., were not deliverable) or who did not respond to these e-mail requests were added to the telephone sample and additional contact efforts were made to obtain completed interviews by phone or Short Message Service (SMS) text survey link.

Table 1.4 shows the distribution of e-mail and phone contacts. Of the 48,600 e-mail contacts, 32.2% (n = 15,656) opened the e-mail invitation. Of the 15,656 who opened the e-mail, 16.6% (n = 2,605) clicked the survey link embedded in the e-mail and at least started the survey by reading the introduction text and selecting which language they preferred.

For respondents without an e-mail address but with a phone number, the survey was conducted as a telephone survey or SMS text survey link with multiple contact attempts. A Computer-Assisted Telephone Interviewing (CATI) system dialed and reached 1,160 active members and 969 retired members. Follow-up SMS text survey invitations and emails were sent to members (861 active and 601 retired) who were reached by the CATI system, and who were not interested in completing the phone interview at the time they were reached.

**Table 1.4. Distribution of Data Collection Methods**

	Active	Retired
<b>Total Email Contacts</b>		
Bounced (undelivered)	3,864	774
Sent, e-mail not opened	25,131	2,341
Opened e-mail, but did not click	11,731	1,320
Clicked e-mail link, started survey	2,035	570
<b>Total</b>	<b>42,761</b>	<b>5,839</b>
<b>Total Phone Contacts</b>		
CATI dialed, no answer	29,149	4,791
Not valid/not completed	2,137	2,766
Dialed and contact answered	1,180	969
Phone Interview started	319	368
Not interested (Sent SMS text)	861	601
<b>Total</b>	<b>32,466</b>	<b>8,526</b>

### 1.2.2. Data Processing

To ensure that survey responses were high-quality, validity checks were performed on all responses, either via the online survey (2,035 active members and 570 retirees), phone interview (319 active members and 368 retirees), or SMS text (136 active members and 28 retirees). The data cleaning and editing process was performed using IBM® SPSS® Statistics.

Invalid response removal included:

- **Duplicate Responses:** Duplicate responses were identified by matching name, e-mail, and IP address across responses. For survey participants identified as having multiple responses, the most completed response was kept for analysis. 38 duplicate respondents were removed.
- **Incomplete Responses:** 1,509 active members and the 262 retired members who clicked the survey link but did not answer any questions were removed.
- **Non-Variance in Responses:** If respondents show no variance across multiple matrix item sets, there is strong justification for removing them due to careless or inattentive answering (Huang et al., 2012). The answers of 11 active members and 37 retired members across all the matrix questions showed no variance and were removed from further analysis.



Research suggests removing responses where the respondent took less than two seconds to answer each survey question. Responses at this rate may be indicative of careless and inattentive answering (Huang et al., 2012). Non-responses to certain questions which were because of skip logic were flagged (not treated as missing), and other non-responses were labeled as missing.

Survey participants were grouped into 4 categories based on the percentage of

questions they completed ( $\leq 25\%$ ,  $\leq 50\%$ ,  $\leq 75\%$ , and  $\leq 100\%$ ). The 2 seconds per question rule was applied to each group to determine whether participants took the survey too fast. Of the 1,998 active members and 713 retired members who started the survey, 199 active and 17 retired survey participants, were identified as taking the survey too fast and were removed from further analysis.

After the data validation process, responses from 1,788 active members and 659 retired members were determined to be valid and included for analysis.

### 1.2.3. Survey Response

The survey generated a total of 2,447 valid responses, including 1,788 active members and 659 retired members. For retired members, 66.3% completed the survey online via an e-mail invitation, 32.3% completed a telephone interview, and 1.4% completed the online survey via SMS text invitation. For active members, 77.3% completed the survey online via an e-mail invitation, 16.7% completed a telephone interview, and 6.0% completed the online survey via SMS text invitation.

The distribution of surveys was controlled so that an adequate number from each demographic group could be included for comparative analysis (See Table 1.7). In a purely random sample of TRS members, 1,788 completed interviews with active members would yield a margin of error of +/- 2.32 percentage points at the 95 percent confidence level, and 659 completed interviews with retired members would yield a margin of error of +/- 3.81 percentage points.

**Table 1.5. Distribution of Validity Checks**

	Active	Retired
<b>Clicked the survey link or phone contacted</b>		
Duplicates	26	12
Multiple takers, kept most complete one	6	3
Only clicked link, no questions answered	1,509	262
Started the survey	1,998	713
<b>Total</b>	<b>3,539</b>	<b>990</b>
<b>Started the survey, invalids</b>		
Not paying attention, no matrix variance	11	37
Took survey too fast for valid completion	199	17
<b>Valid for analysis</b>		
Answered last item	1,251	539
Partial survey completed (at least 25%)	537	120
<b>Total</b>	<b>1,788</b>	<b>659</b>

**Table 1.6. Distribution of Valid Participants by Data Collection Methods**

	Active	Retired
<b>Collection method</b>		
E-mail	1,382	437
Phone	299	213
SMS Text	107	9
<b>Total</b>	<b>1,788</b>	<b>659</b>

Since this is a stratified sample, the margin of error for point estimates will be approximately 2.50 percentage points for active members and 3.75 percentage points for retired members. This is a necessary tradeoff to ensure an adequate sample for statistically meaningful comparisons across subgroups, however, the margin of error is relatively small (<4%) so there should be little impact on conclusions.

**Table 1.7. Distribution of Respondent Demographic Characteristics**

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
<b>Active Members</b>					
< 30 years old	43	78	34	78	233
30-39 years old	75	84	81	71	311
40-49 years old	62	95	57	96	310
50-59 years old	99	129	99	117	444
60+ years old	122	135	120	113	490
<b>Total</b>	<b>401</b>	<b>521</b>	<b>391</b>	<b>475</b>	<b>1,788</b>
<b>Retired Members</b>					
< 65 years old	52	58	60	57	227
65-74 years old	61	63	56	53	233
75+ years old	52	48	55	44	199
<b>Total</b>	<b>165</b>	<b>169</b>	<b>171</b>	<b>154</b>	<b>659</b>

#### 1.2.4. Weighting Considerations

As shown in Table 1.8, the 2020 survey responses cover segments of the target population in proportions that do not match the proportions of those segments in the population itself. These differences may arise from nonresponses, targeted segment collection, and general participant characteristics that are related to response rates.

To adjust response rates to make the respondent sample reflective of the populations, weighted descriptive analyses were presented for this report in prior years. *Descriptive statistics* summarize the characteristics of a data set.

**Table 1.8. Population and Sample Characteristics**

	Active Members		Retired Members	
	Population	Response	Population	Response
<b>Active Age</b>				
< 30 years old	14%	13%	-	-
30-39 years old	26%	17%	-	-
40-49 years old	26%	17%	-	-
50-59 years old	23%	25%	-	-
60+ years old	11%	28%	-	-
<b>Retiree Age</b>				
< 65 years old	-	-	20%	35%
65-74 years old	-	-	47%	35%
75+ years old	-	-	32%	30%
<b>Gender</b>				
Male	25%	44%	24%	51%
Female	75%	56%	76%	49%
<b>Contact with TRS</b>				
No Contact	92%	49%	72%	49%
Contact	8%	51%	28%	51%

*Weighting* data ensures that the final data represent the population of active and retired members by weighting the survey responses to reflect population characteristics. The population characteristics (i.e., control variables) used for weighting the data in prior years were the same items listed in Table 1.8: status (active or retired), age, gender, and previous contact with TRS as identified in the CRM.

To weight the survey responses, the raking weighting methodology was used. Raking is one of the most prevalent methods for weighting public opinion surveys (Johnson, 2008). Raking adjusts the response weights so that the marginal distribution of specified variables (i.e., control variables) for the weighted survey sample matches the desired population (Kalton & Flores-Cervantes, 2003).

Starting in 2020, TRS wanted to test specific comparisons and relationships with inferential analyses. *Inferential statistics* allow users to determine whether sample data is generalizable to the broader population, to test hypotheses, or to test statistical comparisons and relationships between groups or variables.

Weighting is not used in the inferential analysis because it may introduce a substantial design effect bias into the data and increase the standard errors of the statistics, making findings less precise and more variable (Gelman, 2007; Kott, 2007). The stratified data collection plan allowed for sufficient sample size (i.e., power) in the sub-groups for inferential analysis, which reduced the need to weight the data. As a result, unweighted descriptive statistics are presented in Section 2 and unweighted analyses are presented in Section 2.

### 1.3. Data Analysis

#### 1.3.1. Comparisons to the 2019 Member Satisfaction Survey

The 2019 survey used a 7-point Likert scale for gauging satisfaction. . In 2020, TRS received instruction from state leadership requiring the agency to use a 5-point Likert scale for gauging satisfaction for certain questions in the survey. As a result, the 2020 survey was redesigned to ask respondents to gauge satisfaction using a 5-point Likert scale. To compare 2020 results to 2019, responses for satisfaction-related questions in the 2019 survey were adjusted from a 7-point Likert scale to a 5-point scale.

Table 1.9 shows how the Likert scale was adjusted for the Overall Satisfaction with TRS question. The responses were adjusted by adding the unweighted results of the Satisfied and Somewhat Satisfied categories and the unweighted results of the Unsatisfied and Somewhat Unsatisfied categories.

**Table 1.9. Likert Scale Conversion**

2019 Satisfaction with TRS Overall (Unweighted)					
7-Point Scale			5-Point Scale		
Completely Satisfied	183	14%	Very Satisfied	183	14%
Satisfied	430	34%	Satisfied	605	48%
Somewhat Satisfied	175	14%	Neutral	256	20%
Neutral	256	20%	Unsatisfied	176	14%
Somewhat Unsatisfied	105	8%	Very Unsatisfied	47	4%
Unsatisfied	71	6%			
Completely Unsatisfied	47	4%			

While the 2019 report presents weighted data, the 2019 results in Section 2 of this report are presented using unweighted data. This adjustment allows for comparisons between the 2019 survey results and the 2020 results. Table 1.10 shows 2020 weighted and unweighted results for member’s satisfaction with TRS overall and member’s overall satisfaction with TRS-ActiveCare and TRS-Care services. The weighted results for these questions can be compared to the 2019 report.

**Table 1.10. 2020 Unweighted/Weighted Survey Results for Overall Satisfaction-Related Questions**

		N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	No Response
<b>Unweighted</b>								
Satisfaction with TRS	Active	1,786	18%	35%	29%	9%	7%	2%
Overall	Retiree	657	37%	37%	10%	5%	10%	1%
Overall Satisfaction with TRS-ActiveCare/TRS-Care	Active	414	11%	36%	32%	11%	7%	4%
	Retiree	349	26%	49%	15%	6%	3%	1%
<b>Weighted</b>								
Satisfaction with TRS	Active	1,786	15%	34%	36%	7%	5%	3%
Overall	Retiree	655	35%	40%	11%	4%	8%	2%
Overall Satisfaction with TRS-ActiveCare/TRS-Care	Active	437	7%	37%	35%	12%	7%	2%
	Retiree	343	22%	55%	13%	6%	3%	2%

Comparisons were also conducted on related responses between 2020 and 2019 to evaluate the outcome of the following ongoing TRS program improvements.

**Benefit Services**

- Growing the number of Benefit Counseling staff
- Strengthening retention efforts for high-performing staff
- Securing overflow support through contracted staff augmentation

**Health Insurance Benefit Services**

- Re-engineering the TRS-ActiveCare program to provide improved pricing, more network choices, simplified coverage, and a new plan with a lower premium and copays for doctor visits
- Investing in providing content about health benefits via the TRS website and The Pulse newsletter

**Communications**

- Improving member communication vehicles, including the TRS website, e-mails, newsletters, Benefits Handbook, and Employment After Retirement Brochure.

### 1.3.2. Statistical Analysis

Statistical significance tests indicate the probability that differences observed in the sample reflect real differences in the population. The results of this analysis were statistically significant at the .05 level or below, meaning that there is a relatively strong probability that the sample results reflect population differences. Student's t test, analysis of variance (ANOVA), or crosstabulation chi-square tests of association were conducted for the comparative analyses as well.

Tests for statistical significance in survey responses were examined across the demographic categories used to select the stratified random sample, including member type (active or retired), gender, age group, and prior contact with TRS.

Using information included in the original TRS member data and data obtained from member responses (e.g. Satisfaction with TRS Overall) tests of statistical significance in survey responses were also examined across the following additional categories:

- School Type
- Job Classification
- Satisfaction with TRS Overall
- Service Credit Years (Active members only)
- Member Type (Retired members only)
- Healthcare Plan

Note that the following adjustments were made to create the demographic categories listed above:

- Job Classification: The eight job classifications tracked by TRS were categorized into 1. Teachers and Health Professionals (Includes Teachers, Full-time Librarians, Full-time Nurses/Counselors, and Summer School positions), 2. Support Staff (Includes Support Staff, Bus Drivers, Food Service Workers, and Peace Officers), 3. Professional/Administrative.
- Overall Satisfaction with TRS: The original 5-point Likert scale was collapsed into three levels (Satisfied, Neutral, and Unsatisfied) by combining Very Satisfied and Satisfied, and Very Unsatisfied and Unsatisfied.

While this statistical analysis informed the interpretation of the survey data, the results of these analyses are not separately identified in Section 2. Instead, the commentary in Section 2 captures these analyses through interpretations of the survey results.

Table 1.11. presents a summary of the demographic characteristics of the sample responses by the additional categories.

**Table 1.11. Survey Respondent Demographic Information**

	<u>Active</u>		<u>Retiree</u>	
	N	%	N	%
<b>School Type</b>				
Higher Education	615	34%	104	16%
Public School	1,173	66%	555	84%
<b>Job Classification</b>				
Teachers & Health	510	29%	391	59%
Support Staff	785	44%	185	28%
Professional/Administrative	493	28%	83	13%
<b>Satisfaction with TRS Overall</b>				
Unsatisfied	282	16%	95	14%
Neutral	512	29%	63	10%
Satisfied	953	53%	492	75%
No Response	41	2%	9	1%
<b>Service Credit Years (Active)</b>				
Less than 5 years	598	33%	-	-
5 – 9 years	325	18%	-	-
10 – 19 years	426	24%	-	-
20+ years	439	25%	-	-
<b>Member Type (Retiree)</b>				
Service Retiree	-	-	646	98%
Disability Retiree	-	-	13	2%
<b>Self-Reported Healthcare Plan (Active)</b>				
TRS-ActiveCare HD	171	10%	-	-
TRS-ActiveCare Primary	76	4%	-	-
TRS-ActiveCare Primary+	48	3%	-	-
TRS-ActiveCare 2	35	2%	-	-
HMO	28	2%	-	-
Not Enrolled/No Response	1,430	80%	-	-
<b>Self-Reported Healthcare Plan (Retiree)</b>				
TRS-Care Standard Plan (Not Medicare)	-	-	135	21%
TRS-Care Medicare Advantage Plan	-	-	194	29%
Not Enrolled/No Response	-	-	330	50%

### 1.3.3. Limitations

The first limitation of this survey is that all data are self-reported and the extent of under-reporting or over-reporting of attitudes and behavior cannot be determined. This limitation is likely minimal for several reasons:

- Numerous studies demonstrate that the data collection methods used in this study are of acceptable quality (Alreck, 2004; Fowler, 2009; Marsden, 2010)
- The sample was randomly selected for an unbiased representation of the population
- Data processing procedures confirmed that the data included for analysis are valid

Second, TRS management has made multiple improvements in the past several years. The outcome of certain improvements may need a relatively long time to emerge. Because the analysis included in this report only compares back to 2019, it is not possible to evaluate longer-term improvements. Analysis conducted on future surveys will capture data about these improvements to obtain an accurate evaluation of the outcome of the improvements.

## 2. Results

The Results section is presented in the following subsections: 2.1. TRS Overall, 2.2. Pension Benefit Services, 2.3. Healthcare Services, 2.4. Communications.

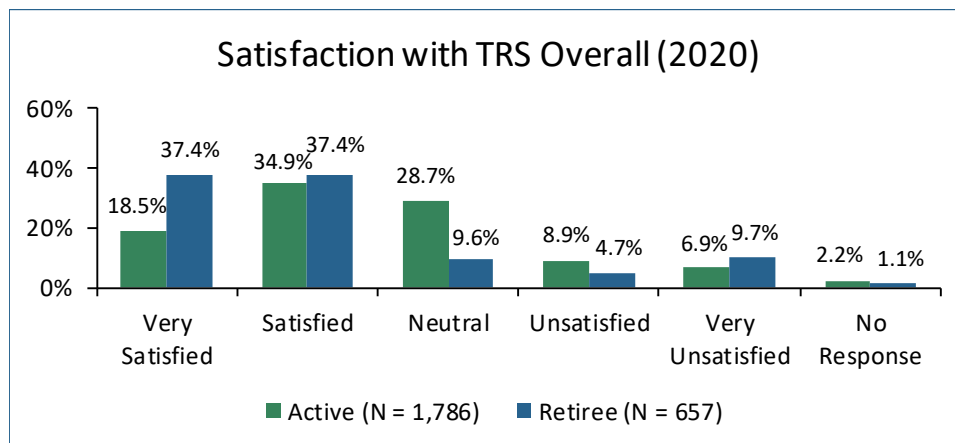
### 2.1. TRS Overall

This subsection presents the survey results of member satisfaction with TRS, what values they consider to be most important for TRS to have, and their ratings for how well TRS exhibits those values.

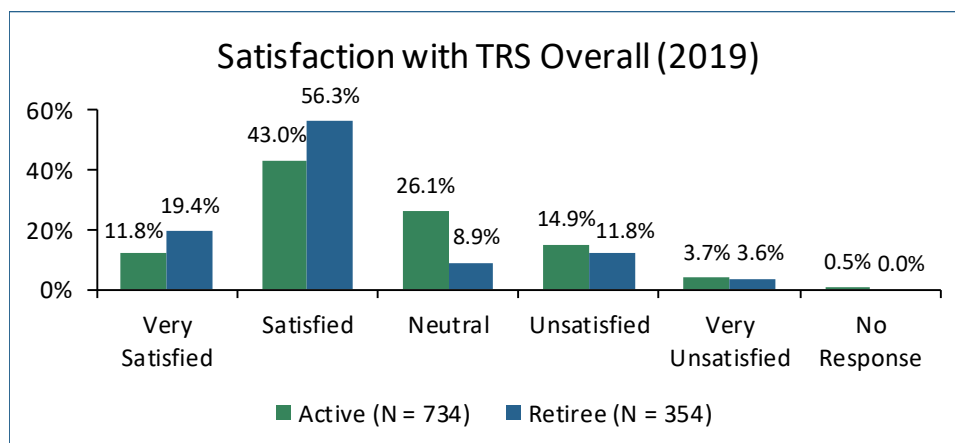
#### 2.1.1. Satisfaction with TRS Overall

The majority of active members (53%) and retirees (75%) rate as at least Satisfied with TRS overall in 2020. The survey results show that active members continue to be more likely to rate as Neutral compared to retired members. These ratings are consistent with the 2019 survey results.

The 2020 survey results also show that more members rate as Very Satisfied with TRS overall relative to 2019. This is a positive improvement year-over-year.



**Figure 2.1. Satisfaction with TRS Overall (2020)**

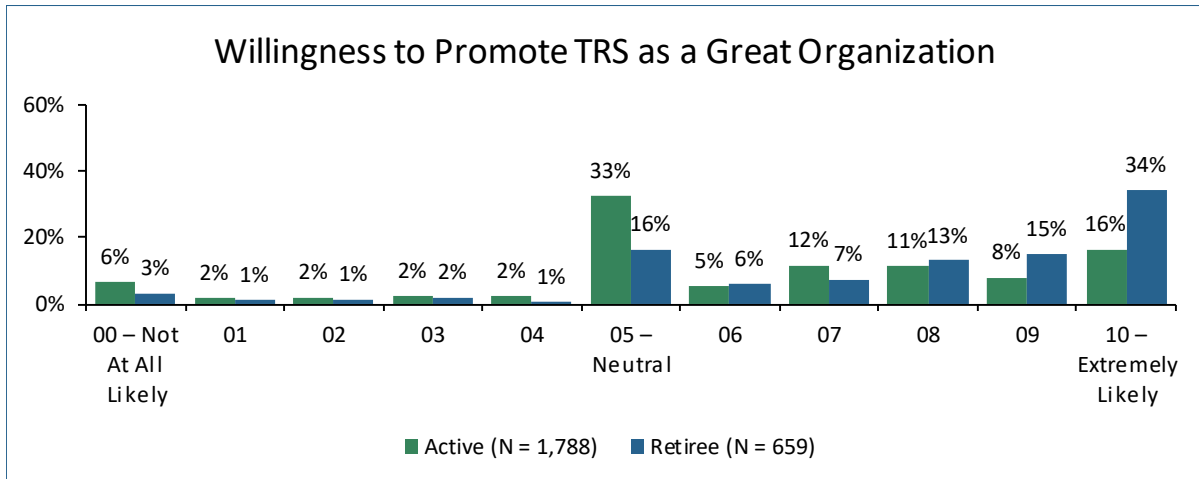


**Figure 2.2. Satisfaction with TRS Overall (2019)**



### 2.1.2. Willingness to Promote TRS as Great Organization

This subsection presents member’s willingness to promote TRS as a great organization (on a scale of 00 – Not at All Likely to 10 – Extremely Likely). The majority of members rate as likely to promote TRS as a great organization. Retired members were more likely to promote TRS compared to active members. 34% of retired members were extremely likely to promote TRS compared to 16% of active members. Active members more like to respond as Neutral (33%).

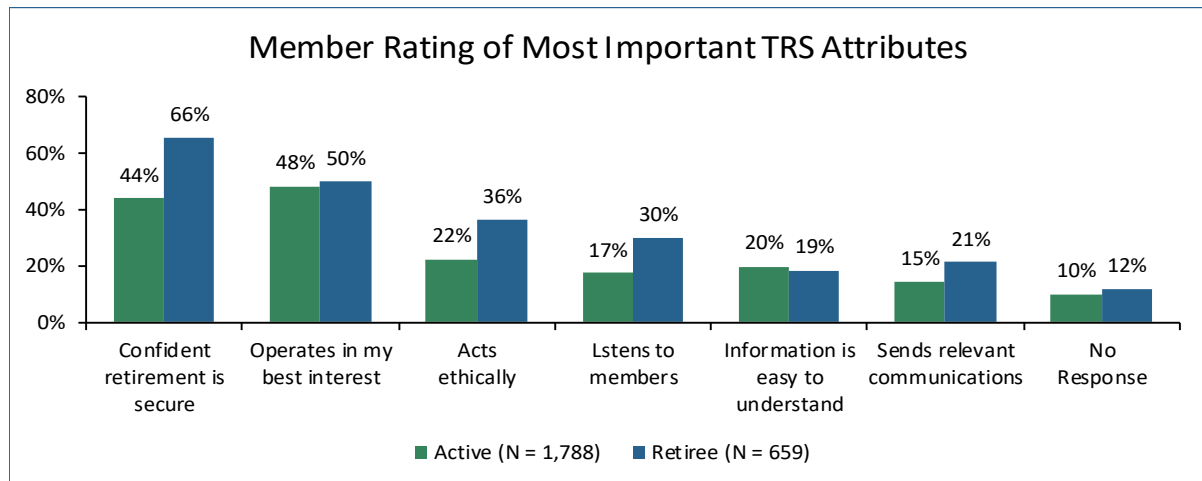


**Figure 2.3. Willingness to Promote TRS as a Great Organization**

### 2.1.3. Values and Priorities

#### Most Important Values and Priorities

This subsection presents member’s ratings of the importance of values exhibited by TRS. Both active and retired members rate “I feel confident my retirement is secure with TRS”, “I know TRS operates in my best interest”, and “TRS acts ethically” as their three most important TRS values.



**Figure 2.4. Member ratings of Three Most Important Values and Priorities for TRS**

#### Performance Ratings of TRS Values

This subsection presents member’s assessment of TRS’ performance within each value category.

The survey results show:

- The majority of members Strongly Agree or Agree that TRS exhibits the attributes listed in the survey.
- Retired members rate that they Strongly Agree or Agree that TRS exhibits the values listed in the survey more often than active members; with active members more likely to rate as Neutral.
- Active members are less likely to Strongly Agree that they have “Confidence that their Retirement is Secure with TRS” and are more likely to Disagree that “TRS Information is Easy to Understand” or that “TRS Sends Relevant Communications”. This may indicate a greater need to tailor TRS communications for active members.

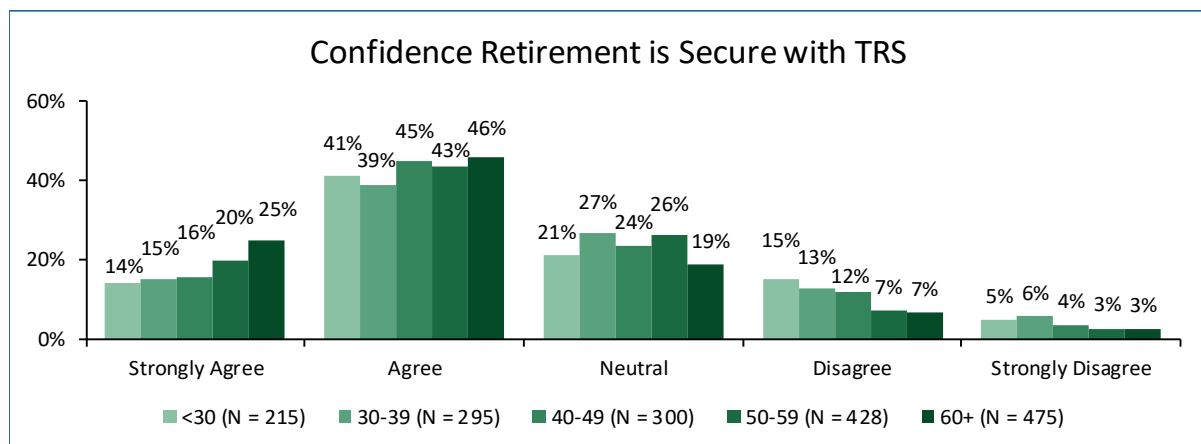
**Table 2.1. Ratings of Member Agreement that TRS Exhibits Various Attributes**

	N	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	No Response
<b>Active Members</b>							
Confidence Retirement is Secure	1,730	19%	43%	23%	10%	4%	1%
TRS Operates in by Best Interest	1,734	15%	42%	29%	8%	4%	2%
TRS Acts Ethically	1,722	16%	42%	31%	4%	2%	5%
TRS Listens to Its Members	1,720	12%	30%	37%	8%	5%	7%
TRS Information is Easy to Understand	1,724	15%	41%	25%	13%	6%	1%
TRS Sends Relevant Communications	1,729	16%	40%	26%	12%	4%	1%
<b>Aggregate Rating</b>		<b>16%</b>	<b>40%</b>	<b>29%</b>	<b>9%</b>	<b>4%</b>	<b>3%</b>
<b>Retired Members</b>							
Confidence Retirement is Secure	636	30%	48%	13%	6%	2%	1%
TRS Operates in by Best Interest	635	32%	47%	11%	7%	3%	0%
TRS Acts Ethically	632	29%	45%	19%	3%	3%	2%
TRS Listens to Its Members	630	20%	39%	27%	8%	3%	4%
TRS Information is Easy to Understand	632	27%	49%	15%	6%	3%	1%
TRS Sends Relevant Communications	633	28%	50%	13%	5%	3%	1%
<b>Aggregate Rating</b>		<b>28%</b>	<b>46%</b>	<b>16%</b>	<b>6%</b>	<b>3%</b>	<b>1%</b>

**Performance Ratings of TRS Values by Age Group**

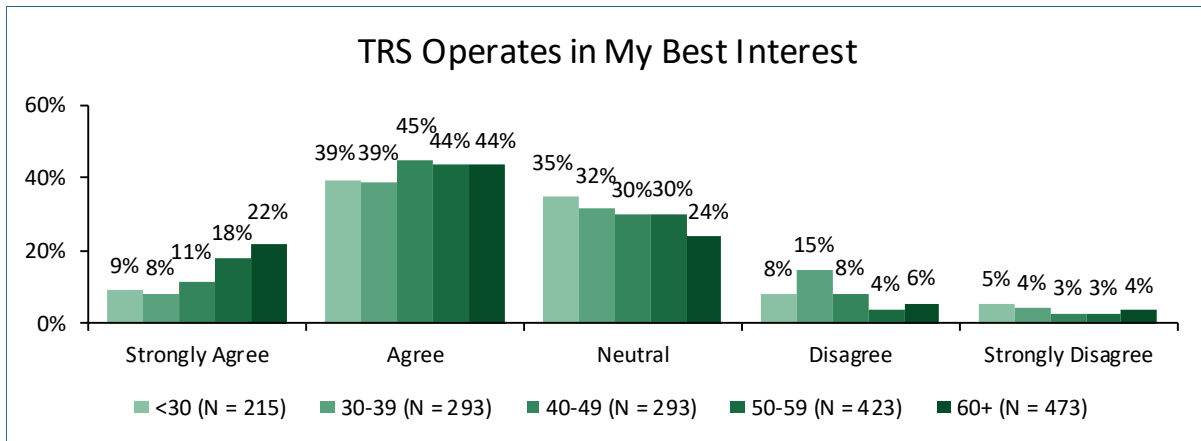
For the two values rated as the most important, “Confidence retirement is secure with TRS” and “TRS operates in my best interest”, it was noted that active members were more likely to rate as Neutral than retired members, and less likely to Strongly Agree or Agree that TRS exhibits these values. To further assess these items, active member ratings by age group were analyzed.

The results show that younger active members are less likely to Strongly Agree that they are confident their retirement is secure with TRS (<30-year-old: 14% Strongly Agree) than older members (60+: 25% Strongly Agree). Younger members are also more likely to Disagree with this item (<30-year-old: 15% Disagree) than older members (60+: 7% Disagree). These results may indicate that younger active members would benefit from further information regarding their TRS retirement benefits and retirement readiness planning.



**Figure 2.5. Confidence Retirement is Secure with TRS by Active Member Age Group**

Additionally, younger active members are less likely to Strongly Agree that TRS operates in their best interest (<30-year-old: 9% and 30-39: 8% Strongly Agree) than older members (50-59: 18% and 60+: 22% Strongly Agree). This may indicate that TRS should continue to provide information on TRS decisions to active members using a variety of communication channels to reach members in each age group.

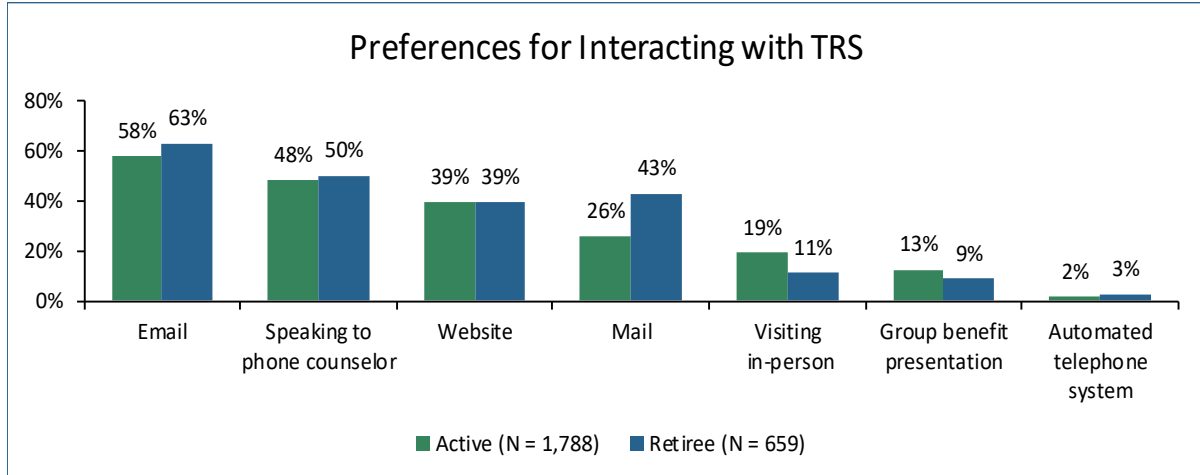


**Figure 2.6. TRS Operates in My Best Interest by Active Member Age Group**

## 2.1.4. TRS Interactions

### Preferences for Interacting with TRS

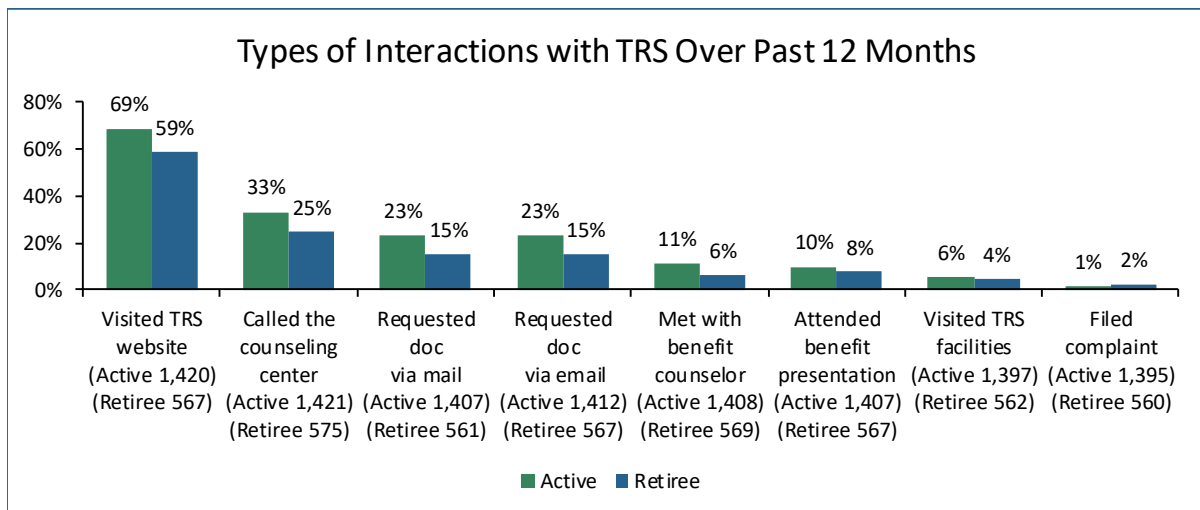
Both active and retired members have a strong preference for “Email” and “Speaking to a Counselor” as the type of interaction with TRS. Retired members have a stronger preference for “Mail” compared to active members.



**Figure 2.7. Member Preferences for Interacting with TRS**

### Types of Interactions During Past 12 Months

Over the past 12 months, “Visited the TRS website” is rated as the most frequent type of interaction with TRS for both active (69%) and retired (59%) members. The next most frequently reported interactions were “Called the counseling center and spoke to a counselor”, “Requested documentation via mail”, and “Requested documentation via email.”

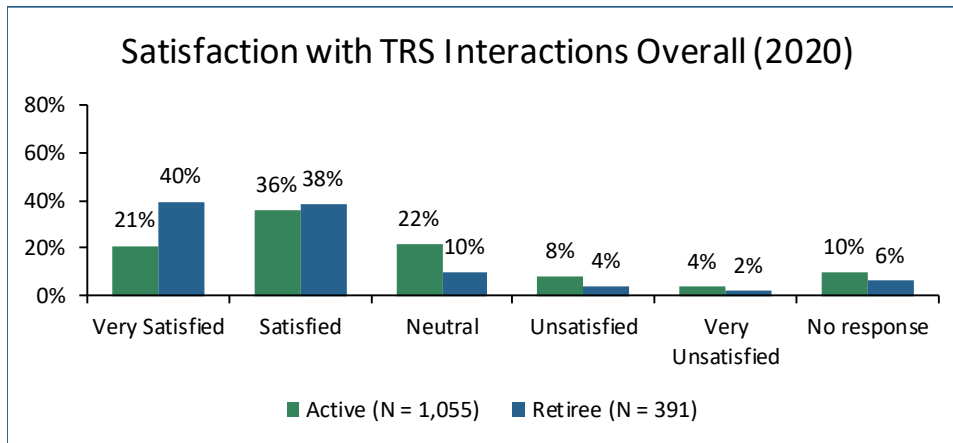


**Figure 2.8. Member-Reported Interactions by Type During the Past 12 Months**

### Satisfaction with TRS Interactions

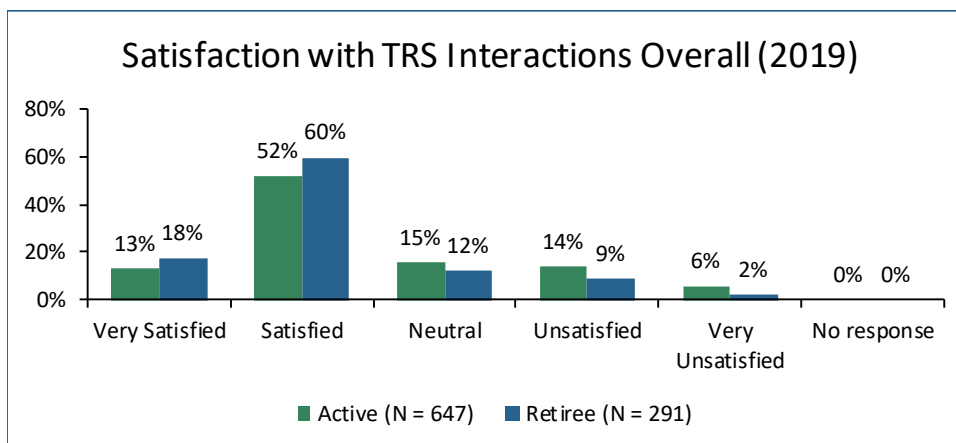
If survey respondents indicated that they had interacted with TRS during the previous twelve months, they were asked to rate their level of satisfaction with their TRS interactions overall and their level of satisfaction with the type of interactions they had with TRS.

The majority of both active (57%) and retired members (78%) rated as either Very Satisfied or Satisfied with TRS interactions overall in 2020.



**Figure 2.9. Satisfaction with TRS Interactions Overall (2020)**

Compared to 2019, active member combined ratings of Very Satisfied and Satisfied declined from 65%, however, this difference appears to be due to more active members rating as Neutral in 2020. Retired members combined ratings of Very Satisfied and Satisfied were steady at 78% for both 2019 and 2020. Both active and retired members were more likely to rate as Very Satisfied in 2020 compared to 2019.



**Figure 2.10. Satisfaction with TRS Interactions Overall (2019)**

## Satisfaction Ratings by Interaction Type

Members were asked to rate their level of satisfaction with each type of interaction that they had with TRS during the previous 12 months. Ratings of satisfaction from the most common interaction type are presented in the charts below.

The survey results show:

- The majority of both active and retired members were Very Satisfied or Satisfied with TRS interactions.
- In rating satisfaction by interaction type, members were most likely to rate as Very Satisfied or Satisfied with higher-engagement interactions, such as “Attend Group Benefit Presentation”, “Visit TRS Facilities”, and “Meet with Benefit Counselor” and “Speak with Phone Counselor”. This may indicate that more availability of in-person or phone-based interactions may increase member satisfaction.
- Members were less likely to rate as Very Satisfied or Satisfied with “TRS Website” or “Complaint Handling Process”.

**Table 2.2. Satisfaction Ratings by Interaction Type**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	No Response
<b>Active Members</b>							
Attend Group Benefit Presentation	139	27%	54%	14%	2%	1%	2%
Visit TRS Facilities	77	36%	34%	13%	3%	4%	10%
Meet with Benefit Counselor	157	40%	29%	16%	9%	3%	3%
Request Documentation via Mail	366	29%	38%	14%	10%	8%	1%
Speak with Phone Counselor	468	32%	35%	14%	10%	9%	0%
Request Documentation via Email	321	25%	38%	15%	11%	9%	2%
Use TRS Website	962	15%	40%	24%	12%	8%	2%
Use Complaint Handling Process	19	11%	37%	16%	11%	11%	16%
<b>Aggregate Satisfaction Rating</b>		<b>24%</b>	<b>38%</b>	<b>18%</b>	<b>10%</b>	<b>8%</b>	<b>2%</b>
<b>Retired Members</b>							
Attend Group Benefit Presentation	44	39%	45%	7%	2%	2%	5%
Speak with Phone Counselor	142	45%	36%	8%	6%	5%	1%
Visit TRS Facilities	25	40%	40%	8%	0%	8%	4%
Request Documentation via Mail	101	42%	38%	9%	8%	3%	1%
Meet with Benefit Counselor	34	47%	29%	9%	3%	3%	9%
Request Documentation via Email	86	40%	35%	14%	6%	3%	2%
Use TRS Website	329	25%	49%	16%	4%	3%	3%
Use Complaint Handling Process	11	27%	18%	18%	18%	18%	0%
<b>Aggregate Satisfaction Rating</b>		<b>35%</b>	<b>42%</b>	<b>12%</b>	<b>5%</b>	<b>4%</b>	<b>2%</b>

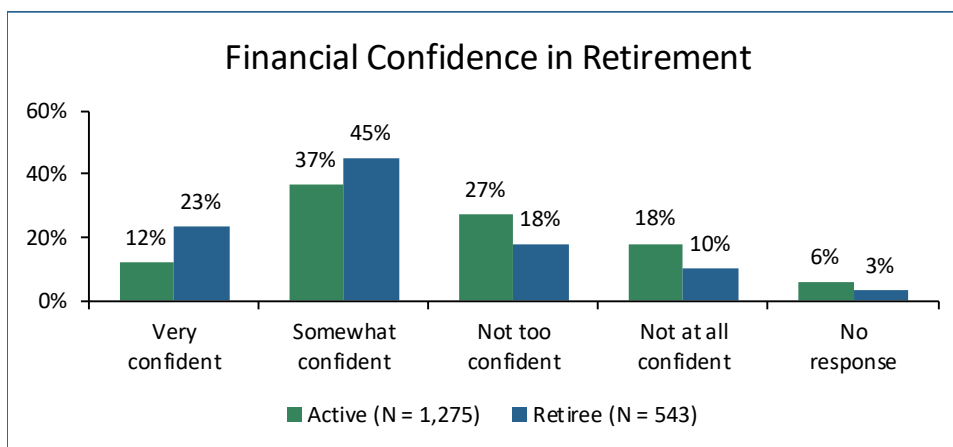
## 2.2. Pension Benefit Services

This subsection presents the survey results of member assessments of their retirement readiness. This subsection also includes member’s reported use of and assessed accuracy of retirement and special service credit estimates, as well as member’s assessments of the MyTRS website and the TRS Benefits Handbook.

### 2.2.1. Retirement Readiness

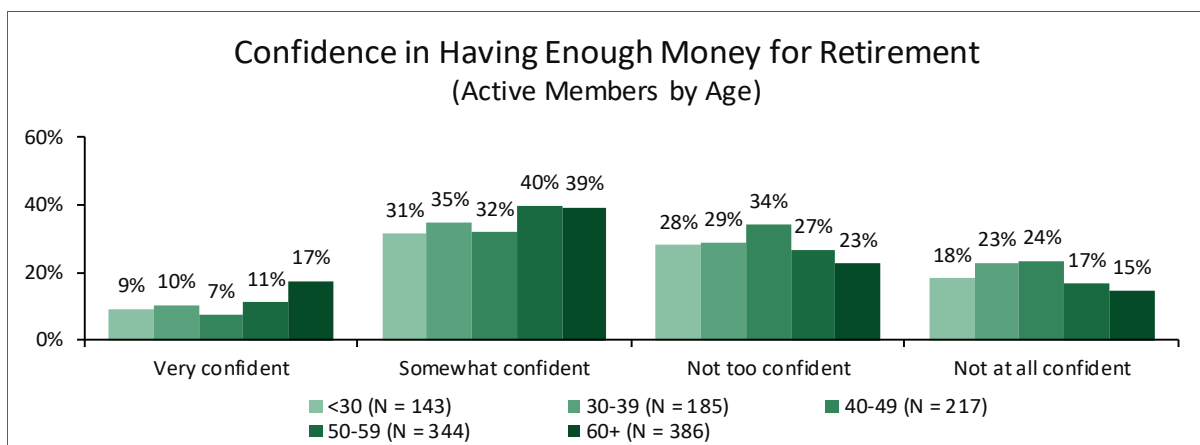
#### Financial Confidence in Retirement

This subsection presents member’s ratings of their confidence in having enough money for retirement. The survey results show that more retired members (68%) reported they are Very Confident or Confident that they will have enough money to live comfortably throughout their retirement years compared to active members (49%).



**Figure 2.11. Financial Confidence in Retirement**

In reviewing active member confidence by age group, younger active members (<30 years old to 49 years old) are less likely to be Very Confident that they will have enough money for retirement compared to older active members.



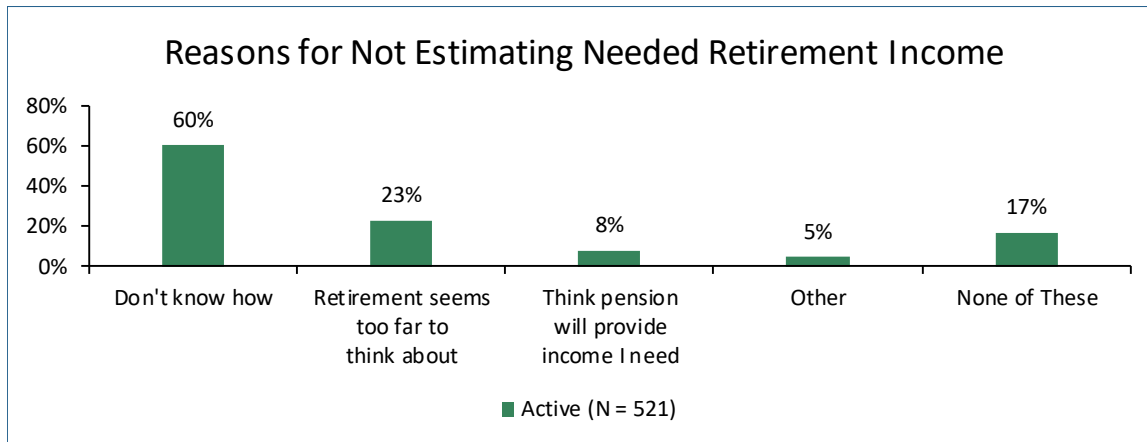
**Figure 2.12. Financial Confidence in Retirement (Active Member by Age)**



### Estimated Income Needed for Retirement

This subsection presents survey results of members reporting whether they had estimated how much income they will need in retirement.

Survey responses from active members showed that 44% had estimated how much income they will need in retirement. Respondents that had not estimated how much income they will need for retirement were asked to rate reasons for not estimating their needed retirement income. The most common reason for not estimating income needed in retirement is “I don’t know how to estimate how much I need in retirement” (60%).

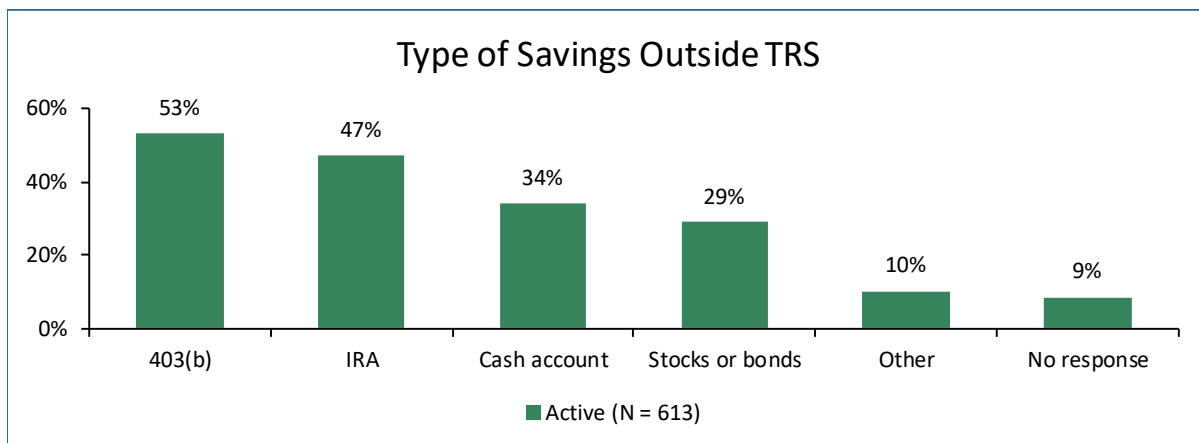


**Figure 2.13. Reasons for Not Estimating Income Needed in Retirement (Active Member)**

### 2.2.2. Saving Outside of Retirement

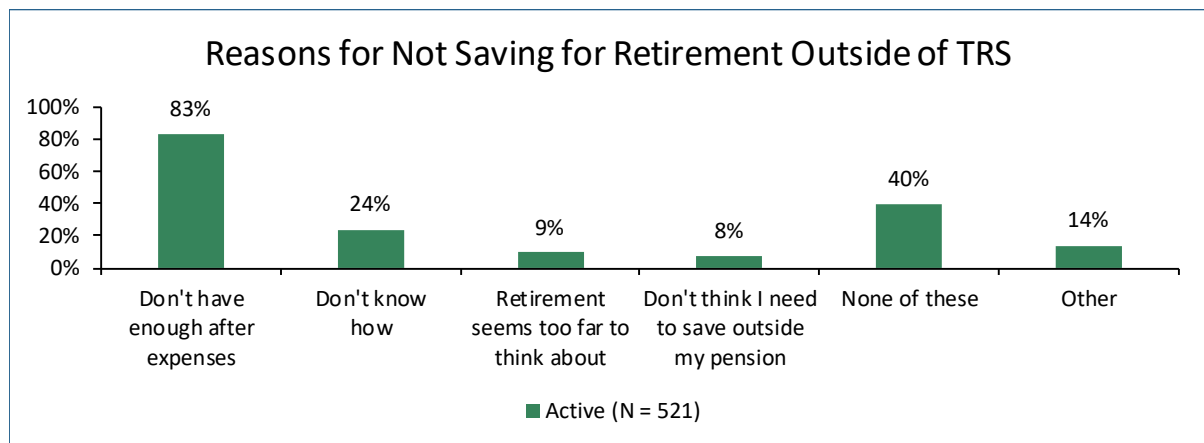
This subsection presents survey results of members who reported saving outside of the TRS pension, as well as members who reported knowledge about ways to save outside the pension.

Approximately 48% of active members reported that they are saving for retirement outside of the TRS pension plan. For active members that reported saving outside their pension, 403(b), IRA, and cash account are the three most common types of savings.



**Figure 2.14. Type of Savings Outside of TRS (Active Member)**

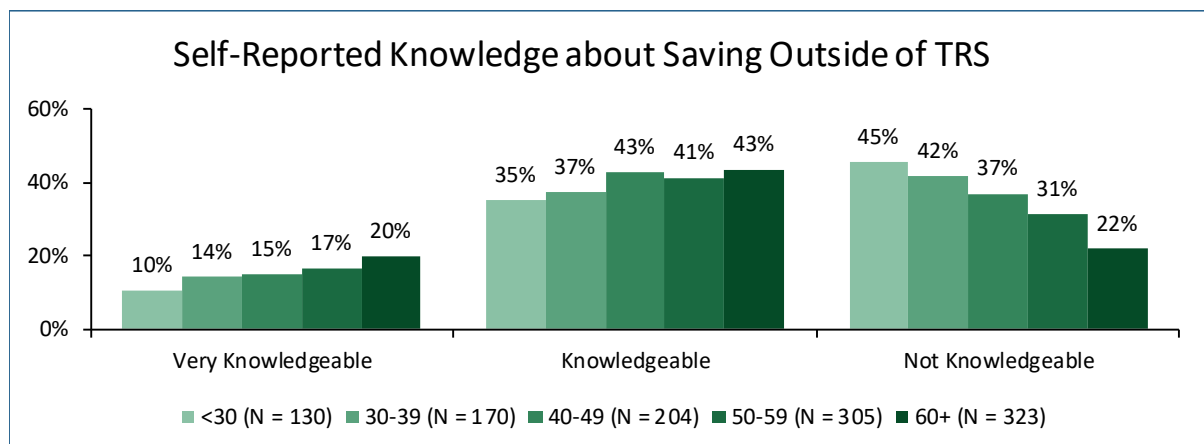
Active members rated “I do not have enough after my expenses are paid to save for retirement”, and “Don’t know how to save for retirement” as the most important reasons for not saving for retirement outside of TRS.



**Figure 2.15. Reasons for Not Saving Outside of TRS (Active Member)**

### Knowledge about Saving for Retirement Outside of TRS

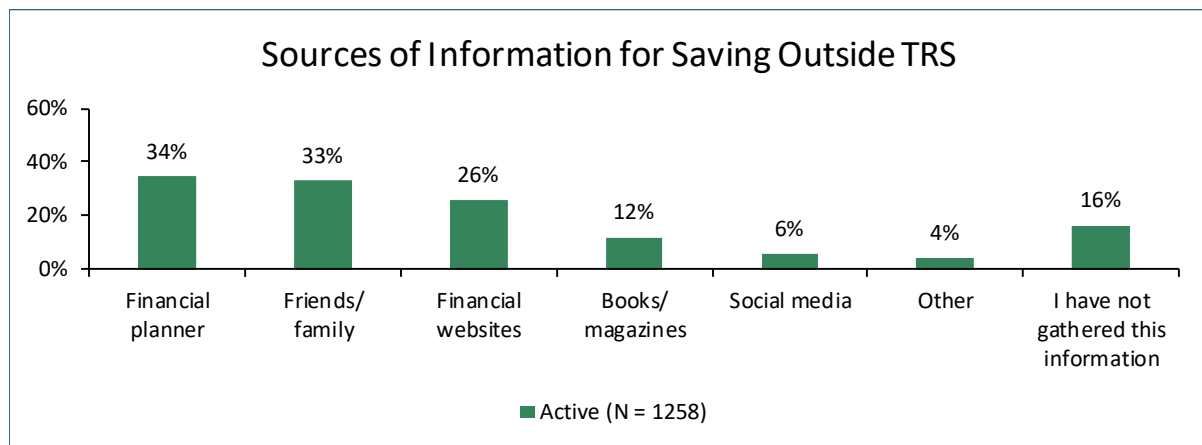
Younger active members (<30 years old: 45%, 30-39 years old: 42%) were more likely to report that they are Not Knowledgeable about saving outside of TRS compared to older members (50-59 years old: 31%, 60+ years old: 22%). This may indicate that younger active members would benefit from additional information on how to save for retirement outside of their TRS pension.



**Figure 2.16. Self-Reported Knowledge About Saving Outside of TRS by Active Member Age Group.**

### Sources of Information for Saving for Retirement Outside of TRS

Financial planners, friends/family, and financial websites are the top three rated sources for active members to gather information for saving outside of TRS.



**Figure 2.17. Sources of Information for Saving Outside TRS by Active Member.**

### 2.2.3. Requested TRS Retirement or Special Service Credit Estimate

This subsection presents whether survey participants had requested an estimate of their TRS retirement or an estimate of a special service credit purchase within the last 12 months. For members that stated that they had requested one of these estimates, this section also presents their ratings for the accuracy and ease of understanding of the estimates. Additionally, for members that had requested an estimate of their TRS retirement, this section presents their ratings for how helpful it would be for an estimate of the TRS-Care Premium to be included in the estimate.

#### Retirement Estimate

- 39% of active member and 9% of retired member survey respondents reported that they had requested a retirement estimate from TRS in the last 12 months.
- The majority of respondents that had requested a retirement estimate (57% of active members and 88% of retired members), reported that the estimates were accurate.
- 23% of active members that had requested a retirement estimate responded that the estimate was not easy to understand, while only 10% of retired members responded that the estimate was not easy to understand.

#### Special Service Credit Purchase Estimate

- 10% of active member and 5% of retired member survey respondents reported that they had requested a special service credit purchase estimate from TRS in the last 12 months.
- 20% of active respondents that had requested a special service credit purchase estimate stated that the estimates were not accurate.
- 37% of active members that had requested a special service credit purchase estimate stated that the estimate was not easy to understand.

These results indicate that it may be beneficial to review retirement and special service credit estimates for understandability, particularly for active members.

**Table 2.3. Retirement and Special Service Credit Purchase Estimate**

		N	Yes	No	No Response
<b>Retirement Estimate</b>					
Active	Requested from TRS in Past 12 Months	1,323	39%	56%	5%
	Estimate was Accurate	511	57%	10%	32%
	Estimate was Easy to Understand	509	62%	23%	15%
Retiree	Requested from TRS in Past 12 Months	553	9%	86%	5%
	Estimate was Accurate	52	88%	4%	8%
	Estimate was Easy to Understand	52	88%	10%	2%
<b>Special Service Credit Purchase Estimate</b>					
Active	Requested from TRS in Past 12 Months	1,315	10%	80%	10%
	Estimate was Accurate	123	49%	20%	31%
	Estimate was Easy to Understand	122	43%	37%	20%
Retiree	Requested from TRS in Past 12 Months	554	5%	89%	7%
	Estimate was Accurate	25	60%	8%	32%
	Estimate was Easy to Understand	25	60%	8%	32%

**Helpful to Include TRS-Care Premium in Retirement Estimate**

For active members that had requested a retirement income estimate, 18% stated that they had included an estimate of their TRS-Care premium or other health insurance premium, while the majority (67%) did not include an estimate of their health insurance premium. In a follow-up question asking whether these members think that it would be helpful to receive an estimate of their TRS-Care premium to provide a clearer picture of their retirement income, 77% responded that it would be helpful.

## 2.2.4. MyTRS Website

This subsection presents member’s usage of the MyTRS website as well as their reasons for visiting the site and suggested site improvements.

### Frequency of Visiting MyTRS

The percent of active members that reported having ever visited MyTRS remained steady between 2020 and 2019, at ~63%, while the percent of retired members increased from 51% in 2019 to 57% in 2020. Among the members who have visited MyTRS, 58% of active members and 54% of retired members visit MyTRS a few times a year.

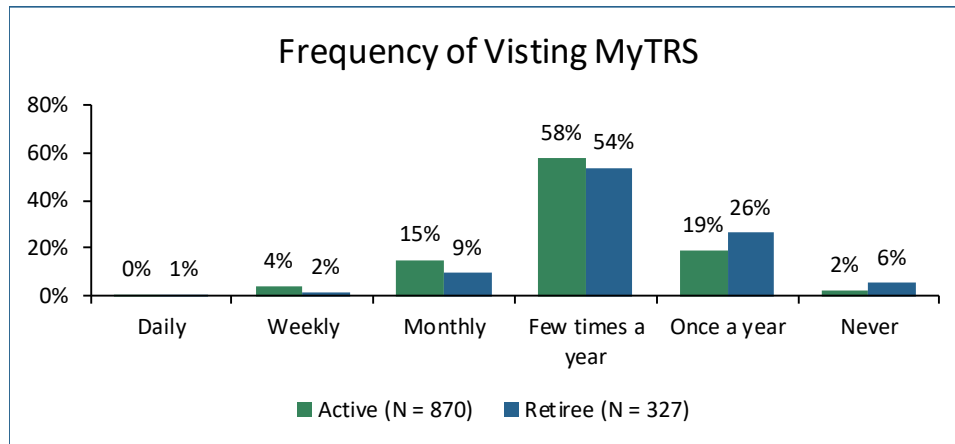


Figure 2.18. Frequency of Visiting MyTRS.

### Reasons for Visiting MyTRS

For active members, “Obtain personalized retirement estimates” is the most important reason for visiting MyTRS in the last 12 months. For retired members, “Access annuity verifications and 1099-R forms” is the most important reason. The next most important reasons for visiting MyTRS, are “Receive announcements”, “Change Address”, and “Subscribe to electronic publications”.

Table 2.4. Reasons for Visiting MyTRS in the Last 12 Months

	Active (N=873)	Retiree (N=325)
<b>Reasons for Visiting MyTRS in Last 12 Months</b>		
Obtain retirement estimate	56%	-
Access annuity verifications and 1099-R forms	-	47%
Receive announcements	12%	23%
Change address	16%	15%
Subscribe to electronic publications	10%	15%
Register for group presentation	5%	-
Request bill to reinstate withdrawn service	6%	-
Other	4%	6%
No response	27%	25%

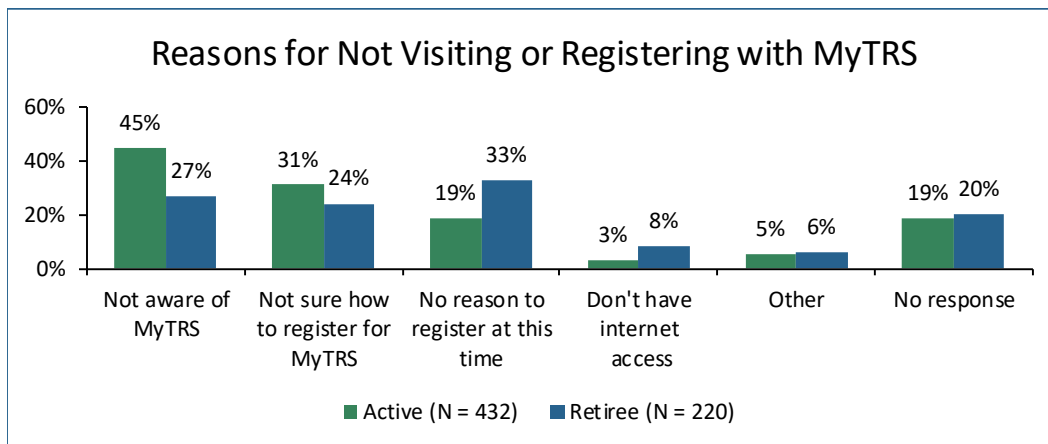
When asked to rate the three most important reasons for visiting MyTRS, members provided similar ratings to those provided when asked to rate the reasons they visited MyTRS in the last 12 months.

**Table 2.5. Ratings of Three Most Important Reasons for Visiting MyTRS**

	Active (N=873)	Retiree (N=325)
<b>Three Most Important Reasons for Visiting MyTRS</b>		
Obtain retirement estimate	72%	-
Access annuity verifications and 1099-R forms	-	54%
Receive announcements	23%	30%
Change address	21%	19%
Subscribe to electronic publications	17%	27%
Register for group presentation	6%	-
Request bill to reinstate withdrawn service	6%	-
Other	10%	11%
No response	14%	18%

**Reasons for Not Visiting or Registering with MyTRS**

For members that had not previously visited MyTRS, more active members (45%) reported “I was not aware of MyTRS” as the reason for not visiting MyTRS compared to retired members (27%). More retired members (33%) reported “I have no reason to register for MyTRS at this time” as the reason for not visiting MyTRS compared to active members (19%). This may indicate that TRS should provide more information to members about the availability of MyTRS, as well as the actions that can be performed using the MyTRS site.



**Figure 2.19. Reasons for Not Visiting MyTRS**

Both member types specified the following “Other” reasons for not having visited MyTRS.

**Active Members:**

- Eight indicated difficulty logging into MyTRS
- Five indicated not visiting due to forgetting/not prioritizing, or newness to TRS
- Three said they do not want to handle things online
- Three stated that they have limited computer literacy or inaccessibility to computers

**Retirees:**

- Four stated they prefer offline or by mail
- Three stated they have no reason for needing the services
- One member stated they do not have a computer
- One member stated they do not have time

**MyTRS Suggested Improvements**

Both active and retired members were asked to specify any additional features or information not listed previously on MyTRS to assist with planning for retirement.

A total of 274 active members provided one or more additional features for MyTRS to improve.

- 94 active members commenting identified improvements related to financial considerations, including faster access to retirement information, more accurate pension/retirement estimates, and more detailed information about benefits.
- 59 respondents mentioned improvements relating to information, including more personalized and simplified information about TRS, benefits, service credit purchasing, and healthcare.
- 44 respondents mentioned improvements regarding the process, options, benefits, eligibility, employment, and checklists for retirement.
- 40 respondents wanted updates to the website in features, user interface, secure chat options, and online forms.

A total of 59 retired members provided 27 unique responses regarding improvements to MyTRS.

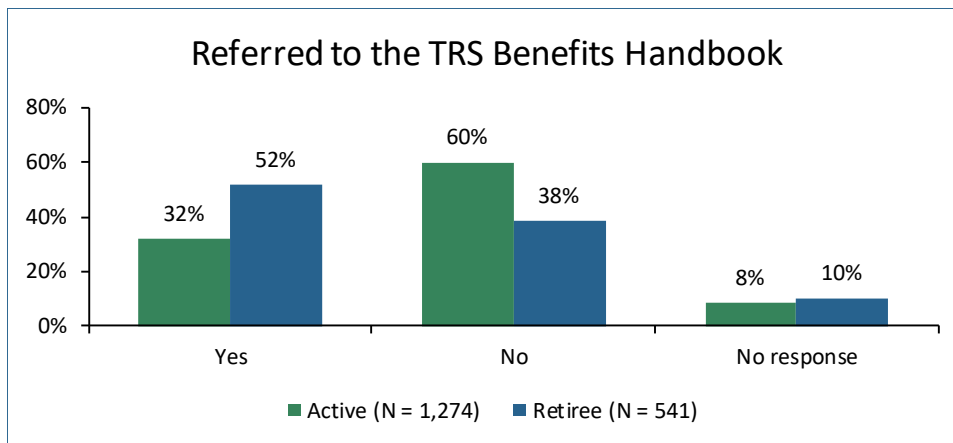
- 13 respondents requested finance-related improvements such as more details on investments, personal portfolios, and premiums/payment history.
- 12 respondents wanted improved information that is healthcare-specific (n=7), personalized (n=3), and simplified in layman’s terms (n=2).
- 6 respondents requested website upgrades, 5 respondents requested retirement process details, and 3 respondents requested service credit purchasing improvements.

### 2.2.5. TRS Benefits Handbook

This subsection presents member’s ratings of their use of the TRS Benefits Handbook, the most important topics in the Handbook, and how well TRS provides information in the Handbook.

#### Referred to the TRS Benefits Handbook

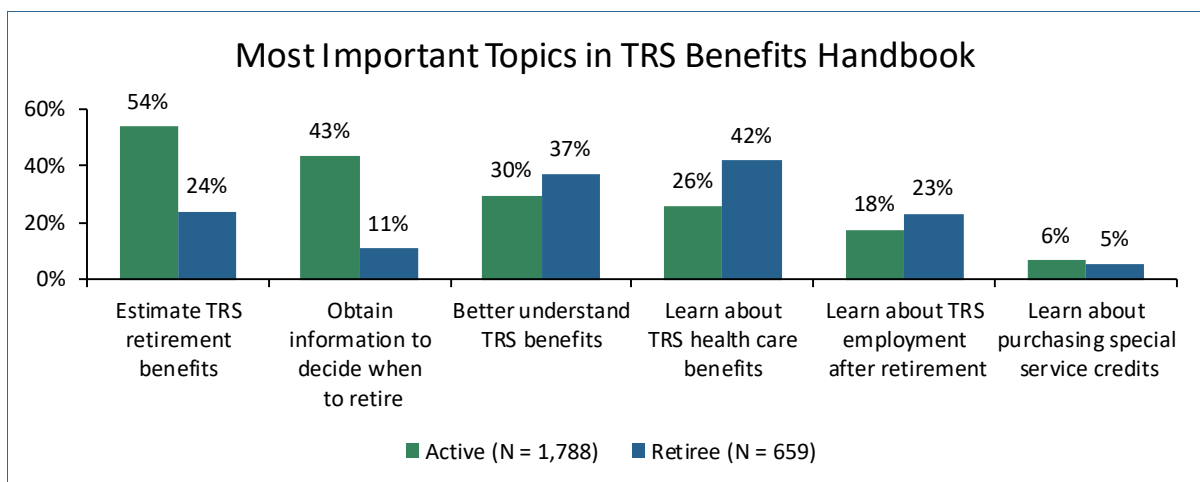
More retired members (52%) reported that they have referred to the TRS Benefits Handbook compared to active members (32%).



**Figure 2.20. Previously Referred to the TRS Benefits Handbook.**

#### Most Important Topics in the TRS Benefits Handbook

Members were asked to rate the three most important topics in the TRS Benefits Handbook. Active members rate “Estimate TRS retirement benefits” (54%) and “Obtain information to decide when to retire” (43%) as their two most important topics. Retired members rate “To learn about TRS health care benefits” (42%) and “To better understand TRS benefits” (37%) as their most important topics.



**Figure 2.21. Most Important Topics in TRS Benefits Handbook.**



### Ratings of How Well the TRS Benefits Handbook Provides Information

The majority of active members rated information provided on each topic included in the TRS Benefits Handbook as Very Well or Well. However, between 26% and 20% of active members rate the quality of the information provided as Not Very Well, indicating that further improvements to the clarity of information provided in the TRS Benefits Handbook could be made. These lower ratings include items that are particularly important to active members (i.e., “Estimate retirement benefits” and “Obtain information to decide when to retire”).

Retired members’ ratings are more positive than active members, however, 10% of retirees responded that information related to the topic, “Learn more about TRS employment after retirement” was Not Very Well provided. This may indicate that TRS should further clarify information provided in the TRS Benefits Handbook relating to employment after retirement rules to improve retired members’ ratings.

**Table 2.6. Ratings of How Well TRS Handbook Provides Information**

	N	Very Well	Well	Not Very Well	No Response
<b>Active</b>					
Estimate TRS retirement benefits	406	29%	41%	22%	8%
Obtain information to decide when to retire	405	27%	43%	20%	10%
Better understand TRS benefits, in general	403	24%	45%	20%	11%
Learn about TRS health care benefits	402	20%	41%	22%	16%
Learn about TRS employment after retirement	405	20%	36%	26%	17%
Learn about purchasing special service credits	406	18%	35%	26%	20%
<b>Retiree</b>					
Better understand TRS benefits, in general	279	30%	49%	9%	13%
Learn about TRS health care benefits	277	34%	42%	9%	16%
Estimate TRS retirement benefits	277	33%	39%	4%	24%
Learn about TRS employment after retirement	278	27%	40%	10%	23%
Obtain information to decide when to retire	279	27%	39%	7%	28%
Learn about purchasing special service credits	276	20%	34%	8%	39%

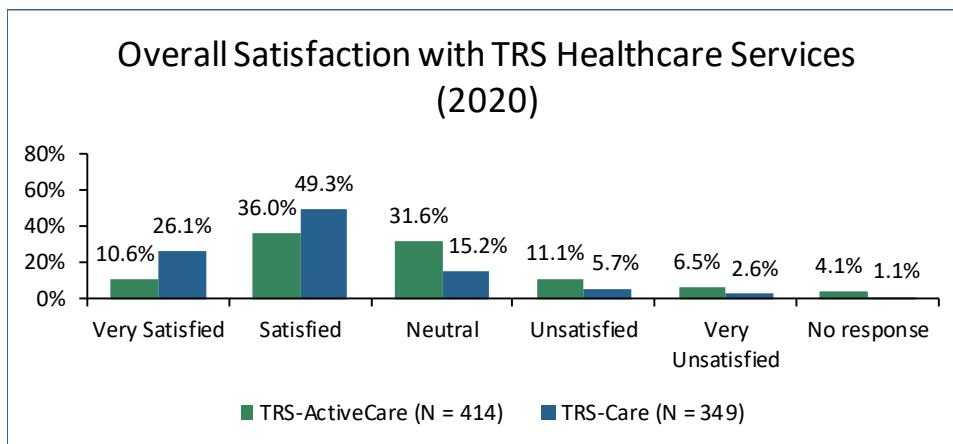
### 2.3. Healthcare Services

This subsection presents the survey results of member satisfaction with TRS-ActiveCare, the healthcare plan options for TRS’ active members, and TRS-Care, the healthcare plan options for TRS’ retired members. The subsection also presents member’s reported sources of information relating to the healthcare plans and member interest in Health Savings Accounts (HSAs).

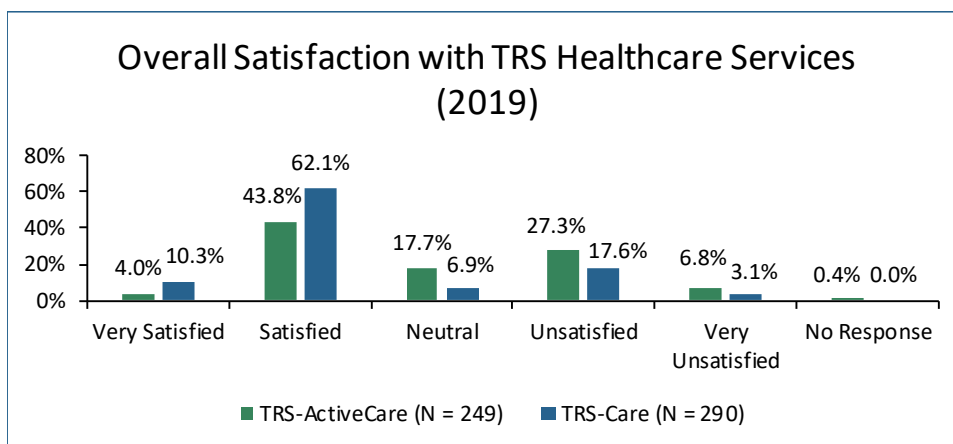
#### 2.3.1. Overall Satisfaction with TRS Healthcare Services

Approximately half of the active members (47%) and the majority of retirees (75%) rate as at least Satisfied with TRS healthcare services in 2020. The survey results show that active members continue to be more likely to rate as Neutral compared to retired members. These ratings are consistent with the 2019 survey results.

The 2020 survey results also show that more members rate as Very Satisfied with TRS Healthcare Services relative to 2019. This is a positive improvement year-over-year.



**Figure 2.22. Overall Satisfaction with TRS Healthcare Services (2020)**



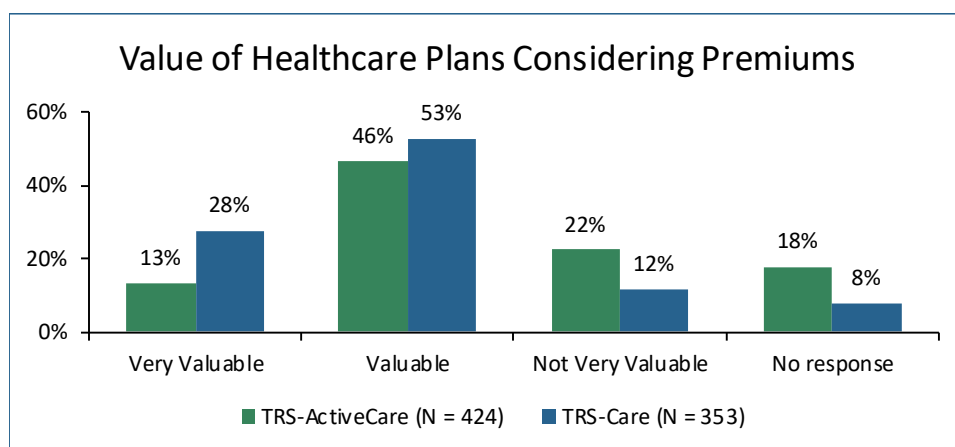
**Figure 2.23. Overall Satisfaction with TRS Healthcare Services (2019)**

### 2.3.2. Healthcare Plan Value and Improvement Opportunities

This subsection presents member’s ratings of the value of TRS-ActiveCare and TRS-Care considering plan premiums, and ratings of the most important ways the healthcare programs could be improved.

#### Value of TRS-ActiveCare and TRS-Care

- The majority of active (59%) and retired (81%) members reported that TRS-ActiveCare and TRS-Care are Very Valuable or Valuable.
- More retired members (28%) reported that TRS-Care is Very Valuable compared to active members (13%). More active members chose Not Very Valuable (22%) or No Response (18%) compared to retired members (12% and 8%, respectively).
- These results indicate that active members may benefit from additional information on their TRS healthcare benefits.



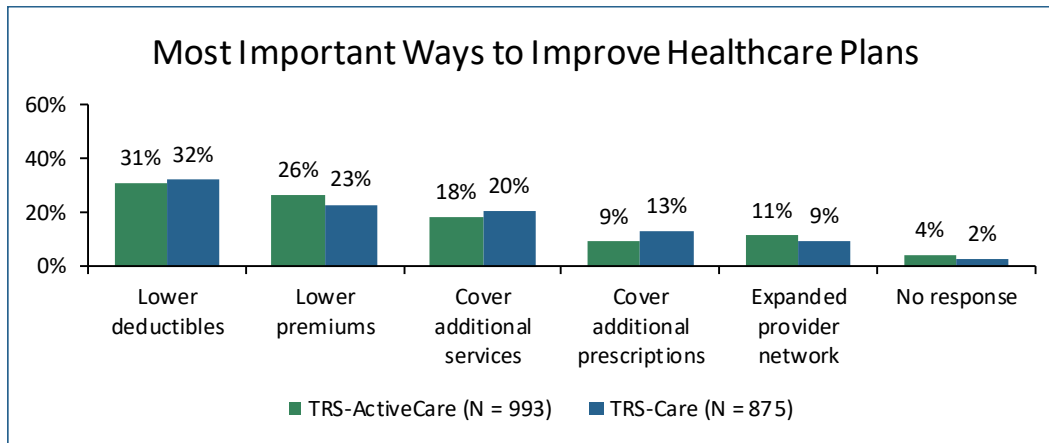
**Figure 2.24. Value of TRS-ActiveCare and TRS-Care**

### Ways to Improve TRS-ActiveCare and TRS-Care

“Lower deductibles” received the highest rating for how to improve TRS-ActiveCare and TRS-Care, followed by “Lower premiums”. Retired members were more likely to select “Cover additional services” (20%), and “Cover additional prescriptions” (13%) as their most important ways to improve the healthcare plans, compared to active members (9%). Active members were more likely to select “Expanded Provider Network” (11%) compared to retirees (9%).

These results indicate:

- Members value lower costs (deductibles followed by premiums).
- Retired members value expanded services and prescription drug coverage.
- Active members value having an expanded provider network.



**Figure 2.25. Most Important Ways to Improve Healthcare Plans**

### 2.3.3. Health Savings Accounts

This subsection presents member’s knowledge about and interest in Health Savings Accounts (HSAs). HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden.

The survey results show that more active members report they are familiar with HSAs (58%) than retired members (46%). Similarly, when asked whether they would be interested in enrolling in an HSA if they could do so as part of their TRS healthcare plan, more active members (32%) responded that they would be interested compared with retired members (22%).

Members that responded that they would not be interested in enrolling in an HSA if it was provided as part of their TRS healthcare plan were asked whether their decision would change if TRS offered assistance in choosing an HSA provider and facilitated pre-tax contributions from their paycheck to the HSA. The majority of active (71%) and retired (79%) members that initially responded that they would not be interested in enrolling in an HSA, stated that it would not change their decision.

**Table 2.7. Familiarity and Interest in Health Savings Accounts**

	N	Yes	No	No Response
<b>Active</b>				
Familiar with Health Savings Accounts (HSAs)	854	58%	35%	7%
If you could enroll in an HSA as part of TRS-ActiveCare, would you be interested	474	32%	40%	28%
If "no", would it change your decision if TRS helped you choose an HSA provider and facilitated pre-tax contributions from your paycheck to an HSA	87	15%	71%	15%
<b>Retiree</b>				
Familiar with Health Savings Accounts (HSAs)	268	46%	48%	7%
If you could enroll in an HSA as part of TRS-Care, would you be interested?	129	22%	49%	29%
If "no", would it change your decision if TRS helped you choose an HSA provider and facilitated pre-tax contributions from your paycheck to an HSA	28	10%	79%	12%

**Interest in Health Savings Account by Participant Plan Type**

- Active member participants in the TRS-ActiveCare HD plan are the most likely (52%) to rate as interested in enrolling in an HSA, with TRS-ActiveCare Primary + participants as second most likely (46%).
- Retiree participants in TRS-Care Standard Plan are more likely to rate as interested in enrolling in an HSA (41%).

**Table 2.8. Interest in Health Savings Account by Participant Plan Type**

	N	Yes	No	No Response
<b>Active</b>				
TRS-ActiveCare HD	79	52%	32%	15%
TRS-ActiveCare Primary	26	40%	48%	12%
TRS-ActiveCare Primary+	22	46%	29%	25%
TRS-ActiveCare 2	11	37%	43%	20%
HMO	7	32%	41%	27%
<b>Retiree</b>				
TRS-Care Standard Plan	54	41%	44%	15%
TRS-Care Medicare Advantage Plan	38	20%	47%	33%

### 2.3.4. Healthcare Plan Enrollment and Satisfaction

This subsection presents member's enrollment and satisfaction levels with TRS-ActiveCare and TRS-Care, by plan type.

#### Enrollment

30% of active member survey respondents reported enrollment in TRS-ActiveCare and 56% of retired members reported enrollment in TRS-Care. TRS offers the following plan types for TRS-ActiveCare and TRS-Care.

#### TRS-ActiveCare

- TRS-ActiveCare HD: The plan has a nationwide network with out-of-network coverage and features one of the lower premiums and higher deductibles of the plan options. It is compatible with health savings accounts (HSAs). There is no requirement for Primary Care Physicians (PCPs) or referrals, and you must meet your deductible before the plan pays for non-preventive care.
- TRS-ActiveCare Primary: The plan has a statewide network and no out-of-network coverage. It features one of the lower premiums and higher deductibles of the plan options. It is not compatible with HSAs. A PCP referral is required to see a specialist, and copays are required for doctor visits before you meet deductible.
- TRS-ActiveCare Primary+: The plan has a statewide network and no out-of-network coverage. It features one of the lowest deductibles and higher premiums of the plan options. It is not compatible with HSAs. A PCP referral is required to see a specialist, and copays for many services and drugs are required.
- TRS-ActiveCare 2: The plan has a nationwide network with out-of-network coverage. There is no requirement for PCPs or referrals, and copays for many drugs and services are required. The plan is closed and is not accepting new enrollees.
- HMO: The plan includes a network of doctors, hospitals, and other healthcare providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.

#### TRS-Care

- TRS-Care Standard Plan (Not Medicare): The plan features an annual in-network individual deductible of \$1,500 (or \$3,000 if you cover dependents in a family plan) for medical care and prescription drug costs before the plan begins to pay its share of your health care expenses. Once you meet your annual in-network deductible, the plan pays 80 percent of your eligible in-network medical and prescription expenses. Medical services from in-network doctors cost less than they do from out-of-network doctors.
- TRS-Care Medicare Advantage Plan: Available to TRS-Care participants who are Medicare-eligible (due to turning 65 or Social Security Disability). The plan offers a low deductible for medical services and covers everything that original Medicare covers, along with extras. Participants can see any provider who accepts Medicare, even if they are not in the Medicare Advantage insurer's network.

## Healthcare Plan Enrollment and Satisfaction

### TRS-ActiveCare

- The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment and also received the second highest satisfaction rating, with 9% of active members rating as Very Satisfied and 43% rating as Satisfied.
- Satisfaction ratings for TRS-ActiveCare Primary were 7% Very Satisfied and 34% satisfied, and TRS-ActiveCare Primary+ were 8% Very Satisfied and 31% Satisfied. These satisfaction ratings are lower than the TRS-ActiveCare HD, which has lower premiums and higher deductibles, which may indicate that active members prioritize lower premiums over lower deductibles when selecting a healthcare plan.
- TRS-ActiveCare 2 received the highest satisfaction rating, with 29% of active members rating as Very Satisfied. However, since this plan is closed to new members, it may not be possible to increase satisfaction ratings for TRS-ActiveCare by having more members participate in this plan.

### TRS-Care

- More retired members reported that they were enrolled in TRS-Care Medicare Advantage (54%) than TRS-Care Standard (38%). The majority of retirees in both plans were at least Satisfied with the plans.

**Table 2.9. Self-Reported Healthcare Plan Enrollment and Satisfaction**

	Enrollment %	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Active</b>						
TRS-ActiveCare HD	37%	9%	43%	30%	10%	8%
TRS-ActiveCare Primary	17%	7%	34%	30%	19%	6%
TRS-ActiveCare Primary+	8%	8%	31%	40%	15%	6%
TRS-ActiveCare 2	6%	29%	35%	16%	16%	3%
HMO	10%	9%	39%	35%	9%	9%
<b>Retiree</b>						
TRS-Care Standard	38%	22%	48%	20%	8%	2%
TRS-Care Medicare Advantage	54%	32%	51%	12%	3%	2%

### TRS-ActiveCare and TRS-Care Enrollment Materials

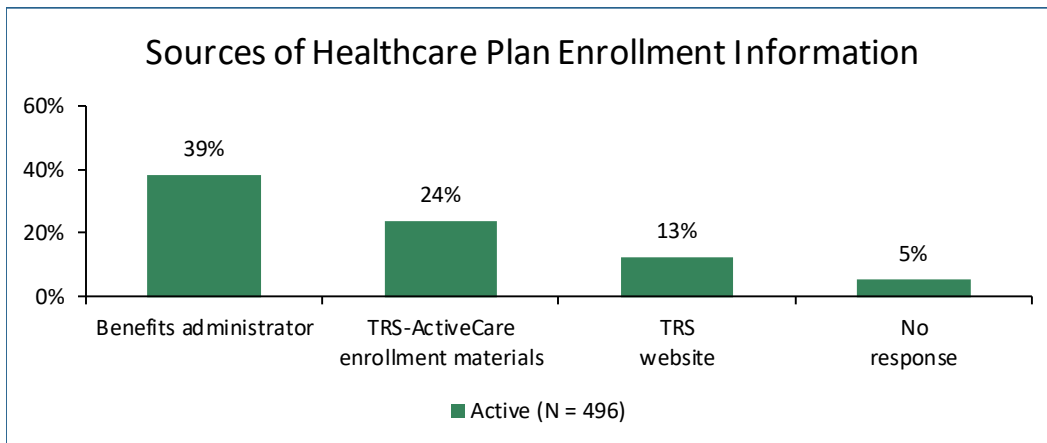
- The majority of members recall receiving TRS-ActiveCare or TRS-Care enrollment materials (70% of active members and 81% of retired members)
- The majority of members reported that they used TRS-ActiveCare or TRS-Care enrollment materials to help them make decisions about healthcare plans and benefits (74% of active members and 73% of retired members)

**Table 2.10. Enrollment Materials**

	N	Yes	No	No Response
<b>Active</b>				
Recall Receiving Enrollment Materials	472	70%	21%	9%
Used Materials to Decide to Enroll	316	74%	19%	7%
<b>Retiree</b>				
Recall Receiving Enrollment Materials	355	81%	9%	10%
Used Materials to Decide to Enroll	287	73%	21%	6%

### Sources of TRS-ActiveCare Enrollment Information

- 39% of active members reported that they received TRS-ActiveCare enrollment information from their benefits administrator.



**Figure 2.26. Source of TRS-ActiveCare Enrollment Information (Active Member)**



### Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

- The majority of both active (77%) and retired (84%) members reported “Coverage Elsewhere” as the reason for not enrolling in TRS-ActiveCare or TRS-Care.
- “High Cost”, “Not Eligible”, and “Medical Services or Drugs Not Covered” are the next most highly rated reasons for not enrolling in TRS-ActiveCare or TRS-Care.

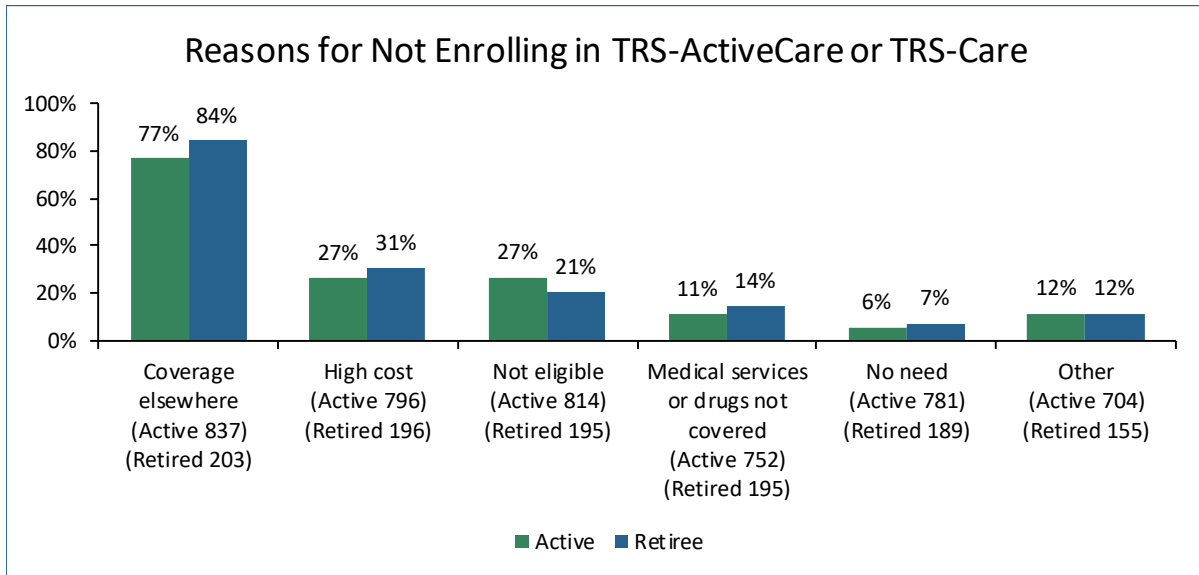


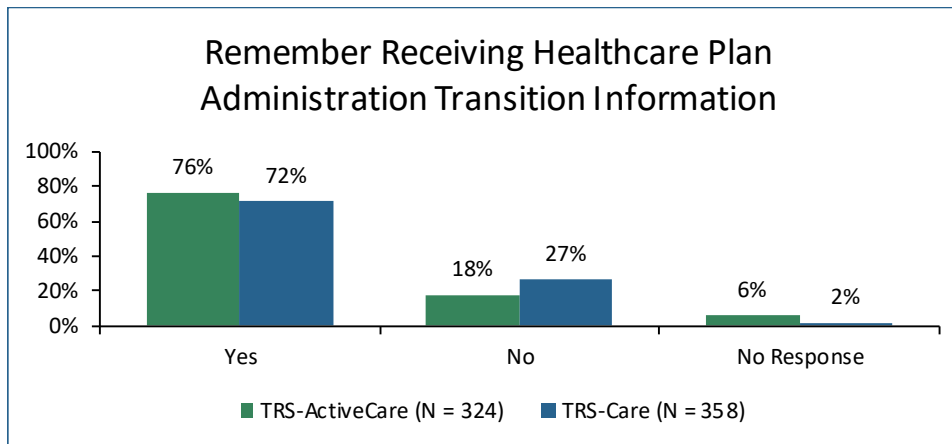
Figure 2.27. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

### 2.3.5. Satisfaction with TRS-ActiveCare and TRS-Care Administrator Transition Information

This subsection presents member’s reported knowledge about the following plan administrator changes for TRS-ActiveCare and TRS-Care:

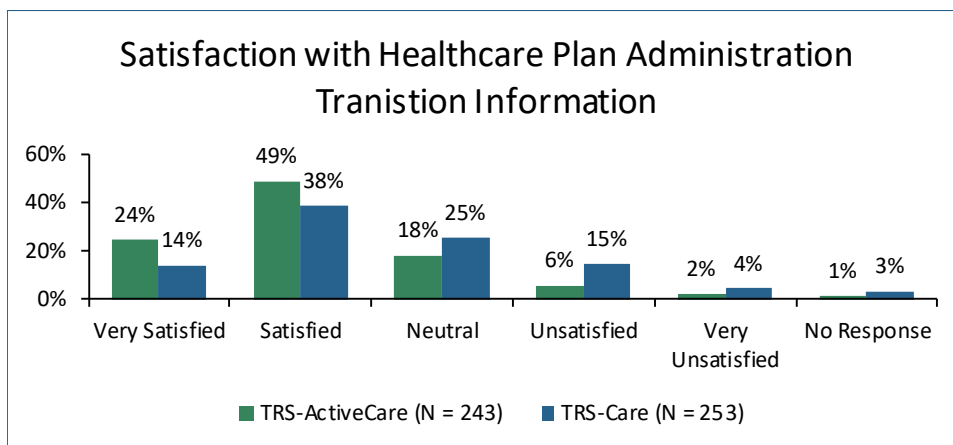
- TRS-ActiveCare transition from Aetna to Blue Cross Blue Shield of Texas (BCBSTX) on September 1, 2020
- TRS-Care Standard transition from Aetna to BCBSTX on January 1, 2021

The majority of active (76%) and retired members (72%) remembered receiving TRS-ActiveCare or TRS-Care administration transition information.



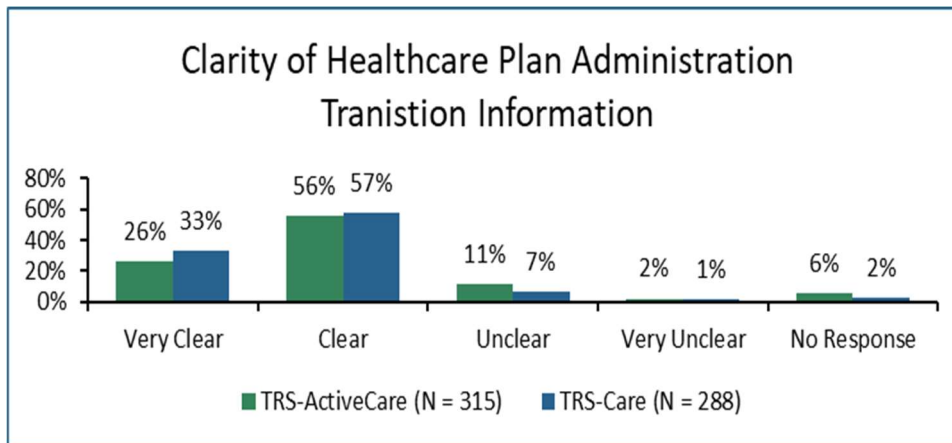
**Figure 2.28. Administration Transition Information Received**

The majority of active (73%) and retired members (52%) were Very Satisfied or Satisfied with the information they received about the healthcare plan changes.



**Figure 2.29. Satisfaction with Information about Plan Changes**

The majority of both active (82%) and retired (90%) members reported that the TRS-ActiveCare or TRS-Care administration transition information is Very Clear or Clear.



**Figure 2.30. Clarity of Administration Transition Information**

### 2.3.6. TRS-ActiveCare and TRS-Care Information Resources

This subsection presents whether member used TRS healthcare program information sources in the 12 months prior to the survey, their ratings of the most important resources, and their satisfaction with the information sources.

In the 12 months prior to the survey, more retired members (63%) reported using the *Pulse* newsletter to get information about TRS-Care, compared to the percent of active members that used the newsletter (28%) to obtain information about TRS-ActiveCare. Similarly, more retirees reported using the BCBSTX website or Customer Service Line in the last few months to access information about TRS-Care compared to the percentage of active members that accessed similar information resources for TRS-ActiveCare.

**Table 2.11. Use of Information Resources for TRS-ActiveCare and TRS-Care**

	N	Yes	No	No Response
<b>Active</b>				
<i>Pulse</i> Newsletter in last 12 months	452	28%	65%	7%
BCBSTX Website in last few months	441	28%	66%	6%
BCBSTX Customer Service Line in last few months	444	20%	75%	5%
<b>Retiree</b>				
<i>Pulse</i> Newsletter in last 12 months	357	63%	32%	4%
BCBSTX Website in last few months	357	40%	58%	2%
TRS-Care Customer Service Line in last few months	357	36%	63%	1%

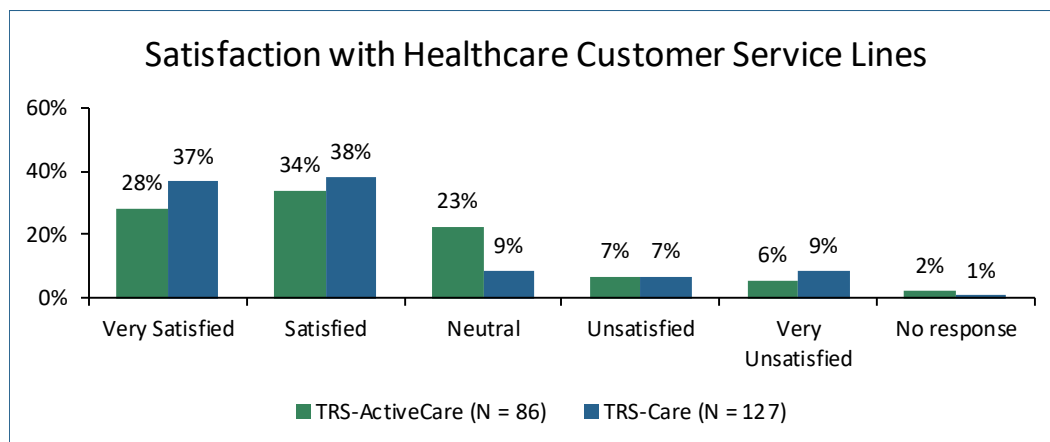
### Helpfulness of TRS-ActiveCare and TRS-Care Resources

The majority of both active and retired members that had used the Pulse newsletter or visited the BCBSTX website during the previous 12 months, reported that the *Pulse* and BCBSTX Website are Helpful for obtaining information about TRS-ActiveCare and TRS-Care.

**Table 2.12. Helpfulness of Information Resources**

	N	Helpful	Not Helpful	No Response
<b>Active</b>				
<i>Pulse</i> Newsletter	125	69%	18%	13%
BCBSTX Website	123	72%	12%	15%
<b>Retiree</b>				
<i>Pulse</i> Newsletter	225	75%	8%	17%
BCBSTX Website	144	78%	11%	11%

The majority of both active members that had called the BCBSTX customer service line and retired members that had called the TRS-Care customer service line during the previous 12 months, were either Very Satisfied or Satisfied.

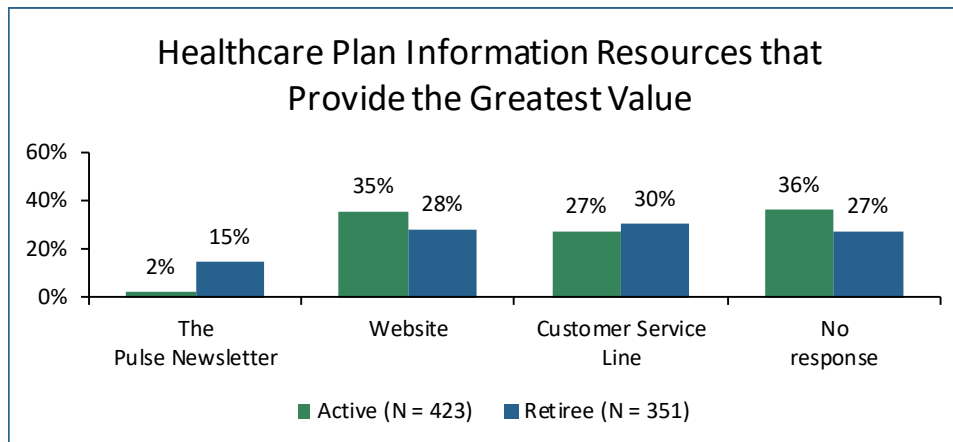


**Figure 2.31. Satisfaction with Healthcare Customer Service Lines**

### Selection of Healthcare Plan Information Resources that Provide the Greatest Value

When asked which healthcare plan information resources members think provide the greatest value, regardless of whether the member had used the resource in the previous 12 months, more active members (35%) reported that the website provides the greatest value in obtaining information about TRS healthcare programs compared to retired members (28%).

Additionally, more retired members (15%) reported that the *Pulse* newsletter provides the greatest value compared to active members (2%). This may indicate that active members would benefit by becoming more informed about the *Pulse* newsletter as a means for obtaining healthcare plan information.



**Figure 2.32. Healthcare Plan Information Resources that Provide the Greatest Value**

## 2.4. Communications

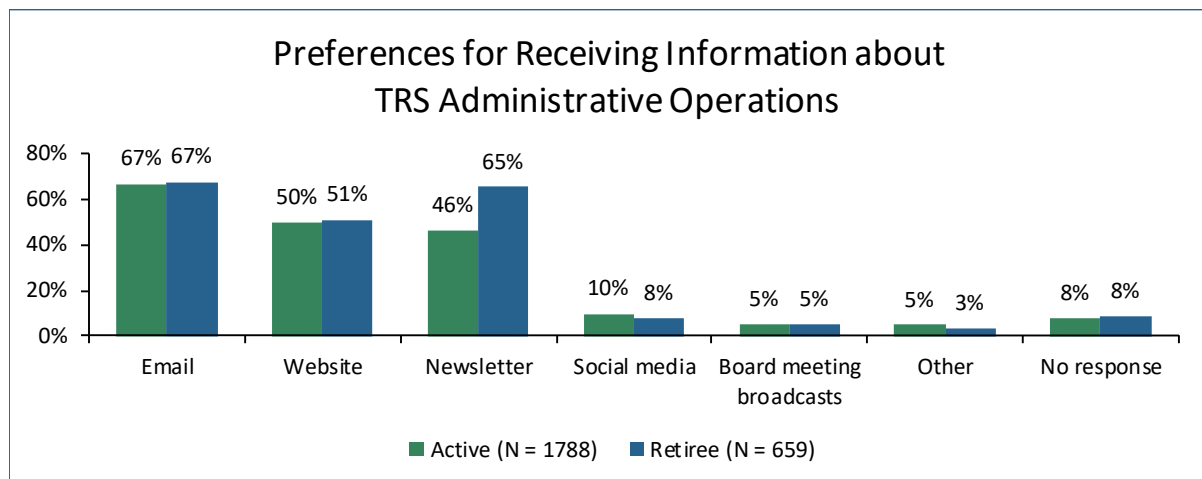
This subsection presents the survey results of member communication preferences and satisfaction with communicated information.

### 2.4.1. Communication Preferences

#### Administrative Operations

This subsection presents member’s ratings of their top three methods for receiving communications about TRS administrative operations. For both active and retired members, email, website, and newsletter are the top three most preferred ways to obtain information about administrative operations. More retired members (65%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (46%).

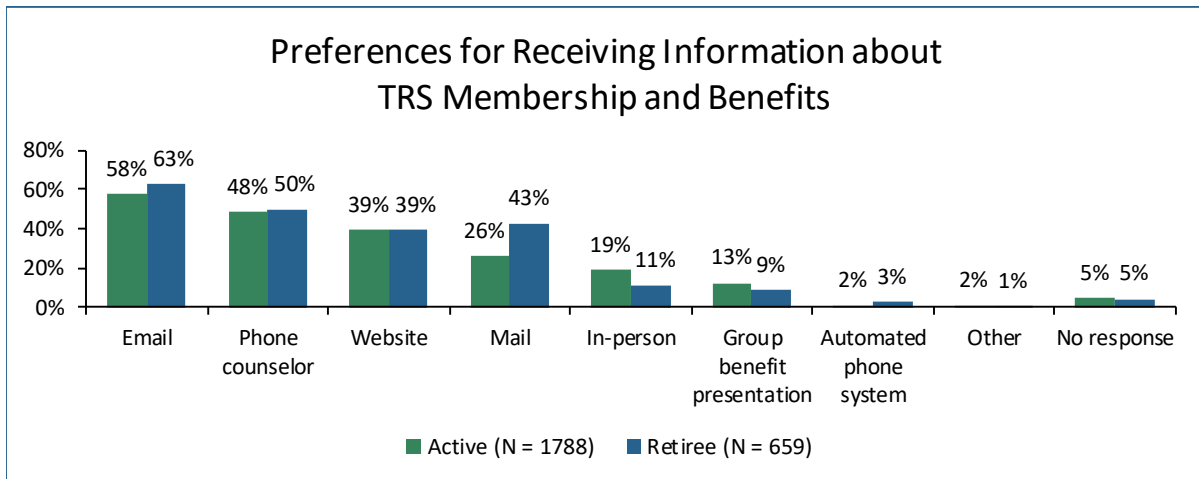
Both active and retired members were invited to specify other options beyond the modes of communication provided. Of the active members, the most preferred alternative methods for receiving information about administrative operations were by telephone call or text message (n=34) or by mail (n=29). Retirees were less comprehensive in specific alternate ways to obtain TRS information about administrative operations. Of the retirees who specified an alternate means of communication, the majority specified a phone-based option (n=8) or mail (n=7).



**Figure 2.33. Preferences for receiving information about TRS Administrative Operations**

### Membership and Benefits

This subsection presents member’s ratings of their top three methods for receiving communications about TRS membership and benefits. Both active and retired members have a strong preference for email, calling and speaking to a counselor, and the website as the ways to obtain information about their TRS membership and benefits. Retired members have a stronger preference for mail than active members.



**Figure 2.34. Preferences for Receiving Information about TRS Membership and Benefits**

## 2.4.2. Communication Topics

### Active Members

This subsection presents active member’s ratings of the TRS topics that they think are most important and their ratings of how well TRS provides information related to those topics. Active members rate “Retirement Plans and Options”, “Retirement Planning”, and “Activities that Impact Retirement” as the topics that they think are most important. The majority of active members rate TRS as Very Well or Well in providing information on “Retirement Plans and Options” and “Retirement Planning”, with 49% rating TRS as Very Well or Well in providing information on “Activities that Impact Retirement”.

Active members have high ratings of importance for retirement planning-related topics, and high ratings of No Response for how well TRS is providing information on these topics. It may be possible to increase communication performance ratings for these topics by increasing communication on retirement planning topics for active members.

**Table 2.13. Active Member Ratings of the Importance of TRS Topics and TRS’ Performance in Providing Information Related to those Topics.**

	N	Very Important	Important	Not Important	No Response
<b>Importance</b>					
Retirement Plans and Options	1,298	70%	25%	2%	4%
Retirement Planning	1,290	61%	30%	4%	5%
Activities that Impact Retirement	1,292	58%	32%	4%	6%
Legislative Updates	1,284	48%	38%	6%	8%
Pension Fund Financial Health	1,283	51%	34%	7%	8%
Investment Performance	1,289	41%	40%	10%	9%
Health Plans	1,288	53%	28%	12%	7%
Health Care Funds Financial Health	1,284	42%	37%	11%	10%
TRS Board Actions	1,283	32%	43%	16%	10%
Administrative Operations	1,284	26%	38%	25%	11%
	N	Very Well	Well	Not Very Well	No Response
<b>Performance</b>					
Retirement Plans and Options	1,266	21%	40%	21%	17%
Retirement Planning	1,259	18%	37%	24%	22%
Health Plans	1,262	16%	36%	22%	27%
Activities that Impact Retirement	1,258	15%	34%	27%	24%
Legislative Updates	1,252	14%	34%	24%	28%
TRS Board Actions	1,244	12%	34%	24%	30%
Administrative Operations	1,253	12%	33%	23%	32%
Investment Performance	1,253	13%	32%	26%	28%
Pension Fund Financial Health	1,252	12%	32%	26%	29%
Health Care Funds Financial Health	1,253	11%	32%	26%	31%



## Retired Members

This subsection presents retired member’s ratings of the TRS topics that they think are most important and their rating of how well TRS provides information related to those topics. Retired members rate “Legislative Updates”, “Pension Fund Financial Health”, and “TRS Board Actions” as the topics that they think are most important. The majority of retired members rate TRS as Very Well or Well in providing information on “Legislative Updates”, “Pension Fund Financial Health”, and “TRS Board Actions”.

Retired members have high ratings of importance for topics related to the pension fund’s financial health. It may be possible to increase communication performance ratings by increasing communication to TRS retired members on fund financial health, including legislative updates and TRS board actions.

**Table 2.14. Retiree Ratings of the Importance of TRS Topics and TRS’ Performance in Providing Information Related to those Topics.**

	N	Very Important	Important	Not Important	No Response
<b>Importance</b>					
Legislative Updates	547	55%	37%	3%	5%
Pension Fund Financial Health	544	51%	37%	4%	8%
TRS Board Actions	546	34%	48%	10%	9%
Health Plans	549	52%	27%	12%	9%
Investment Performance	545	37%	42%	10%	11%
Health Care Funds Financial Health	542	45%	33%	12%	10%
Retirement Plans and Options	550	43%	33%	12%	11%
Activities that Impact Retirement	547	32%	30%	26%	12%
Administrative Operations	544	18%	41%	26%	15%
Retirement Planning	545	21%	25%	34%	20%
	N	Very Well	Well	Not Very Well	No Response
<b>Performance</b>					
Retirement Plans and Options	547	39%	41%	7%	14%
Legislative Updates	540	28%	46%	14%	12%
Health Plans	542	32%	40%	10%	18%
TRS Board Actions	542	21%	44%	16%	19%
Pension Fund Financial Health	542	24%	40%	19%	17%
Activities that Impact Retirement	544	25%	39%	10%	25%
Investment Performance	541	21%	43%	17%	19%
Retirement Planning	541	25%	36%	8%	31%
Administrative Operations	543	17%	43%	15%	24%
Health Care Funds Financial Health	541	20%	39%	19%	22%

### 2.4.3. Communication Methods

This subsection presents TRS member use of the TRS Email Subscription Service, ratings of the importance of TRS social media sites, and satisfaction with TRS printed materials.

#### E-mail Subscription Service

Nearly half of active members (46%) and retired members (47%) responded that they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 15% of active members and 17% of retired members responded that they were aware of the service.

Since email is one of the preferred ways for members to receive communications, TRS should continue to inform members about the email subscription service to gain additional subscribers.

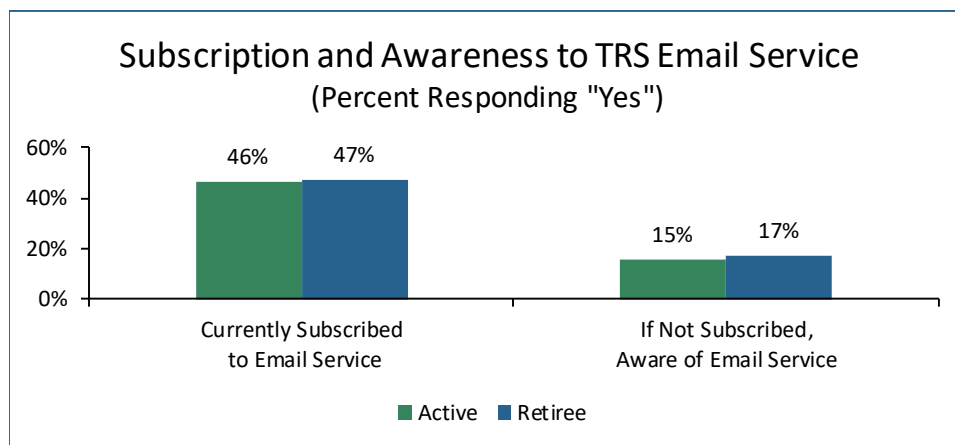


Figure 2.35. Subscription and Awareness of TRS Email Service

Table 2.15. Subscription and Awareness of TRS Email Service

	FY	N	Yes	No	No Response
<b>Active Members</b>					
Currently subscribed to the TRS email subscription service	2020	1,336	46%	37%	16%
	2019	832	40%	56%	4%
If not subscribed, aware that TRS offers an email subscription service	2020	713	15%	73%	11%
	2019	466	21%	78%	0.6%
<b>Retired Members</b>					
Currently subscribed to the TRS email subscription service	2020	558	47%	40%	13%
	2019	439	43%	55%	2%
If not subscribed, aware that TRS offers an email subscription service	2020	297	17%	73%	10%
	2019	243	37%	62%	0.4%

## Social Media

The rated importance of social media to find TRS information was low among members in 2020. Among the sites listed, Facebook was noted as the most important with a combined rating of Very Important and Important for active members of 27% and retirees of 24%.

When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active and retired members stated that they have Never Visited the site or had No Response. While ratings for the importance and helpfulness of social media sites is currently low among members, TRS should continue to provide content through these communication channels as membership communication preferences may change over time.

**Table 2.16. Active Member Social Media Preferences and Helpfulness Ratings**

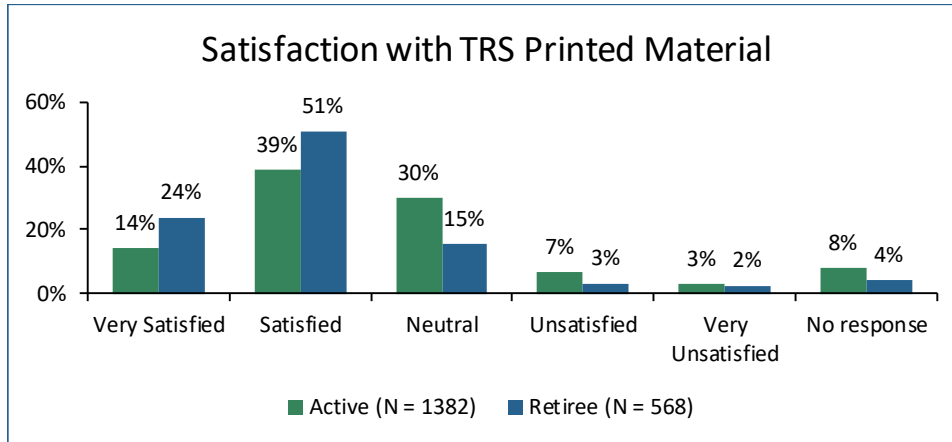
	Very Important	Important	Not Important	I Don't Use This	No Response
<b>Importance</b>					
Facebook	10%	17%	42%	20%	11%
Youtube	7%	17%	43%	20%	13%
Twitter	4%	8%	43%	33%	12%
	Very Helpful	Helpful	Not Helpful	Never Visited	No Response
<b>Performance</b>					
Facebook	5%	10%	16%	44%	25%
Youtube	6%	9%	14%	43%	27%
Twitter	3%	5%	15%	48%	29%

**Table 2.17. Retiree Social Media Preference and Helpfulness Ratings**

	Very Important	Important	Not Important	I Don't Use This	No Response
<b>Importance</b>					
Facebook	9%	15%	43%	26%	7%
Youtube	4%	12%	44%	30%	10%
Twitter	3%	4%	41%	45%	8%
	Very Helpful	Helpful	Not Helpful	Never Visited	No Response
<b>Performance</b>					
Facebook	6%	10%	15%	44%	25%
Youtube	3%	8%	15%	48%	27%
Twitter	2%	4%	15%	54%	25%

### Brochures and Other Printed Information

When asked how satisfied members are with TRS brochures or other printed information, including the accuracy of that information, the majority of both active (53%) and retired (75%) members were Very Satisfied or Satisfied.



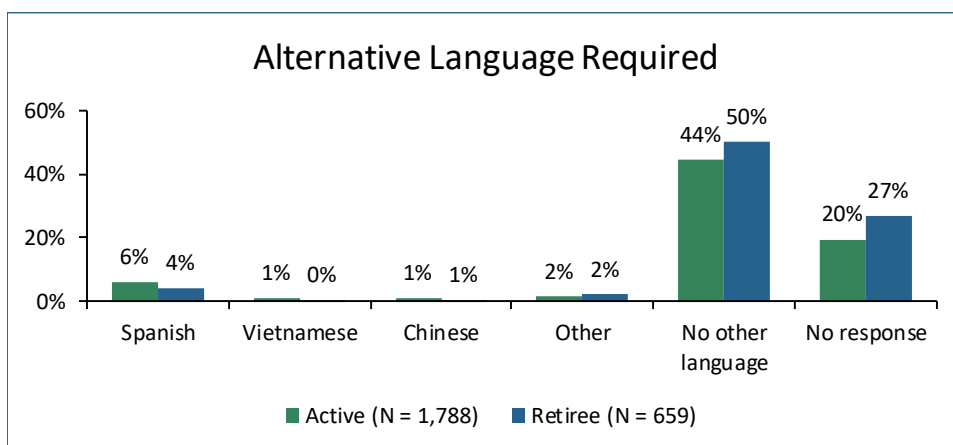
**Figure 2.36. Satisfaction with TRS Printed Material**

### 2.4.4. Communication Alternatives

This subsection presents the survey results of member requirements for TRS communications to be provided in a language other than English, and requirements for TRS communications to be provided in alternative formats.

#### Alternative Languages

When asked what languages other than English TRS publications need to be provided in, 44% of active members and 50% of retired members responded that they do not require publications to be provided in other languages. For members identifying alternative languages, 6% of active members and 4% of retired members require that TRS information be available in Spanish, ~1% of active members require Vietnamese, and ~1% of active members require Chinese.



**Figure 2.37. Alternative Languages Required**

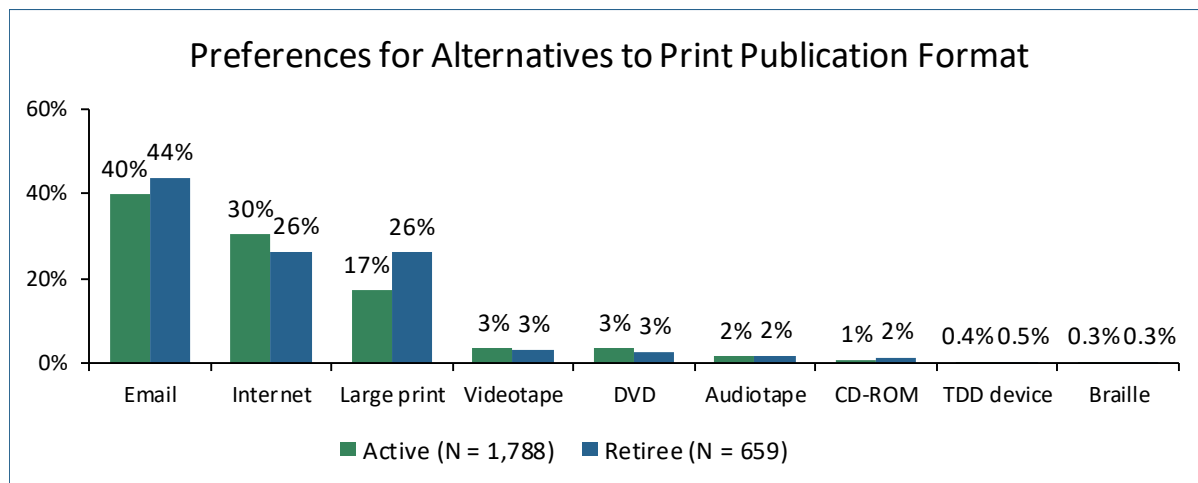
Active and retired members had the option to suggest additional languages for TRS information besides English, Spanish, Vietnamese, and Chinese. Table 2.18 lists the alternative languages provided.

**Table 2.18. Frequencies of Other Languages Required**

Category	Active Frequency	Retiree Frequency	Total Frequency
All Languages	2	1	3
Arabic	4		4
Futhark	1		1
Gujarati	1		1
Hindi	1		1
Native Languages	1		1
Portuguese	1		1
Tagalog	1		1
Urdu, Hindi	1		1
Zapotec	1		1

**Alternative Print Publication Formats**

Members were asked if TRS made its print publications available in alternative formats, which would they likely use. Both active and retired members rated email, mail, internet, and large print are their most preferred print publication alternative formats.



**Figure 2.38. Alternative Publication Formats**

### 3. Summary of Results

The objective of this survey is to help TRS leadership to assess the usage and evaluation of TRS services by its members and apply the best-targeted strategy to improve TRS services.

Based on the analyses of the feedback, the following actionable insights are generated:

- Provide retirement planning education and education on saving for retirement outside TRS to active members especially younger active members
- Review retirement income and special service credit estimates for understandability
- Educate on the existence of MyTRS and what actions can be performed using the site
- Continue to update the TRS Benefits Handbook for clarity
- Include TRS-Care premium in retirement income estimate
- Continue to educate on healthcare program value
- Identify opportunities to lower premiums and deductibles, and increase coverage of services and procedures
- Consider offering Health Savings Accounts
- Continue to support healthcare communication resources (Website, Customer Service Line, the *Pulse* newsletter) and specifically identify opportunities to increase active member's knowledge about the *Pulse*
- Educate on the availability of the TRS email subscription service
- Continue to support social media efforts

A detailed summary of results is provided below.

#### TRS Overall

##### Satisfaction

The majority of active members (53%) and retirees (75%) rate as at least Satisfied with TRS overall in 2020. The survey results show that active members continue to be more likely to rate as Neutral compared to retired members. These ratings are consistent with the 2019 survey results.

The 2020 survey results also show that more members rate as Very Satisfied with TRS overall relative to 2019. This is a positive improvement year-over-year.

Additionally, the majority of members give positive feedback on their willingness to promote TRS as a great organization.

##### Values

The majority of members agree with the statements "I am confident my retirement is secure with TRS" and "TRS operates in my best interest."

Active members are more likely to disagree that "TRS Information is Easy to Understand" or that "TRS Sends Relevant Communications". Younger active members are more likely to disagree that they are "confident their retirement is secure with TRS" and that "TRS operates in their best interest". This may indicate a need to tailor communications to active members and provide younger active members with further information regarding their TRS retirement benefits and retirement readiness planning.

## Interactions

Members rate emailing, speaking to a counselor, and using the TRS website as the three most preferred methods for interacting with TRS. Retired members also have a preference for mail.

The majority of members rate as satisfied with the interactions they had with TRS during the previous 12 months. In rating satisfaction by interaction type, members were most likely to rate as Very Satisfied or Satisfied with higher-engagement interactions, such as attending a group benefit presentation, visiting TRS facilities, meeting with a benefit counselor, and speaking with a phone counselor. This may indicate that more availability of in-person or phone-based interactions may increase member satisfaction.

## Pension Benefit Services

### Retirement Readiness

More retired members reported they are confident that they will have enough money to live comfortably throughout their retirement years compared to active members. Younger active members (<30 years old to 49 years old) are less likely to be Very Confident that they will have enough money for retirement compared to older active members.

Slightly less than half of the active members (44%) responded that they had estimated how much they need for retirement. For respondents that had not estimated how much they need for retirement, 60% stated that the reason they had not estimated their retirement was that they did not know how, and 23% said that it was because retirement seems too far away.

### Saving Outside of Retirement

Nearly half of active members (48%) reported that they are saving for retirement outside of the TRS pension plan. Active members rated “I do not have enough after my expenses are paid to save for retirement”, and “Don’t know how to save for retirement” as the most important reasons for not saving for retirement outside of TRS.

### Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 45%, 30-39 years old: 42%) were more likely to report that they are Not Knowledgeable about saving outside of TRS compared to older members (50-59 years old: 31%, 60+ years old: 22%). This may indicate that younger active members would benefit from additional information on how to save for retirement outside of their TRS pension.

Active members report that their current top sources for gathering information for saving outside of TRS are financial planners, friends/family, and financial websites.

### Requested Retirement Income or Special Service Credit Purchase Estimate

Approximately 39% of active members and 9% of retirees reported that they had requested an estimate of their retirement income in the last 12 months. The majority of respondents that requested a retirement estimate reported that the estimate was accurate, however, 23% of active members reported that the estimate was not easy to understand.

Approximately 10% of active members and 5% of retirees reported that they had requested a special service credit purchase estimate from TRS in the last 12 months. 20% of active respondents that had requested a special service credit purchase estimate stated that the estimates were not accurate and 37% of active members that had requested a special survey credit purchase estimate in the last 12 months, thought the estate was not easy to understand.

These results indicate that it may be beneficial to review retirement and special service credit estimates for understandability, particularly for active members.

For active members that had requested an estimate of their retirement income in the previous 12 months, 77% stated that they think it would be helpful to include an estimate of their TRS-Care premium with their estimate.

### **MyTRS**

The percent of active members that reported having ever visited MyTRS remained steady at 63% between 2020 and 2019, while the percent of retired members increased from 51% in 2019 to 57% in 2020. For active members, “Obtain personalized retirement estimates” is the most important reason for visiting MyTRS in the last 12 months. For retired members, “Access annuity verifications and 1099-R forms” is the most important reason.

“I was not aware of MyTRS” and “I am not sure how to register for MyTRS” were the most common reasons members reported for not visiting MyTRS. This may indicate that TRS should provide more information to members about the availability of MyTRS, as well as the actions that can be performed using the MyTRS site.

When asked about ways to improve MyTRS, respondents stated that they wanted information that is healthcare-specific, personalized, and simplified in layman’s terms.

### **TRS Benefits Handbook**

The majority of active members rate information provided on each topic included in the TRS Benefits Handbook as Very Well or Well. However, between 26% and 20% of active members rate the quality of information provided as Not Very Well, indicating that further improvements to the clarity of information provided in the Handbook could be made.

Retired members ratings are more positive than active members, however, 10% of retired members responded that information related to the topic, “Learn more about TRS employment after retirement” was Not Very Well provided. This may indicate that TRS should further clarify information provided in the TRS Benefits Handbook relating to employment after retirement rules to improve retired members ratings.



## Healthcare Services

### Overall Satisfaction

Approximately half of the active members (47%) and the majority of retired members (75%) rate as at least Satisfied with TRS healthcare services in 2020. The survey results show that active members continue to be more likely to rate as Neutral compared to retired members. These ratings are consistent with the 2019 survey results.

The 2020 survey results also show that more members rate as Very Satisfied with TRS Healthcare Services relative to 2019. This is a positive improvement year-over-year.

### Value of Healthcare Plans

The majority of active (59%) and retired (81%) members reported that TRS-ActiveCare and TRS-Care is Very Valuable or Valuable. More retired members (28%) reported that TRS-Care is Very Valuable compared to active members (13%). More active members chose Not Very Valuable (22%) or No Response (18%) compared to retired members (12% and 8%, respectively). These results indicate that active members may benefit from additional information on their TRS healthcare benefits.

When asked about ways to improve TRS' healthcare plans members rated lower costs (deductibles followed by premiums) as the most important. Additionally, retired members reported that expanding services and prescription drug coverage would be valuable, and active members reported that having an expanded provider network would be valuable.

### Health Savings Accounts

HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden. More active members report they are familiar with HSAs (58%) than retired members (46%). Similarly, when asked whether they would be interested in enrolling in an HSA if they could do so as part of their TRS healthcare plan, more active members (32%) responded that they would be interested compared with retired members (26%).

### Plan Enrollment and Satisfaction

30% of active member survey respondents reported enrollment in TRS-ActiveCare and 56% of retired members reported enrollment in TRS-Care. The majority of members reported that they used TRS-ActiveCare or TRS-Care enrollment materials to help them make decisions about healthcare plans and benefits.

The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment and also received the second highest satisfaction rating, with 9% of active members rating as Very Satisfied and 43% rating as Satisfied.

Satisfaction ratings for TRS-ActiveCare Primary were 7% Very Satisfied and 34% satisfied, and TRS-ActiveCare Primary+ were 8% Very Satisfied and 31% Satisfied. These satisfaction ratings are lower than the TRS-ActiveCare HD, which has lower premiums and higher deductibles. This may indicate that active members value lower premiums over lower deductibles when selecting a healthcare plan. TRS may be able to increase active member satisfaction ratings by offering HSAs to participants in higher deductible plans.

TRS-ActiveCare 2 received the highest satisfaction rating, with 29% of active members rating as Very Satisfied. However, since this plan is closed to new members, it may not be possible to increase satisfaction ratings for TRS-ActiveCare by having more members participate in this plan.

More retired members reported that they were enrolled in the TRS-Care Medicare Advantage (54%) plan than the TRS-Care Standard (38%) plan. The majority of retired members in both plans were at least Satisfied with their healthcare plans.

#### **Reasons for not Enrolling TRS-ActiveCare or TRS-Care**

When asked why members were not enrolled in TRS-ActiveCare or TRS-Care, the majority of members reported "Coverage Elsewhere". "High Cost", "Not Eligible", and "Medical Services or Drugs Not Covered" are the next most highly rated reasons for not enrolling in TRS-ActiveCare or TRS-Care.

#### **Satisfaction with TRS-ActiveCare and TRS-Care Administrator Transition Information**

TRS-ActiveCare transitioned from Aetna to Blue Cross Blue Shield of Texas (BCBSTX) on September 1, 2020, and TRS-Care Standard transitioned from Aetna to BCBSTX on January 1, 2021. The majority of active (76%) and retired members (72%) reported that they remembered receiving TRS-ActiveCare or TRS-Care administration transition information.

The majority of active (73%) and retired members (52%) reported that they were Very Satisfied or Satisfied with the information they received about the healthcare plan changes. The majority of both active (82%) and retired (90%) members reported that the TRS-ActiveCare or TRS-Care administration transition information is Very Clear or Clear.

#### **Healthcare Plan Information Resources**

The majority of members that had used the *Pulse* newsletter or visited the BCBSTX website during the previous 12 months, reported that the *Pulse* and BCBSTX Website are Helpful for obtaining information about TRS-ActiveCare and TRS-Care. The majority of both active members that had called the BCBSTX customer service line and retired members that had called the TRS-Care customer service line during the previous 12 months, were either Very Satisfied or Satisfied.

When asked which healthcare plan information resources members think to provide the greatest value, the website was rated highest, followed by the Customer Service Line, and then the *Pulse*. Retired members reported much higher importance ratings for the *Pulse* (15%) compared to Active members (2%). This may indicate that active members would benefit by becoming more informed about the *Pulse* newsletter as a means for obtaining healthcare plan information.

## Communications

### **Preferences for Receiving Communications about TRS Administrative Operations**

For both active and retired members, email, website, and newsletter are the top three most preferred ways to obtain information about administrative operations. More retired members (65%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (46%).

### **Preferences for Receiving Communications about Membership and Benefits**

Both active and retired members have a strong preference for email, calling and speaking to a counselor, and the website as the ways to obtain information about their TRS membership and benefits. Retired members have a stronger preference for mail than active members.

### **Communication Topics**

Active members have high ratings of importance for retirement planning-related topics, and high ratings of No Response for how well TRS is providing information on these topics. It may be possible for TRS to increase active member communication performance ratings by increasing communication on retirement planning topics for active members.

Retired members have high ratings of importance for topics related to the pension fund's financial health. It may be possible to increase communication performance ratings by increasing communication to TRS retired members on fund financial health, including legislative updates and TRS board actions.

### **Communication Methods**

**Email** - Nearly half of active members (46%) and retired members (47%) responded that they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 15% of active members and 17% of retired members responded that they were aware of the service. Since email is one of the preferred ways for members to receive communications, TRS should continue to inform members about the email subscription service to gain additional subscribers.

**Social Media** - Both active and retired members rate Facebook as the most important social media site for obtaining information about TRS. However, ratings of importance remain low, with a combined rating of Very Important and Important for active members of 27% and retirees of 24%. When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active and retired members stated that they have Never Visited these sites or had No Response. Ratings for the importance and helpfulness of social media sites are low among members, however, TRS should consider continuing to provide content through these communication channels as membership communication preferences may change over time.

**Brochures** - When asked how satisfied members are with TRS brochures or other printed information, including the accuracy of that information, the majority of both active (53%) and retired (75%) members were Very Satisfied or Satisfied.

### **Communication Alternatives**

When asked what languages other than English TRS publications need to be provided, 44% of active members and 50% of retired members responded that they do not require publications to be provided in other languages. For members identifying alternative languages, 6% of active members and 4% of retired members require that TRS information be available in Spanish, ~1% of active members require Vietnamese, and ~1% of active and retired members require Chinese.

Additionally, members were asked if TRS made its print publications available in alternative formats, which would they likely use. Both active and retired members rated email, mail, internet, and large print as their most preferred print publication alternative formats.

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## Appendix A – Active Member Survey

Q1. The Teacher Retirement System of Texas (TRS) is conducting a survey to determine how its members evaluate the services provided by the agency. This survey is not intended to ask you to evaluate your retirement benefits, as your retirement benefits are determined by the Texas Legislature and not by TRS.

Thank you in advance for your thoughtful participation.

Q2. Which language do you prefer to take the survey? ¿Qué idioma prefiere para realizar la encuesta?

- English
- Español

Q3. Please rate your overall satisfaction with TRS.

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q4. Next, we'd like to ask you whether you agree or disagree with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No Response
I know TRS operates in my best interest.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel confident my retirement is secure with TRS.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications that are relevant to my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS acts ethically.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information provided by TRS is easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS listens to its members.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q5. Out of the previous six items, which are the top three most important to you? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- I know TRS operates in my best interest.
- I feel confident my retirement is secure with TRS.
- TRS sends communications that are relevant to my needs.
- TRS acts ethically.
- Information provided by TRS is easy to understand.
- TRS listens to its members.
- No Response

Q6. The next set of questions deal with TRS-ActiveCare. TRS-ActiveCare is the health insurance program available to TRS active members, including teachers, administrative personnel, and other staff.

Q7. Are you currently enrolled in TRS-ActiveCare?

- Yes
- No
- No Response

*Skip To: Q25 If Are you currently enrolled in TRS-ActiveCare? = No*

*Skip To: Q26 If Are you currently enrolled in TRS-ActiveCare? = No Response*

Q8. Which plan are you enrolled in?

- TRS-ActiveCare HD** – The plan has a nationwide network with out-of-network coverage and features one of the lower premiums and higher deductibles of the plan options. It is compatible with health savings accounts (HSAs). There is no requirement for Primary Care Physicians (PCPs) or referrals, and you must meet your deductible before the plan pays for non-preventive care.
- TRS-ActiveCare Primary** – The plan has a statewide network and no out-of-network coverage. It features one of the lower premiums and higher deductibles of the plan options. It is not compatible with health savings accounts (HSAs). A PCP referral is required to see a specialist, and copays are required for doctor visits before you meet deductible.
- TRS-ActiveCare Primary+** - The plan has a statewide network and no out-of-network coverage. It features one of the lowest deductibles and higher premiums of the plan options. It is not compatible with a health savings accounts (HSAs). A PCP referral is required to see a specialist, and copays for many services and drugs are required.
- TRS-ActiveCare 2** – The plan has a nationwide network with out-of-network coverage. There is no requirement for PCPs or referrals, and copays for many drugs and services are required. The plan is closed and is not accepting new enrollees.
- HMO** – The plan includes a network of doctors, hospitals, and other healthcare providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.
- No Response

Q9. Do you recall receiving TRS-ActiveCare enrollment materials when you decided to enroll in TRS-ActiveCare?

- Yes
- No
- No Response

*Skip To: Q15 If Do you recall receiving TRS-ActiveCare enrollment materials when you decided to enroll... = No*

*Skip To: Q15 If Do you recall receiving TRS-ActiveCare enrollment materials when you decided to enroll... = No Response*

Q10. Do you recall receiving an information packet about the TRS-ActiveCare medical administrator transition to Blue Cross and Blue Shield of Texas?

- Yes
- No
- No Response

*Skip To: Q12 If Do you recall receiving an information packet about the TRS-ActiveCare medical admini... = No*  
*Skip To: Q12 If Do you recall receiving an information packet about the TRS-ActiveCare medical admini... = No Response*

*Display This Question:*

*If Do you recall receiving an information packet about the TRS-ActiveCare medical administrator tran... = Yes*

Q11. How satisfied were you with the amount of information you received about the change to Blue Cross and Blue Shield of Texas for TRS-ActiveCare?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q12. Did the TRS-ActiveCare enrollment materials provide clear information about plan options and benefits?

- Very Unclear
- Unclear
- Clear
- Very Clear
- No Response

Q13. Did you use the TRS-ActiveCare enrollment materials to help make decisions to enroll in the program?

- Yes
- No
- No Response

Q14. Where did you get information to enroll in TRS-ActiveCare? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Your benefits administrator
- The TRS website
- TRS-ActiveCare enrollment materials
- No Response



Q15. In the past **12 months**, have you read *The Pulse*, the TRS online healthcare newsletter?

- Yes
- No
- No Response

*Display This Question: If In the past 12 months, have you read The Pulse, the TRS online healthcare newsletter? = Yes*

Q16. How helpful was *The Pulse*, the TRS e-mail healthcare newsletter?

- Helpful
- Not Helpful
- No Response

Q17. In the past **few months**, have you contacted Blue Cross Blue Shield about your TRS-ActiveCare benefits?

- Yes
- No
- No Response

*Display This Question:*

*If In the past few months, have you contacted Blue Cross Blue Shield about your TRS-ActiveCare benef... = Yes*

Q18. How satisfied were you with your interaction with the Blue Cross Blue Shield TRS-ActiveCare customer service line?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q19. In the past **few months**, have you accessed information about your health care benefits through the Blue Cross Blue Shield TRS-ActiveCare web site?

- Yes
- No
- No Response

*Display This Question:*

*If In the past few months, have you accessed information about your health care benefits through the... = Yes*

Q20. How helpful was the Blue Cross Blue Shield TRS-ActiveCare web site?

- Helpful
- Not Helpful
- No Response

---

Q21. Which of the following provides the greatest value to you. (If you do not wish to select any item after reviewing the list, please click on “No Response”).

- ActiveCare Customer Service Line
- Website
- The Pulse*
- No Response

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Q22. Considering your premiums, rate the value of the benefits provided under TRS-ActiveCare?

- Not Very Valuable
- Valuable
- Very Valuable
- No Response

---

Q23. Out of the following list, what are the three most important items that could improve the value of your benefits provided under TRS-ActiveCare? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Lower premiums
- Lower deductibles and out-of-pocket maximums
- Expanded provider network
- Cover additional services or procedures
- Cover additional prescription drugs
- No Response

---

Q24. Overall, how satisfied or dissatisfied are you with TRS-ActiveCare services?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Skip To: Q26 If Overall, how satisfied or dissatisfied are you with TRS-ActiveCare services? = All Choices from Q24*

**Display This Question:**

*If Are you currently enrolled in TRS-ActiveCare? = No*

Q25. What were the reasons you did not enroll in TRS-ActiveCare?

	Yes	No	No Response
I have health care coverage available elsewhere.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost is too high.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't feel a need for health care coverage.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I'm not eligible for TRS-ActiveCare.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Certain medical services or prescription drugs are not covered.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q26. Are you familiar with health savings accounts (HSAs)?

- Yes
- No
- No Response

Q27. HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden. If you could enroll in an HSA as part of TRS-ActiveCare, would you be interested in doing so?

- Yes
- No
- No Response

*Skip To: Q29 If HSAs may help high-deductible health plan participants set aside pre-tax money to pay for... = Yes*

*Skip To: Q29 If HSAs may help high-deductible health plan participants set aside pre-tax money to... = No Response*

Q28. Would it change your decision if TRS offered to assist you in choosing an HSA provider and facilitated pre-tax contributions from your own paycheck to an HSA?

- Yes
- No
- No Response

Q29. What are your top three preferred ways to obtain information about **TRS administrative operations** (e.g. operating budget and facilities planning): (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- E-mail
- Website
- Newsletter
- Social media
- Board meeting broadcasts
- Other (please specify) \_\_\_\_\_
- No Response

Q30. What are your top three preferred ways to obtain information about your **TRS membership and benefits**: (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Calling and speaking to a counselor
- Visiting in-person
- E-mail
- Mail
- Website
- Listening to the automated telephone system
- Participating in a group benefit presentation
- Other (please specify) \_\_\_\_\_
- No Response

Q31. Please indicate whether you have done any of the following over the past 12 months.

	Yes	No	No Response
Called the toll-free counseling center and spoke with a counselor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Met with a benefit counselor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attended a group benefit presentation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Requested documentation via e-mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Requested documentation via mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Filed a complaint with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Called the toll-free counseling center and spoke with a counselor [ Yes ]*

Q32. How satisfied are you with TRS in providing information to you when you called the toll-free counseling center and spoke with a counselor?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Met with a benefit counselor [ Yes ]*

Q33. How satisfied are you with TRS in providing information to you when you met with a TRS benefit counselor?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Attended a group benefit presentation [ Yes ]*

Q34. How satisfied are you with TRS in providing information to you when you attended a group benefit presentation?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Requested documentation via e-mail [ Yes ]*

Q35. How satisfied are you with TRS in providing information to you when you requested documentation via e-mail?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Display This Question: *If Q31 Please indicate whether you have done any of the following over the past 12 months.*  
= Requested documentation via mail [ Yes ]

Q36. How satisfied are you with TRS in providing information to you when you requested documentation via mail?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Display This Question: *If Q31 Please indicate whether you have done any of the following over the past 12 months.*  
= Visited the TRS website [ Yes ]

Q37. How satisfied are you with the TRS Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Display This Question: *If Q31 Please indicate whether you have done any of the... = Visited TRS facilities [ Yes ]*

Q38. How satisfied are you with TRS' facilities, including your ability to access TRS, the office location, signs, and cleanliness?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Display This Question: *If Q31 Please indicate whether you have done any of the. = Filed a complaint with TRS [ Yes ]*

Q39. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Any option [ Yes ]*

Q40. How satisfied are you with TRS staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Any option [ Yes ]*

Q41. How satisfied are you with TRS' ability to timely serve you, including the amount of time you wait for service in person?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q31 Please indicate whether you have done any of the following over the past 12 months.  
= Any option [ Yes ]*

Q42. Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q43. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q44. How satisfied are you with any TRS brochures or other printed information, including the accuracy of that information?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q45. The next questions deal with MyTRS, the online access portion of the TRS website, which allows members to keep track of their personal accounts, as well as view and print important documents from TRS.

Q46. Have you visited MyTRS?

- Yes
- No
- No Response

*Skip To: Q51 If Have you visited MyTRS? = No*

*Skip To: Q57 If Have you visited MyTRS? = No Response*

Q47. Over the past 12 months, how often did you visit MyTRS?

- Daily
- Weekly
- Monthly
- Few times a year
- Once a year
- Never
- No Response



Skip To: Q57 If Over the past 12 months, how often did you visit MyTRS? = Never

Skip To: Q57 If Over the past 12 months, how often did you visit MyTRS? = No Response

Q48. Out of the following reasons for visiting MyTRS, which are the top three most important: (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Obtain personalized retirement estimates using unaudited data on file with TRS
- Request a bill for reinstatement of withdrawn service
- Register for group benefit presentations held around the state
- Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Receive important TRS announcements of meetings, webcasts, presentations and other events
- Change your address on record in TRS files
- Other (please specify) \_\_\_\_\_
- No Response

Q49. Please indicate whether you have done any of the following in MyTRS over the past 12 months. (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Obtained personalized retirement estimates using unaudited data on file with TRS
- Requested a bill for reinstatement of withdrawn service
- Registered for group benefit presentations held around the state
- Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Received important TRS announcements of meetings, webcasts, presentations and other events
- Changed your address on record in TRS files
- Other (please specify) \_\_\_\_\_
- No Response

Q50. What features or information, if any, would you like to see MyTRS provide to assist with planning for retirement that were not listed previously?

\_\_\_\_\_

*Display This Question: If Have you visited MyTRS? = No*

Q51. Which of the following are reasons why you have not visited the MyTRS website? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- I was not aware of MyTRS.
- I do not have internet access.
- I am not sure how to register for MyTRS.
- I have no reason to register for MyTRS at this time.
- Other (please specify) \_\_\_\_\_
- No Response

Q52. The TRS e-mail subscription service enables members and retirees to receive notification of TRS publications and announcements via e-mail when they register their e-mail addresses with TRS. Are you currently subscribed to the TRS e-mail subscription service?

- Yes
- No
- No Response

*Skip To: Q54 If The TRS e-mail subscription service enables members and retirees to receive notification of TRS pu... = Yes*

Q53. Were you aware before now that TRS offers an e-mail subscription service?

- Yes
- No
- No Response

Q54. Out of the following social media platforms, how important is it for you to be able to find TRS information on:

	Not Important	Important	Very Important	I Don't Use This	No Response
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q55. Out of the following social media platforms, how helpful is the information TRS provides on:

	Not Helpful	Helpful	Very Helpful	Never Visited	No Response
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q56. In the past 12 months, have you requested...

	Yes	No	No Response
An estimate of your retirement from TRS?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An estimate from TRS for any special service credit you considered purchasing?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question: If In the past 12 months, have you requested... = An estimate of your retirement from TRS? [ Yes ]*

Q57.

	Yes	No	No Response
Was your retirement estimate accurate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Was your retirement estimate clear and easy to understand?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question: If In the past 12 months, have you requested... = An estimate from TRS for any special service credit you considered purchasing? [ Yes ]*

Q58.

	Yes	No	No Response
Was your special service credit estimate accurate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Was your special service credit estimate clear and easy to understand?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question:*

*If In the past 12 months, have you requested... = An estimate of your retirement from TRS? [ Yes ]*

Q59. In estimating your retirement income, did you include your expected TRS-Care or health insurance premium in your estimate?

- Yes
- No
- No Response

Q60. In estimating your retirement income, do you think it would be helpful to receive an estimate of your TRS-Care premium to provide a clearer picture of your retirement income?

- Yes
- No
- No Response

Q61. How important is it for you to receive information from TRS on the following:

	Not Important	Important	Very Important	No Response
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g. operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q62. When it comes to providing information that is relevant and easy-to-understand, how well of a job does TRS do providing you with information on:

	Not Very Well	Well	Very Well	No Response
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g. operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislative updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q63. If you were to refer to the TRS Benefits Handbook, what would be most important to you? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- To obtain information that will help you decide when to retire
- To estimate how much you will receive in TRS retirement benefits
- To learn about TRS health care benefits
- To learn about TRS employment-after-retirement opportunities
- To learn about purchasing TRS special service credit
- To better understand your TRS benefits in general
- No Response

Q64. Have you referred to the TRS Benefits Handbook?

- Yes
- No
- No Response

*Skip To: Q66 If Have you referred to the TRS Benefits Handbook? = No*  
*Skip To: Q66 If Have you referred to the TRS Benefits Handbook? = No Response*

Q65. How well does TRS provide information in a way that is relevant and easy to understand on the following topics:

	Not Very Well	Well	Very Well	No Response
To obtain information that will help you decide when to retire	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To estimate how much you will receive in TRS retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS health care benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS employment-after-retirement opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about purchasing TRS special service credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q66. How confident are you that you will have enough money to live comfortably throughout your retirement years?

- Not at all confident
- Not too confident
- Somewhat confident
- Very confident
- No Response

Q67. Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such as a 403(b) or IRA?

- Yes
- No
- No Response

*Skip To: Q69 If Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such... = No*

*Skip To: Q70 If Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such... = No Response*

Q68. What type of account? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- 403(b)
- IRA
- Cash account (e.g. CD, money market, or savings account)
- Stocks or bonds
- Other (please specify) \_\_\_\_\_
- No Response

Q69. Do any of the following reasons apply as to why you are not saving for retirement outside of your TRS pension plan? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- I do not think I need to save extra outside of my TRS pension plan.
- Retirement seems too far away to save for now.
- I do not have enough after my expenses are paid to save for retirement outside of my TRS pension plan.
- I don't know how to save for retirement outside of my TRS pension plan.
- None of those are the reason.
- Other (please specify) \_\_\_\_\_
- No Response

Q70. Have you estimated how much income you will need in retirement?

- Yes
- No
- No Response

Skip To: Q72 If Have you estimated how much income you will need in retirement? = Yes

Skip To: Q72 If Have you estimated how much income you will need in retirement? = No Response

Q71. Do any of the following reasons apply as to why you have not estimated how much income you will need in retirement? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- I think my TRS pension will give me the income I need in retirement; so, I don't need to estimate anything else.
- Retirement seems too far away to think about estimating how much income I will need.
- I don't know how to estimate how much I need in retirement.
- None of those are the reason.
- Other (please specify) \_\_\_\_\_
- No Response

Q72. How knowledgeable do you feel about ways to save for retirement outside of your TRS pension plan?

- Not Knowledgeable
- Knowledgeable
- Very Knowledgeable
- No Response

Q73. If you have gathered information on ways to save for retirement outside of your TRS pension plan, where have you gotten most of your information? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Financial planner
- Financial websites
- Social media (e.g. YouTube videos, Facebook, etc.)
- Books/magazines
- Friends/family
- Other (please specify) \_\_\_\_\_
- I have not gathered this information
- No Response

Q74. Do you require that TRS information be available in any of the following languages? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Spanish
- Vietnamese
- Chinese
- Other (please specify) \_\_\_\_\_
- No/No other languages
- No Response

Q75. If TRS made its print publications available in the following alternative formats, which would you likely use? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Large print
- Braille
- CD-ROM
- Through a TDD device
- Audiotape
- Videotape
- DVD
- Internet
- E-mail
- Other (please specify) \_\_\_\_\_
- No Response

Q76. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be? \_\_\_\_\_

Q77. How likely are you to recommend/promote TRS as a great organization?

- 00 – Not At All Likely
- 01
- 02
- 03
- 04
- 05 – Neutral
- 06
- 07
- 08
- 09
- 10 – Extremely Likely
- 99 – No Response



## Appendix B – Retiree Survey

Q1. The Teacher Retirement System (TRS) is conducting a survey to determine how its members evaluate the services provided by the agency. This survey is not intended to ask you to evaluate your retirement benefits, as your retirement benefits are determined by the Texas Legislature and not by TRS.

Thank you in advance for your thoughtful participation.

Q2. Which language do you prefer to take the survey? ¿Qué idioma prefiere para realizar la encuesta?

- English
- Español

Q3. Please rate your overall satisfaction with TRS.

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q4. Next, we'd like to ask you whether you agree or disagree with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No Response
I know TRS operates in my best interest.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel confident my retirement is secure with TRS.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications that are relevant to my needs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS acts ethically.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information provided by TRS is easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS listens to its members.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q5. Out of the previous six items, which are the top three most important to you? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- I know TRS operates in my best interest.
- I feel confident my retirement is secure with TRS.
- TRS sends communications that are relevant to my needs.
- TRS acts ethically.
- Information provided by TRS is easy to understand.
- TRS listens to its members.
- No Response

Q6. The next set of questions deal with TRS-Care. TRS-Care is the health insurance program available to TRS retirees.

Q7. Are you currently enrolled in TRS-Care?

- Yes
- No
- No Response

*Skip To: Q20 If Are you currently enrolled in TRS-Care? = No*

*Skip To: Q21 If Are you currently enrolled in TRS-Care? = No Response*

Q8. Which plan are you enrolled in?

- TRS-Care Standard Plan (Not Medicare)** – The plan features an annual in-network individual deductible of \$1,500 (or \$3,000 if you cover dependents in a family plan) for medical care and prescription drug costs before the plan begins to pay its share of your health care expenses. Once you meet your annual in-network deductible, the plan pays 80 percent of your eligible in-network medical and prescription expenses. Medical services from in-network doctors cost less than they do from out-of-network doctors.
- TRS-Care Medicare Advantage Plan** - Available to TRS-Care participants who are Medicare-eligible (due to turning 65 or Social Security Disability). The plan offers a low deductible for medical services and covers everything that original Medicare covers, along with extras. Participants can see any provider who accepts Medicare, even if they’re not in the Medicare Advantage insurer’s network.
- No Response

Q9. Do you recall receiving TRS-Care enrollment materials when you decided to enroll in TRS-Care?

- Yes
- No
- No Response

Skip To: Q12 If Do you recall receiving TRS-Care enrollment materials when you decided to enroll in TRS-Care? = No  
 Skip To: Q12 If Do you recall receiving TRS-Care enrollment materials when you decided to enroll in TRS-Care? = No  
 Response

Q10. Did the TRS-Care enrollment materials provide clear information about your plan benefits and enrollment process?

- Very Unclear
- Unclear
- Clear
- Very Clear
- No Response

Q11. Did you use the TRS-Care enrollment materials to help you decide whether or not to enroll in TRS-Care?

- Yes
- No
- No Response

Q12. In the past 12 months, have you...?

	Yes	No	No Response
Called the TRS-Care customer service line	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through the TRS-Care web site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Read <i>The Pulse</i> , the TRS e-mail healthcare newsletter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display This Question:

*If In the past 12 months, have you...? = Called the TRS-Care customer service line [ Yes ]*

Q13a. How satisfied were you with your interaction with the TRS-Care customer service line?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Display This Question:

*If In the past 12 months, have you...? = Accessed information about your health care benefits through the TRS-Care web site [ Yes ]*

Q13b. How helpful was the TRS-Care web site?

- Helpful
- Not Helpful
- No Response

*Display This Question:*

*If In the past 12 months, have you...? = Read The Pulse, the TRS e-mail healthcare newsletter [ Yes ]*

Q13c. How helpful was *The Pulse*, the TRS e-mail healthcare newsletter?

- Helpful
- Not Helpful
- No Response

Q14. Are you aware of the vendor changes for TRS-Care that will take place in 2021?

- Yes
- No
- No Response

*Skip To: Q16 If Are you aware of the vendor changes for TRS-Care that will take place in 2021? = No*

*Skip To: Q16 If Are you aware of the vendor changes for TRS-Care that will take place in 2021? = No Response*

*Display This Question:*

*If Are you aware of the vendor changes for TRS-Care that will take place in 2021? = Yes*

Q15. How satisfied were you with the amount of information you received about the change to Blue Cross Blue Shield of Texas or United Healthcare for TRS-Care?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

Q16. Which of the following provides the greatest value in helping you obtain information about TRS-Care. (If you do not wish to select any item after reviewing the list, please click on “No Response”).

- Customer Service Line
- Website
- The Pulse*
- No Response

Q17. Considering your premiums, rate the value of the benefits provided under TRS-Care?

- Not Very Valuable
- Valuable
- Very Valuable
- No Response

Q18. Out of the following list, what are the three most important items that could improve the value of your benefits provided under TRS-Care? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Lower premiums
- Lower deductibles and out-of-pocket maximums
- Expanded provider network
- Cover additional services or procedures
- Cover additional prescription drugs
- Alternative plan option (please specify) \_\_\_\_\_
- No Response

Q19. Overall, how satisfied or dissatisfied are you with TRS-Care services?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Skip To: Q21 If Overall, how satisfied or dissatisfied are you with TRS-Care services?*

*Display This Question: If Are you currently enrolled in TRS-Care? = No*

Q20. What were the reasons you dropped TRS-Care or did not enroll in the program?

	Yes	No	No Response
I have health care coverage available elsewhere.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The cost is too high.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I don't feel a need for health care coverage.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I'm not eligible for TRS-Care.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Certain medical services or prescription drugs are not covered.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q21. Are you familiar with health savings accounts (HSAs)?

- Yes
- No
- No Response

Q22. HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden. If you could enroll in an HSA as part of TRS-Care, would you be interested in doing so?

- Yes
- No
- No Response

*Skip To: Q24 If HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health... = Yes*

*Skip To: Q24 If HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health... = No Response*

Q23. Would it change your decision if TRS offered to assist you in choosing an HSA provider and facilitated pre-tax contributions from your own paycheck to an HSA?

- Yes
- No
- No Response

Q24. What are your top three preferred ways to obtain information about **TRS administrative operations** (e.g. operating budget and facilities planning): (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- E-mail
- Website
- Newsletter
- Social media
- Board meeting broadcasts
- Other (please specify) \_\_\_\_\_
- No Response

Q25. What are your top three preferred ways to obtain information about your **TRS membership and benefits**: (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Calling and speaking to a counselor
- Visiting in-person
- E-mail
- Mail
- Website
- Listening to the automated telephone system
- Participating in a group benefit presentation
- Other (please specify) \_\_\_\_\_
- No Response

Q26. Please indicate whether you have done any of the following over the past 12 months.

	Yes	No	No Response
Called the toll-free counseling center and spoke with a counselor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Met with a benefit counselor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attended a group benefit presentation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Requested documentation via e-mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Requested documentation via mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Filed a complaint with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question:*

*If Q26. Please indicate whether you have done any of the following over the past 12 months. = Called the toll-free counseling center and spoke with a counselor [ Yes ]*

Q27a. How satisfied are you with TRS in providing information to you when you called the toll-free counseling center and spoke with a counselor?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months. = Met with a benefit counselor [ Yes ]*

Q27b. How satisfied are you with TRS in providing information to you when you met with a TRS benefit counselor?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Attended a group benefit presentation [ Yes ]*

Q27c. How satisfied are you with TRS in providing information to you when you attended a group benefit presentation?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Requested documentation via e-mail [ Yes ]*

Q27d. How satisfied are you with TRS in providing information to you when you requested documentation via e-mail?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Requested documentation via mail [ Yes ]*

Q27e. How satisfied are you with TRS in providing information to you when you requested documentation via mail?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response



*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Visited the TRS website [ Yes ]*

Q27f. How satisfied are you with the TRS Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Visited TRS facilities [ Yes ]*

Q27g. How satisfied are you with TRS' facilities, including your ability to access TRS, the office location, signs, and cleanliness?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Filed a complaint with TRS [ Yes ]*

Q27h. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Any of the questions/options = yes*

Q27i. How satisfied are you with TRS staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Any of the questions/options = yes*

Q28. How satisfied are you with TRS' ability to timely serve you, including the amount of time you wait in person?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

*Display This Question: If Q26. Please indicate whether you have done any of the following over the past 12 months.  
= Any of the questions/options = yes*

Q29. Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

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Q30. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

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Q31. How satisfied are you with any TRS brochures or other printed information, including the accuracy of that information?

- Very Unsatisfied
- Unsatisfied
- Neutral
- Satisfied
- Very Satisfied
- No Response

---

Q32. The next questions deal with MyTRS, the online access portion of the TRS website, which allows members to keep track of their personal accounts, as well as view and print important documents from TRS.

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Q33. Have you visited MyTRS?

- Yes
- No
- No Response

*Skip To: Q38 If Have you visited MyTRS? = No*

*Skip To: Q39 If Have you visited MyTRS? = No Response*

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Q34. Over the past 12 months, how often did you visit MyTRS?

- Daily
- Weekly
- Monthly
- Few times a year
- Once a year
- Never
- No Response

*Skip To: Q39 If Over the past 12 months, how often did you visit MyTRS? = Never*  
*Skip To: Q39 If Over the past 12 months, how often did you visit MyTRS? = No Response*

Q35. Out of the following reasons for visiting MyTRS, which are the top three most important: (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on "No Response").

- Access annuity verifications and 1099-R Forms
- Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Receive important TRS announcements of meetings, webcasts, presentations and other events
- Change your address on record in TRS files
- Other (please specify) \_\_\_\_\_
- No Response

Q36. Please indicate whether you have done any of the following in MyTRS over the past 12 months. (Check all that apply. If you do not wish to select any items after reviewing the list, please click "No Response").

- Accessed annuity verifications and 1099-R Forms
- Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Received important TRS announcements of meetings, webcasts, presentations and other events
- Changed your address on record in TRS files
- Other (please specify) \_\_\_\_\_
- No Response

Q37 What features or information, if any, would you like to see MyTRS provide to assist with planning for retirement that were not listed previously?

\_\_\_\_\_

*Display This Question: If Have you visited MyTRS? = No*

Q38. Which of the following are reasons why you have not visited the MyTRS website? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on "No Response").

- I was not aware of MyTRS.
- I do not have internet access.
- I am not sure how to register for MyTRS.
- I have no reason to register for MyTRS at this time.
- Other (please specify) \_\_\_\_\_
- No Response

Q39. The TRS e-mail subscription service enables members and retirees to receive notification of TRS publications and announcements via e-mail when they register their e-mail addresses with TRS.

Are you currently subscribed to the TRS e-mail subscription service?

- Yes
- No
- No Response

Skip To: Q41 If The TRS e-mail subscription service enables members and retirees to receive notification of TRS pu...  
= Yes

Q40. Were you aware before now that TRS offers an e-mail subscription service?

- Yes
- No
- No Response

Q41. Out of the following social media platforms, how important is it for you to be able to find TRS information on:

	Not Important	Important	Very Important	I Don't Use This	No Response
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q42. Out of the following social media platforms, how helpful is the information TRS provides on:

	Not Helpful	Helpful	Very Helpful	Never Visited	No Response
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q43. In the past 12 months, have you requested...

	Yes	No	No Response
An estimate of your retirement from TRS?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An estimate from TRS for any special service credit you considered purchasing?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display This Question:

*If In the past 12 months, have you requested... = An estimate of your retirement from TRS? [ Yes ]*

Q44.

	Yes	No	No Response
Was your retirement estimate accurate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Was your retirement estimate clear and easy to understand?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

*Display This Question: If In the past 12 months, have you requested... = An estimate from TRS for any special service credit you considered purchasing? [ Yes ]*

Q45.

	Yes	No	No Response
Was your special service credit estimate accurate?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Was your special service credit estimate clear and easy to understand?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q46. How important is it for you to receive information from TRS on the following:

	Not Important	Important	Very Important	No Response
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g. operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q47. When it comes to providing information that is relevant and easy-to-understand, how well of a job does TRS do providing you with information on:

	Not Very Well	Well	Very Well	No Response
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g. operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislative updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q48. If you were to refer to the TRS Benefits Handbook, what would be most important to you? (Choose up to your top three. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- To obtain information that will help you decide when to retire
- To estimate how much you will receive in TRS retirement benefits
- To learn about TRS health care benefits
- To learn about TRS employment-after-retirement opportunities
- To learn about purchasing TRS special service credit
- To better understand your TRS benefits in general
- No Response

Q49. Have you referred to the TRS Benefits Handbook?

- Yes
- No
- No Response

Skip To: Q51 If Have you referred to the TRS Benefits Handbook? = No  
 Skip To: Q51 If Have you referred to the TRS Benefits Handbook? = No Response

Q50. How well does TRS provide information in a way that is relevant and easy to understand on the following topics:

	Not Very Well	Well	Very Well	No Response
To obtain information that will help you decide when to retire	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To estimate how much you will receive in TRS retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS health care benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS employment-after-retirement opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about purchasing TRS special service credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q51. How confident are you that you will have enough money to live comfortably throughout your retirement years?

- Not at all confident
- Not too confident
- Somewhat confident
- Very confident
- No Response

Q52. Do you require that TRS information be available in any of the following languages? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Spanish
- Vietnamese
- Chinese
- Other (please specify) \_\_\_\_\_
- No/No other languages
- No Response



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Q53. If TRS made its print publications available in the following alternative formats, which would you likely use? (Check all that apply. If you do not wish to select any items after reviewing the list, please click on “No Response”).

- Large print
- Braille
- CD-ROM
- Through a TDD device
- Audiotape
- Videotape
- DVD
- Internet
- E-mail
- Other (please specify) \_\_\_\_\_
- No Response

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Q54. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?

\_\_\_\_\_

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Q55. How likely are you to recommend/promote TRS as a great organization?

- 00 – Not At All Likely
- 01
- 02
- 03
- 04
- 05 – Neutral
- 06
- 07
- 08
- 09
- 10 – Extremely Likely
- 99 – No Response

## About Elite Research, LLC

In 2020, Elite Research, LLC celebrates its sixteenth year globally assisting researchers and practitioners. Since its inception, Elite Research has had the mission of empowering researchers in the nonprofit, academic, and business realms by educating and mentoring clients, providing research and editing expertise, and stepping in at the research point where clients are ready. Elite Research has assisted with thousands of projects ranging from research design, survey development, and data collection to advanced statistical models, data analytics, and dissertation preparation. As evidence of the team members' excellence in empowerment and ensuring project success, many clients return for multiple projects.

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