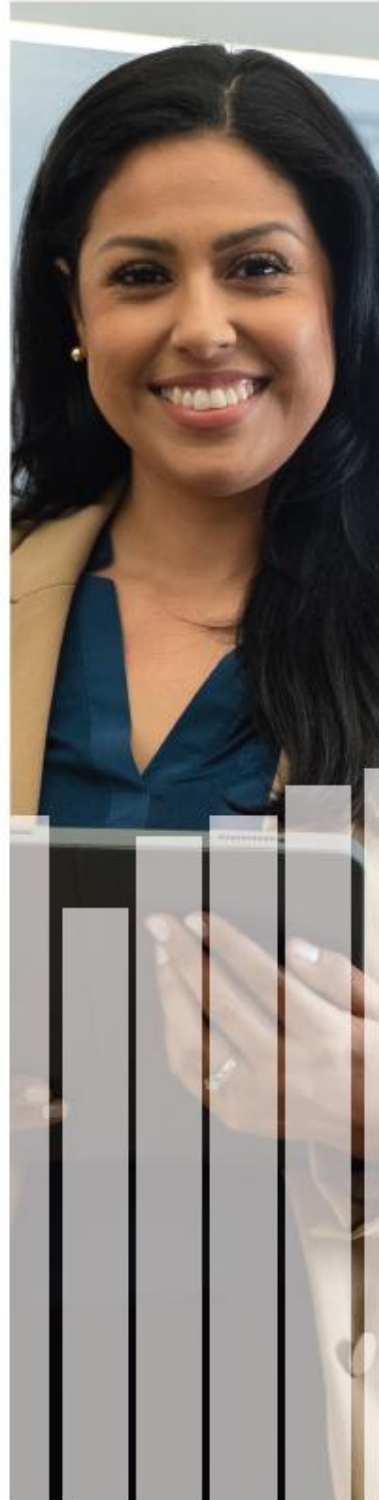


# Member Satisfaction Survey

2025 Report



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## 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 services TRS provides to its members. All respondents completed questions on key core issues while segments of survey responders evaluated TRS' pension, communication, and health care components.

The 2025 survey targeted members who had engaged with TRS at any point over the previous five years. The number of valid survey responses that were collected increased substantially again in 2025 (N = 20,290) after nearly doubling in 2024 (N = 14,528) compared to 2023 (N = 8,517).

### TRS Overall

**Overall satisfaction with TRS increased in 2025.** The majority of retirees are "Very Satisfied" with TRS overall. More than two thirds of active members indicated combined satisfaction ("Very Satisfied" plus "Satisfied"). "Very Satisfied" is the most common response among active members regarding their overall satisfaction with TRS. In nearly every category assessed, retirees continue to express greater satisfaction with TRS than their active member counterparts.

*The majority of retirees are "Very Satisfied" with TRS overall.*

**Members continue to strongly agree that their retirement is secure with TRS.** Active members and retirees rate they are "Confident retirement is secure" and TRS "Operates in my best interest" as the most important TRS attributes. More than two-thirds of active members "Agree" or "Strongly Agree" with five of the TRS value statements. More than three-fourths of retirees indicate combined agreement to these same five statements. Agreement increased for active members and retirees regarding whether they believed "TRS listens to its members", although it remains the lowest rated TRS value for active members and retirees.

**The majority of active members are "Very Satisfied" with their ability to access TRS facilities, facility cleanliness, and TRS' facilities overall.** Expanded questions surrounding TRS facilities revealed high levels of satisfaction among active members and retirees evaluating TRS facilities. Retired and active members combined satisfaction ratings for all facility aspects exceeded 80% on average.

**Expanded questions on TRS facilities, complaint handling process, TRS Handbook, and printed materials were highly correlated.** Added questions to gauge different facets of these elements revealed that members tend to similarly rate all items in a subset of questions about a particular focus.

### TRS Pension Services

**Half of all retired members are confident in the financial security of their retirement.** Despite some improved financial confidence compared to 2024, the majority of active members are "Somewhat Confident" or "Not Confident" in their financial security in retirement. Active members 30-39 and 40-49 years of age have the highest rates of being "Not Confident" in having enough money for retirement.

**Most active members who are not estimating their needed retirement income and are not saving for retirement outside of TRS lack the knowledge or believe themselves unable to afford it.** Few active members are not planning or saving for retirement due to retirement being too far away or out of a belief that their pension will be sufficient. Younger active members are more likely to report being "Not Knowledgeable" about savings outside of TRS than older members.

**Three-fourths of members visit MyTRS a few times a year or less.** Use of MyTRS has generally remained consistent over the past three years with a minor decrease in active members and retirees using MyTRS monthly or more frequently. Nearly half of active members visit MyTRS to obtain personalized retirement estimates (48%) with more than two-thirds indicating it is one of the most important reasons for visiting the member portal (68%). Nearly half of retirees and one-fourth of active members reported not having a reason to register or visit at this time. One-fourth of active members continue to be unaware of MyTRS, and a similar number still do not know how to register for MyTRS.

**More than one-fourth of active members believed that scheduling one-one-one counseling was one of the most important reasons for visiting MyTRS.** Roughly one-third of active members preferred telephone (34%), virtual (33%), and in person at a TRS office (27%) counseling appointments.

## TRS Health

**Overall retiree satisfaction with TRS Health Care services continues to improve.** More than 80% of retired members are "Very Satisfied" or "Satisfied" with TRS health care services. Approximately half of active members indicated combined satisfaction with TRS health care services, consistent with ratings from recent years. There was a decrease in active members dissatisfied with services in 2025. One in ten active members indicated being "Very Satisfied" with TRS health care services overall.

**In 2025, there was an eight percent increase in the percentage of retirees who found the value of TRS health care plans to be "Very Valuable"** compared to 2024. Most retirees suggest that covering additional services, prescription drugs, and lower employee premiums are the most important ways to improve the value of health care benefits. Nearly two-thirds of active members selected "Lower cost sharing" as most important in improving value, while the same percentage of retirees requested "Lower employee premiums" to improve the value of benefits.

*Satisfaction increased  
for all TRS-ActiveCare  
plans in 2025*

**The majority of active members enrolled in TRS-ActiveCare HD, TRS-ActiveCare Primary, TRS-ActiveCare Primary+, and TRS-ActiveCare 2 were at least "Satisfied" with their health care plan.** Combined satisfaction levels increased for all active and retired member health care plans. At least three-fourths of retirees are "Satisfied" or "Very Satisfied" with their health care plans including the new dental and vision plans.

**Retirees are most satisfied with United HealthCare (UHC) Customer Service Lines compared to other vendors.** More retirees are "Very Satisfied" with the UHC customer service line than "Satisfied". The lowest retiree satisfaction with any of the three customer service line was for Blue Cross Blue Shield of Texas, with 30% being "Very Satisfied". Combined satisfaction ratings among retirees exceed 75% for all three customer service lines. Greater proportions of active members rated their satisfaction as "Very Satisfied" and "Satisfied" with the Express Scripts customer service line than the percentages selecting "Very Satisfied" and "Satisfied" when rating the Blue Cross Blue Shield of Texas customer service line.

**Awareness and likelihood to enroll in new dental and vision plans translated to strong 2025 enrollment.** More than three-fourths of retirees acknowledged being aware of the new dental and vision plans (77%). In 2024, more than one-fourth of retirees who were aware of the new plans indicated that they were likely to enroll and, in 2025, 34% of retirees who were aware of the new plans enrolled in the dental or vision plan.

**Retirees find websites helpful for accessing information about health care benefits.** Retirees most highly rated the TRS Care Website (39%) and vendor websites (37%) as “Very Helpful” in accessing information about their health care benefits.

**Nearly half of active members are “Satisfied” with *The Pulse* Newsletter and the Blue Cross Blue Shield of Texas website.** Additionally, more than twice as many active members are “Neutral” about these resources than are “Very Satisfied” with them. There is room to make these resources more valuable and useful for active members

## Communications

**Email is the most preferred channel for receiving membership, benefits, and administration information for active members and retirees.** Approximately half of active members indicated email, calling and speaking with a counselor, and using the TRS website were preferred ways for receiving information about TRS membership and benefits. Nearly two-thirds of active members (64%) and retirees (79%) were “Very Satisfied” or “Satisfied” with TRS brochures. Similar percentages indicated combined satisfaction with the accuracy of TRS printed material information (66% and 78%).

**YouTube is now the most important platform for active members and retirees.** Facebook is no longer the clear preferred social media channel for active members and retirees. The largest group of active members indicated YouTube is “Very Important” (29%) compared to all other social media platforms. Instagram, Facebook, Twitter/X, and YouTube all have similar importance and helpfulness for active members, suggesting more parity and personalized use of different social media. Retired members prefer and value YouTube and Facebook.



## 1. Methodology

The TRS 2025 Member Satisfaction Survey was administered by Elite Research. The survey was designed to collect active member and retiree evaluations of TRS services and to provide actionable information that may be used to improve TRS services. Questions for all respondents focused on the following areas:

- Overall Satisfaction of TRS
- Opportunities to Improve TRS Services

The remaining questions were focused on the following three topics and divided into three shorter surveys to improve the experience for participants:

- Pension Services
- Health
- Communications

The 2025 survey instrument was reviewed to ensure each question was framed in direct, unambiguous, and simple language. The member inclusion was modified to only include members who had contacted TRS in the last five years, the health survey was administered to members and retirees enrolled in a TRS health care plan, and the sample size was similar for those who contacted TRS compared to 2024 to ensure sufficient representation from membership subpopulations was obtained for each of the three split surveys. 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 six unique questionnaires (Pension Services, Health, and Communications surveys for active members and retirees as some questions were different for each member type) 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 TRS active members and retirees who had contact with TRS during the five-year period ending June 30, 2025, as identified in the TRS customer relationship management (CRM) system. The active member population includes members that contributed to TRS in fiscal years 2023, 2024, and 2025, through June 30, 2025 (i.e., active members that contributed to TRS between September 1, 2022 and June 30, 2025). The retiree population includes members that retired prior to June 30, 2025.

### 1.1.1. Population

The population was stratified by member status (active or retired), age, and gender.

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

	Has CRM		Total
	Male	Female	
Active Member			
< 30 years old	3,695	11,029	14,724
30-39 years old	22,290	32,092	54,382
40-49 years old	14,489	4,484	18,973
50-59 years old	20,078	65,124	85,202
60+ years old	16,436	42,807	59,243
Total	76,988	155,536	232,524
Retiree			
< 65 years old	17,128	57,353	74,481
65-74 years old	34,217	116,028	150,245
75+ years old	24,846	86,024	110,870
Total	76,191	259,405	335,596

### 1.1.2. Sample

Random samples from the active member and retiree populations were stratified to allow for statistically meaningful comparisons by age and gender. 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 email bounce rates obtained when the survey was conducted in 2024.

The random sample of contacts contained 156,640 active members and 72,000 retirees. These targets were developed to ensure responses from at least 1000 active and 500 retired TRS members (with adequate representation by age group and gender) would be obtained for each of the three split surveys (Pension Services, Health, and Communications).



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

	Has CRM		Total
	Male	Female	
Active Member			
< 30 years old	3,672	10,972	14,644
30-39 years old	11,154	20,000	31,154
40-49 years old	14,452	20,000	34,452
50-59 years old	20,000	20,000	40,000
60+ years old	16,390	20,000	36,390
Total	65,668	90,972	156,640
Retiree			
< 65 years old	12,000	12,000	24,000
65-74 years old	12,000	12,000	24,000
75+ years old	12,000	12,000	24,000
Total	36,000	36,000	72,000

## 1.2. Survey Collection and Processing

### 1.2.1. Collection

Survey responses were collected between August 5, 2025, and August 31, 2025. Of the 156,640 active members included in the original sample, 95% had at least one matching email address (149,186) and 98% had a matching telephone number (154,942). Of the 72,000 retirees included in the original sample, 60,854 (85%) had at least one matching email address and 71,853 (99%) had at least one matching telephone number.

To maximize survey responses, data was collected via an online survey and through telephone interviews conducted by trained interviewers. For members with an email address, initial contact attempts were made via email. All potential respondents with an email address received an initial invitation to participate in the survey and at least two additional email reminders if they had not responded to the survey.

Respondents with email addresses that bounced (i.e., were not deliverable) or who did not respond to email reminders 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 email and phone contacts. Of the 228,640 email contacts, 54% (n = 123,030) opened the email invitation. Of the 123,030 who opened the email, 23% (n = 28,000) clicked the survey link embedded in the email and started the survey by reading the introduction text and selecting which language they preferred.

For respondents contacted via a phone number, the survey was conducted as a telephone survey or SMS text survey link with multiple contact attempts. The Computer-Assisted Telephone Interviewing (CATI) system dialed and reached 336 active members and 217 retirees. Follow-up SMS text survey invitations were sent to 248 active and 163 retirees who were reached by the CATI system that were not interested in completing the phone interview at that time.

**Table 1.3. Sample Contact Methods**

	Active Member (156,640)	Retiree (72,000)
<b>Contact Methods</b>		
Phone Number only	7,454	11,146
Email only	1,698	147
Both Phone and Email	147,488	60,707
<b>Email</b>		
None	7,454	11,146
1 Email	49,183	38,133
2 Email	100,003	22,721
<b>Phone Numbers</b>		
None	1,698	147
1 Phone Numbers	117,418	50,800
2 Phone Numbers	37,524	21,053

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

	Active Member	Retiree
<b>Total Email Contacts</b>		
Bounced (undelivered)	7,609	11,219
Sent email not opened	61,110	25,672
Opened email, but did not click survey link	71,532	23,498
Clicked email link, started survey	16,389	11,611
<b>Total</b>	<b>156,640</b>	<b>72,000</b>
<b>Total Phone Contacts</b>		
CATI dialed, no answer	15,063	22,365
Not valid/not completed	14,727	22,148
Dialed and contact answered	336	217
Phone Interview started	88	54
Not interested (Sent SMS text)	248	163
<b>Total</b>	<b>30,462</b>	<b>44,947</b>

### 1.2.2. Data Processing

To ensure survey responses were high-quality, validity checks were performed on all responses, either via the online survey, phone interview, or SMS text.

Invalid response removal included:

- Duplicate Responses:** Duplicate responses were identified by matching name, email, and IP address across responses. No duplicate respondents were removed. For survey participants identified as having multiple responses, the most complete response was kept for analysis. No duplicate respondents were removed.
- Incomplete Responses:** 4,005 active members and the 945 retirees who clicked the survey link and 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). Responses from 1,536 active members and 935 retirees across all the matrix questions showed no variance and were removed from further analysis.
- Took survey too fast:** 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). Items that were intended to not be answered as part of skip logic based on prerequisite questions were not treated as missing. For each of the three split surveys, participants were grouped into four 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 12,383 active members and 10,666 retirees who started the survey, 14 active and 1 retired survey participants were identified as taking the survey too fast and were removed from further analysis.

**Table 1.5. Distribution of Validity Checks**

	Active Member	Retiree
<b>Clicked the survey link or phone contacted</b>		
Duplicates	0	0
Multiple takers, kept most complete one	1	0
Only clicked link, no questions answered	4,005	945
Started the survey	12,383	10,666
<b>Total</b>	<b>16,389</b>	<b>11,611</b>
<b>Started the survey, invalids</b>		
Less than 25% of survey completed	1,536	935
Not paying attention, no matrix variance	208	58
Took survey too fast for valid completion	14	1
<b>Valid for analysis</b>		
Answered last item	8,822	8,933
Partial survey completed (at least 25%)	1,796	739
<b>Total</b>	<b>10,618</b>	<b>9,672</b>

After the data validation process, responses from 10,618 active members and 9,672 retirees across all three surveys were determined to be valid and included for analysis.

### 1.2.3. Survey Response

The survey generated a total of 20,290 valid responses, including 10,618 active members and 9,672 retirees. For valid retirees, 98% completed the survey online via an email invitation, 0.5% completed a telephone interview, and 1.3% completed the online survey via SMS text invitation. For valid active members, 98.1% completed the survey online via an email invitation, 0.6% completed a telephone interview, and 1.3% completed the online survey via SMS text invitation.

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

Collection method	Active	
	Member	Retiree
Email	10,309	9,491
Phone	88	54
SMS Text	221	127
<b>Total</b>	<b>10,618</b>	<b>9,672</b>

Survey distribution was controlled, so an adequate number from each demographic group could be included for comparative analysis (See Table 1.7). In a purely random sample, 10,618 completed active member surveys would yield a margin of error of +/- 1.13 percentage points, and 9,672 completed retiree surveys would yield a margin of error of +/- 1.14 percentage points, at the 95 percent confidence level.

Since this is a stratified sample, the margin of error (MoE) for point estimates will be approximately 2.75 percentage points for active members and 3.25 percentage points for retirees for each of the three split surveys. This is a necessary tradeoff to ensure an adequate sample for statistically meaningful comparisons across subgroups; however, the MoE is relatively small (<1.2%) so there should be little impact on conclusions.

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

	Pension Benefit		Healthcare		Communication		TRS Overall		Total
	Services		Services						
	M	F	M	F	M	F	M	F	
Active Member									
< 30 years old	21	71	14	42	20	62	55	175	230
30-39 years old	112	184	76	150	122	182	310	516	826
40-49 years old	244	294	185	242	239	286	668	822	1,490
50-59 years old	563	561	607	525	654	525	1,824	1,611	3,435
60+ years old	730	861	672	764	767	843	2,169	2,468	4,637
Total	1,670	1,971	1,554	1,723	1,802	1,898	5,026	5,592	10,618
Retiree									
< 65 years old	636	596	572	557	670	610	1,878	1,763	3,641
65-74 years old	597	647	559	553	600	639	1,756	1,839	3,595
75+ years old	460	369	375	372	449	411	1,284	1,152	2,436
Total	1,693	1,612	1,506	1,482	1,719	1,660	4,918	4,754	9,672

### 1.2.4. Weighting Considerations

As shown in Table 1.8, the 2025 survey responses do not match the proportions of those population segments. These differences may arise from targeted segment collection, non-responses, 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. *Weighting* data ensures the final data represent the population of active members and retirees 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 member or retiree), age, and gender.

**Table 1.8. Population and Sample Characteristics**

	Active Member		Retiree	
	Population	Response	Population	Response
<b>Active Member Age</b>				
< 30 years old	6%	2%	-	-
30-39 years old	23%	8%	-	-
40-49 years old	8%	14%	-	-
50-59 years old	37%	32%	-	-
60+ years old	11%	44%	-	-
<b>Retiree Age</b>				
< 65 years old	-	-	22%	38%
65-74 years old	-	-	45%	37%
75+ years old	-	-	33%	38%
<b>Gender</b>				
Male	33%	47%	23%	51%
Female	67%	53%	77%	49%

To weigh 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 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 and unweighted analyses are presented in Section 2.

## 1.3. Data Analysis

### 1.3.1. Comparisons to the 2023 & 2024 Member Satisfaction Survey

Comparisons were conducted on related responses between 2025, 2024, and 2023 to evaluate the outcome of the following ongoing TRS program improvements.

#### **Pension Services**

- Growing the number of Benefit Counseling staff
- Strengthening retention efforts for high-performing staff

#### **Health**

- 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 channels, including the TRS website, emails, 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 there is a relatively strong probability the sample results reflect population differences. Comparative analyses were conducted using Student's *t* test, analysis of variance (ANOVA), or crosstabulation chi-square tests of association.

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, and age group.

Group percentages in figures and tables that do not sum to 100% are due to rounding, other than where a note is made for multi-select items or not applicable category not displayed.

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 (retirees only)
- Health Care Plan

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

- Job Classification: The eight job classifications tracked by TRS were categorized as 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), 3. Professional/Administrative and 4. Peace Officers.
- 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 1.9. presents a summary of the demographic characteristics of the sample responses by the additional categories.

**Table 1.9. Survey Respondent Demographic Information**

	Active Member		Retiree	
	N	%	N	%
<b>School Type</b>				
Higher Education	2,808	26%	2,054	21%
Public School	7,810	74%	7,618	79%
<b>Job Classification</b>				
Teachers & Health	4,406	41%	5,141	55%
Support Staff	3,479	33%	2,523	25%
Professional/Administrative	2,613	25%	1,959	19%
Peace Officer	120	1%	49	1%
<b>Satisfaction with TRS Overall</b>				
Unsatisfied	1,514	14%	1,165	11%
Neutral	1,840	17%	677	7%
Satisfied	7,178	68%	7,787	71%
Not Applicable	86	1%	43	1%
<b>Service Credit Years (Active Member)</b>				
Less than 5 years	2,149	20%	8	0%
5 – 9 years	1,601	15%	562	6%
10 – 19 years	2,695	26%	1,777	18%
20+ years	4,173	39%	7,313	76%
<b>Member Type (Retiree)</b>				
Service Retiree	-	-	9,422	97%
Disability Retiree	-	-	250	3%
<b>Self-Reported Health Care Plan (Active Member)</b>				
TRS-ActiveCare HD	508	21%	-	-
TRS-ActiveCare Primary	519	19%	-	-
TRS-ActiveCare Primary+	320	12%	-	-
TRS-ActiveCare 2	91	3%	-	-
Regional HMO	38	1%	-	-
Not Enrolled	1,159	44%	-	-
<b>Self-Reported Health Care Plan (Retiree)</b>				
TRS-Care Standard Plan (Not Medicare)	-	-	563	20%
TRS-Care Medicare Advantage Plan	-	-	840	30%
TRS-Care Dental and/or TRS-Care Vision	-	-	343	12%
Not Enrolled	-	-	1,056	38%



### 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 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 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 compares data back to 2023, 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

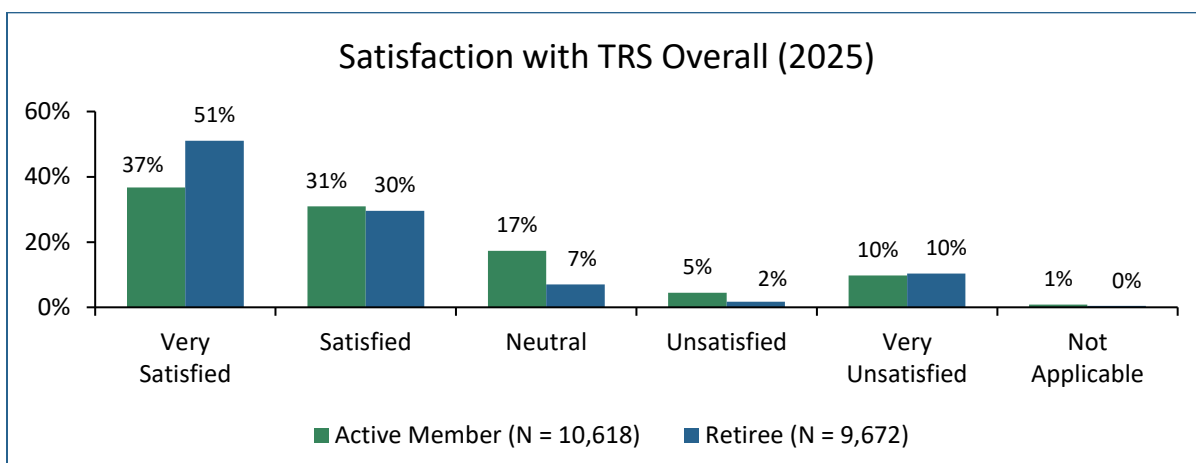
The Results section is presented in the following subsections: 2.1. TRS Overall, 2.2. Pension Services, 2.3. Health, 2.4. Communications. Group percentages in figures and tables that do not sum to 100% are due to rounding, other than where a note is made for multi-select items or not applicable category not displayed.

### 2.1. TRS Overall

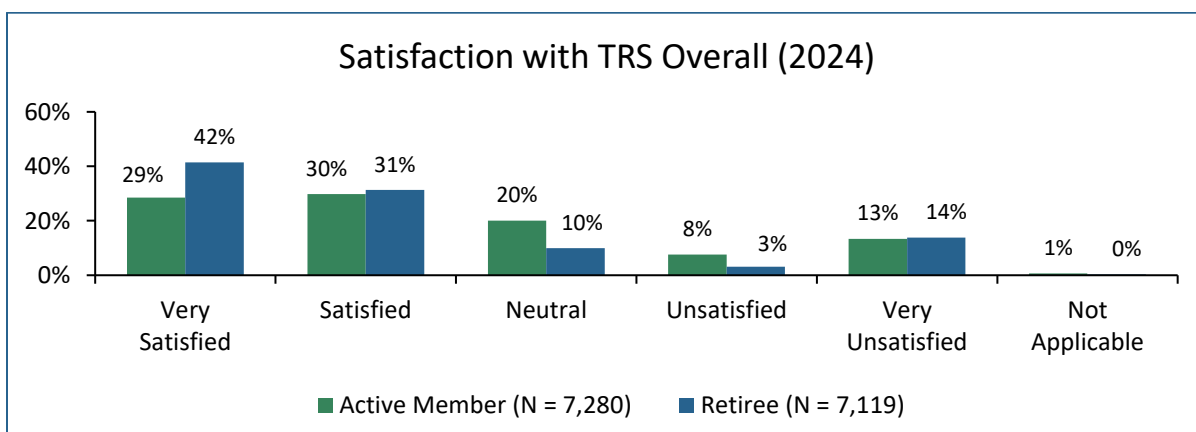
This subsection presents the survey results for overall member satisfaction with TRS, what values they consider to be most important for TRS to have, and their ratings for how well TRS exhibits those values.

#### 2.1.1. Satisfaction with TRS Overall

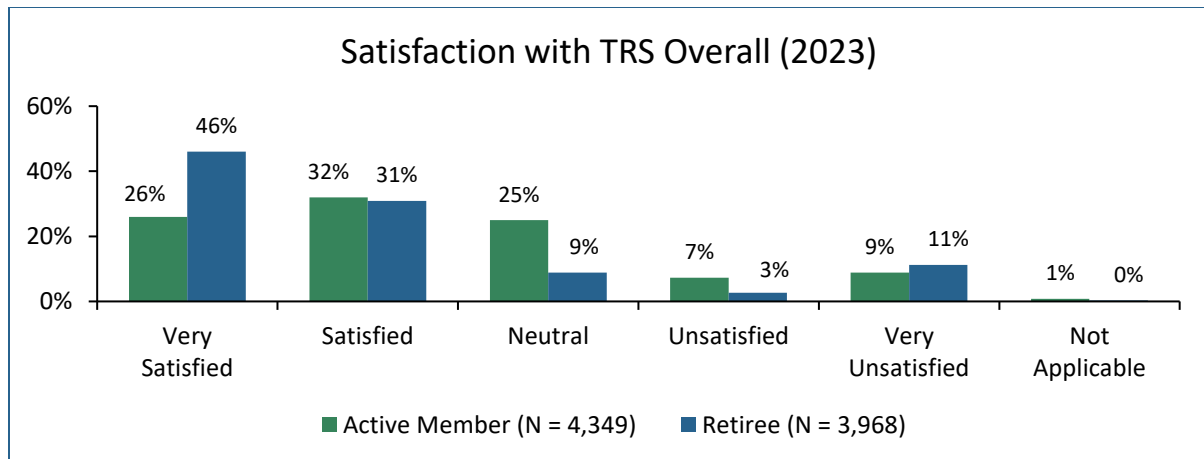
Overall satisfaction with TRS is higher than in previous years. The majority of active members (68%) and retirees (81%) indicated being "Satisfied" or "Very Satisfied" with TRS overall. The proportion of active members who are "Very Satisfied" increased for the fourth successive year, rising to 37%. There was also an increase in retirees who reported being "Very Satisfied" in 2025 (51%) compared to 2024 (42%) along with a slight decrease in combined dissatisfaction ("Unsatisfied" and "Very Unsatisfied") from 17% in 2024 to 12% in 2025. There was a similar decrease in combined dissatisfaction for active members from 21% in 2024 to 15% in 2025.



**Figure 2.1. Satisfaction with TRS Overall (2025)**



**Figure 2.2. Satisfaction with TRS Overall (2024)**

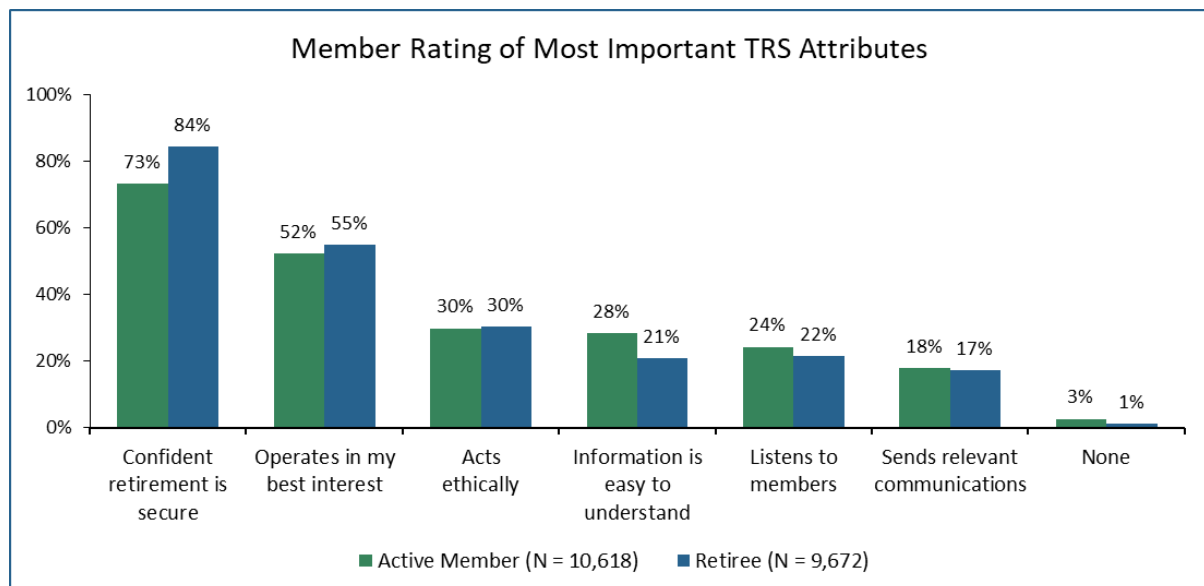


**Figure 2.3. Satisfaction with TRS Overall (2023)**

### 2.1.2. Values and Priorities

#### Most Important Values and Priorities

Active members and retirees rate “My retirement is secure with TRS” and “TRS operates in my best interest” as their two most important TRS values for the fourth successive year. Retirees again more highly rated their confidence in a secure retirement and belief that TRS operates in their best interest than active members. Conversely, active members again rate their belief that information is easy- to-understand, TRS listens to members, and TRS sends relevant communications higher than retirees. Retirees and active members are aligned in their ratings that TRS acts ethically. Retirees and active members have ratings comparable to 2024; however, more retirees think TRS acts ethically and more active members felt confident that their retirement is secure compared to last year. Contrary to 2024, respondents were required to select at least one attribute as most important. Nearly one-third of active (32.2%) and retired (31.0%) members selected only one option while almost two-thirds of active (60.8%) and retired (61.4%) members selected three attributes as being most important.



**Figure 2.4. Member Ratings of Three Most Important TRS Attributes Performance Ratings of TRS Values**

Table 2.1 presents active member and retiree assessment of TRS' performance within each value category.

Survey results demonstrate:

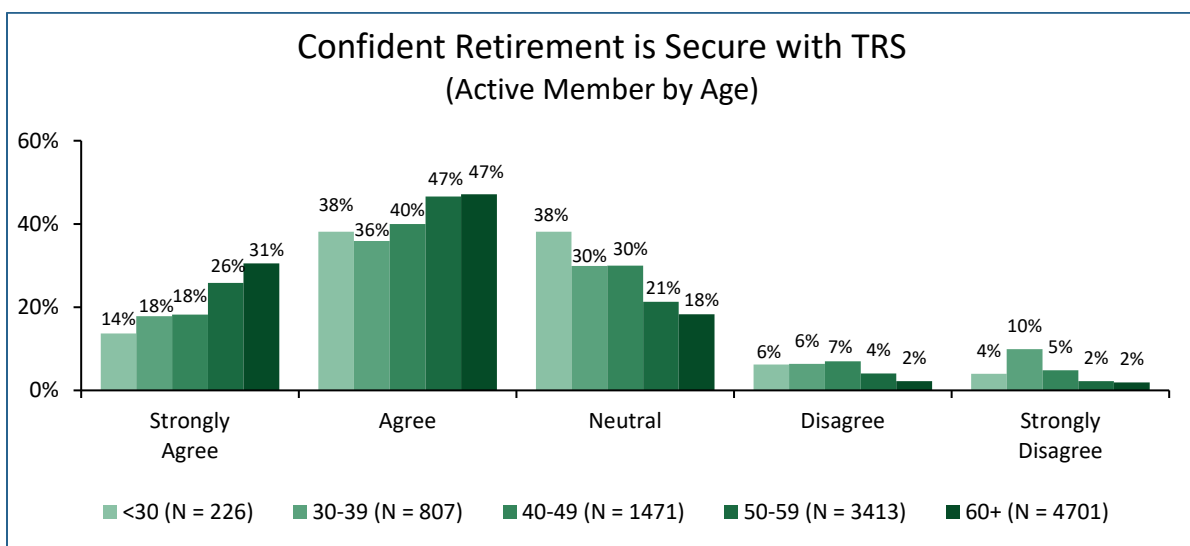
- The majority of members "Strongly Agree" or "Agree" that TRS exhibits all key attributes surveyed.
- Retirees continue to more highly rate and agree with statements, while active members are more likely to be neutral or disagree with statements.
- Active members highly rate most statements and are least likely to highly rate that "TRS listens to its members".
- More than one-third of retirees indicated they "Strongly Agree" with all statements except that "TRS listens to its members". At least two-thirds of retirees agreed with all statements.

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

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>Active Member (N=10,618)</b>					
TRS operates in my best interest	24%	44%	23%	5%	4%
My retirement is secure with TRS	26%	45%	22%	4%	3%
TRS sends communications relevant to my needs	24%	46%	21%	6%	3%
TRS acts ethically	27%	43%	25%	2%	3%
TRS provides information that is easy to understand	25%	46%	19%	7%	4%
TRS listens to its members	23%	38%	30%	5%	4%
<b>Aggregate Rating</b>	<b>25%</b>	<b>44%</b>	<b>23%</b>	<b>5%</b>	<b>3%</b>
<b>Retiree (N=9,672)</b>					
TRS operates in my best interest	35%	49%	12%	2%	3%
My retirement is secure with TRS	37%	49%	10%	1%	2%
TRS sends communications relevant to my needs	35%	49%	12%	2%	2%
TRS acts ethically	38%	46%	14%	1%	1%
TRS provides information that is easy to understand	36%	51%	10%	2%	1%
TRS listens to its members	30%	41%	25%	2%	2%
<b>Aggregate Rating</b>	<b>35%</b>	<b>47%</b>	<b>14%</b>	<b>2%</b>	<b>2%</b>

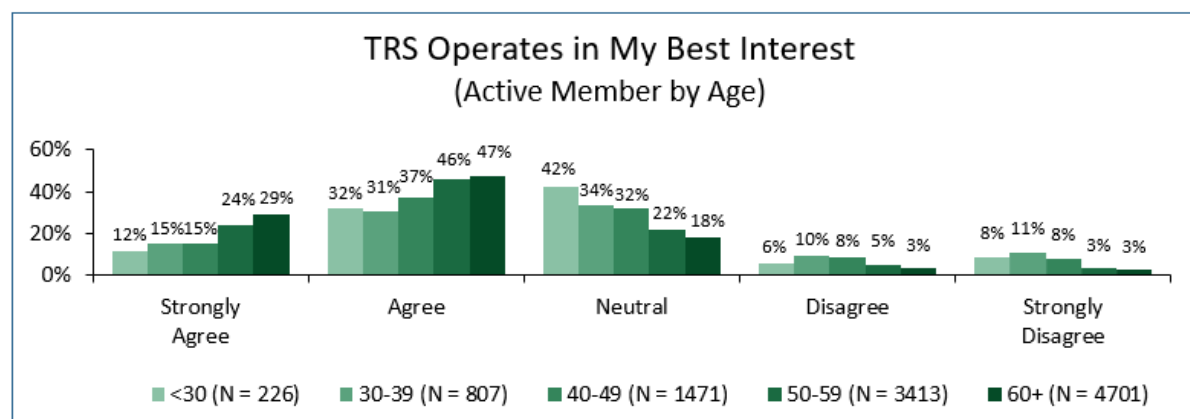
### Performance Ratings of TRS Values by Age Group

Members' rating of confidence in their retirement being secure with TRS is the highest in the past four years. Last year, active members <30 and 30-39 years of age were less agreeable than active members 40 and older regarding the security of their retirement with TRS. In 2025, however, active members less than 30 years of age were less agreeable with lower response rates of "Strongly Agree" (14%) than active members 30-39 and 40-49 (18%). Approximately three-quarters of active members aged 50-59 and 60+ years old say they are confident in their retirement security with TRS, "Agree" (73%) or "Strongly Agree" (78%).



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

In recent years, active members <30 and 30-39 years of age have shown increasing trust in TRS, with fewer strongly disagreeing and more expressing agreement. The oldest two groups of active members continue to have the highest rates of agreement and lowest disagreement, and active members younger than 30 years old have similar rates of "Strongly Agree" (12%) as 30-39- and 40-49-year-olds (15%). This may indicate 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.



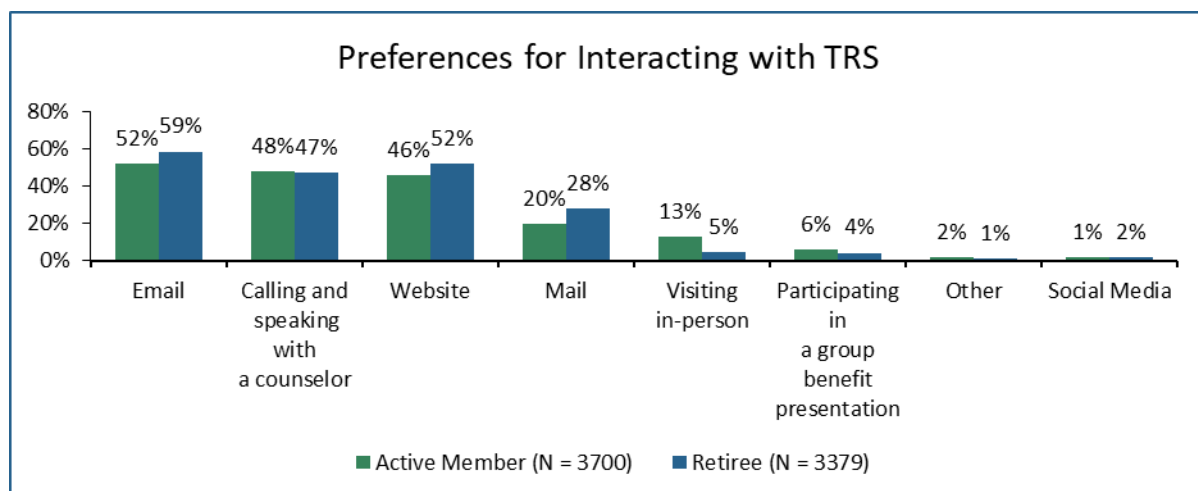
**Figure 2.6. TRS Operates in My Best Interest by Active Member Age Group**

### 2.1.3. TRS Interactions

#### Preferences for Interacting with TRS

Active members and retirees have similarly strong preferences again in 2025 for "Email", "Speaking to a Phone Counselor", and "Website". The majority of active members and retirees indicated preferring email (52% and 59%, respectively) for TRS communication. Additionally, the majority of retirees preferred using the website (52%), while just fewer than half of active members preferred calling and speaking with a counselor (48%) and website (46%). A greater proportion of retirees (28%) prefer interacting with TRS by mail compared to actives (20%), and active members are more likely to

prefer in-person visits (13%) than retirees (5%). A greater number of active members (15%) than retirees (11%) did not select a preferred communication method.

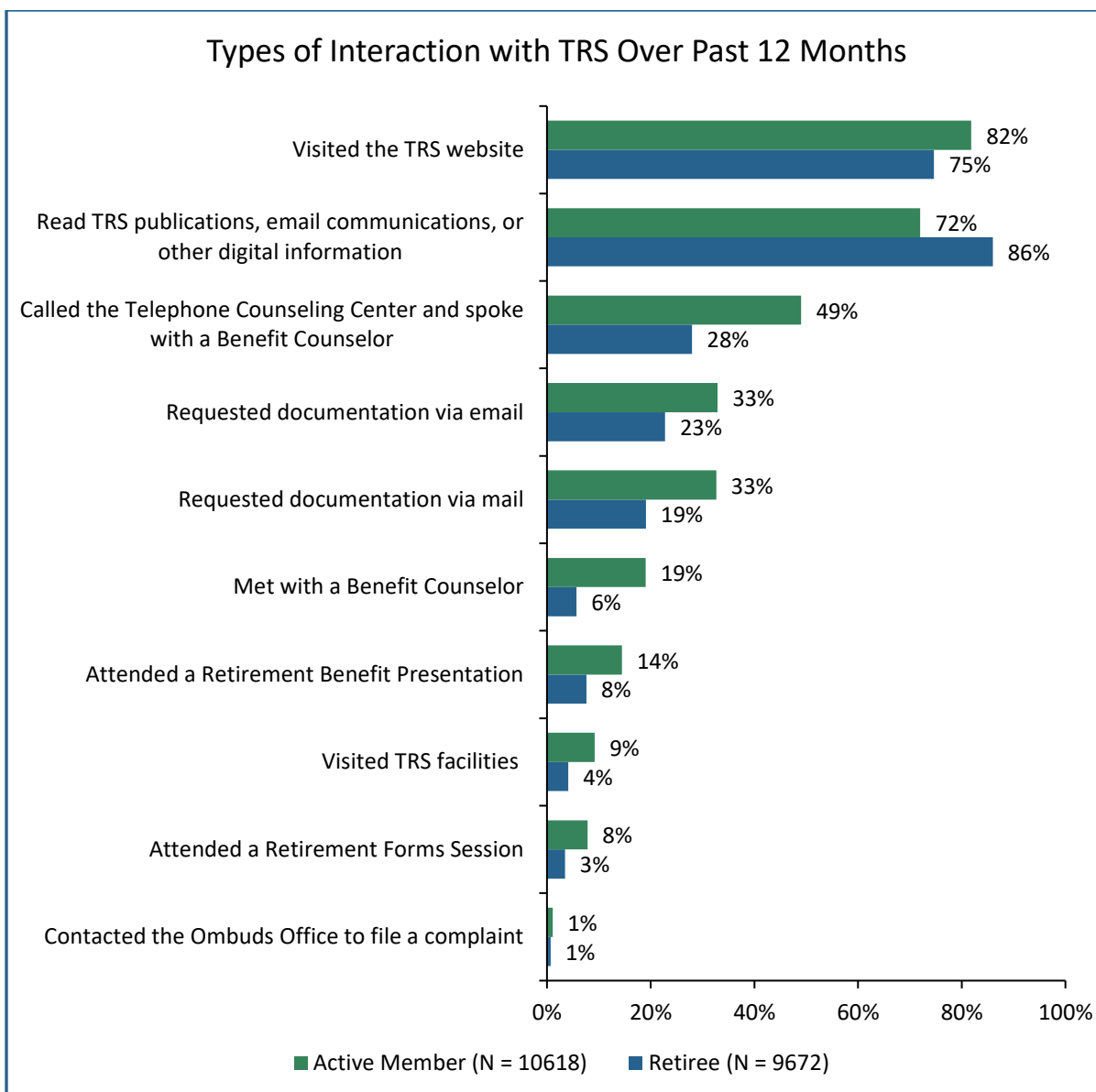


**Figure 2.7. Preferences for Interacting with TRS**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

### Types of Interactions During Past 12 Months

Active members most frequently interacted with TRS in the past year by visiting the TRS website (82%) with slightly fewer reading TRS publications, email communications, or other digital information (72%). The vast majority of retirees reported reading TRS publications in the past 12 months (86%) and almost three-fourths of retirees visited the TRS website (75%). Rates decreased for the top five methods of interactions for active members (website, publications, calling the Telephone Counseling Center, email, and mail) in comparison to 2024 while these same top five modes of interacting with TRS, except for publications, remained nearly identical (+/- 3%) for retirees compared to 2024 levels.



**Figure 2.8. Types of Interactions with TRS Over Past 12 Months**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified improvements the Ombuds Office could make to the complaint handling process. The most common area of improvement reported by both active members and retirees was related to the communication processes, communication speed, and improved staff training.

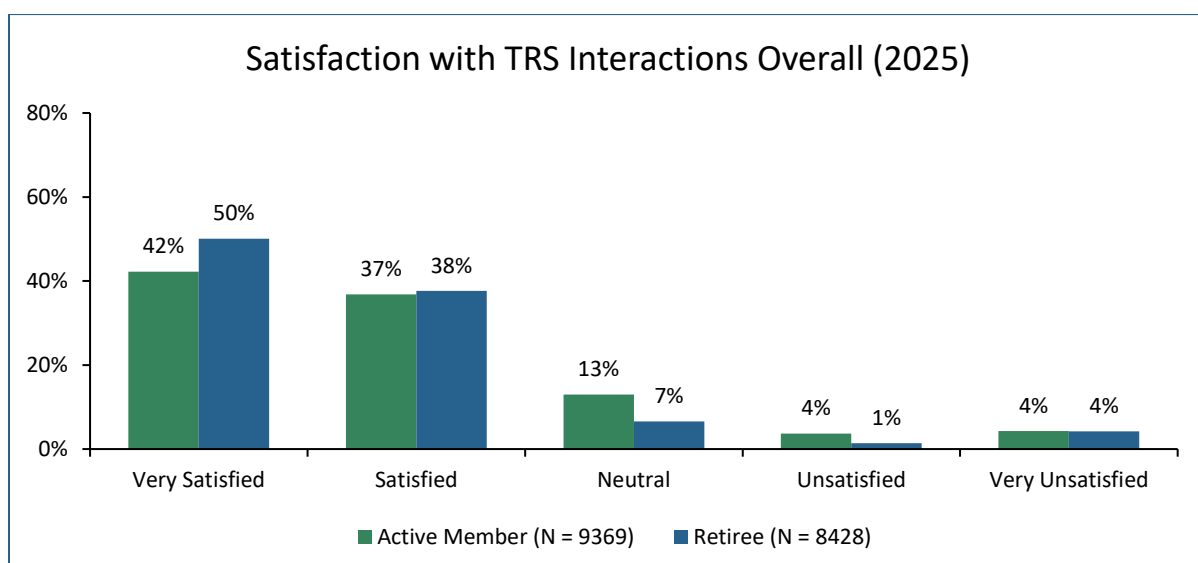


**Table 2.2. Count of What Ombuds Office Can Do to Improve the Complaint Handling Process**

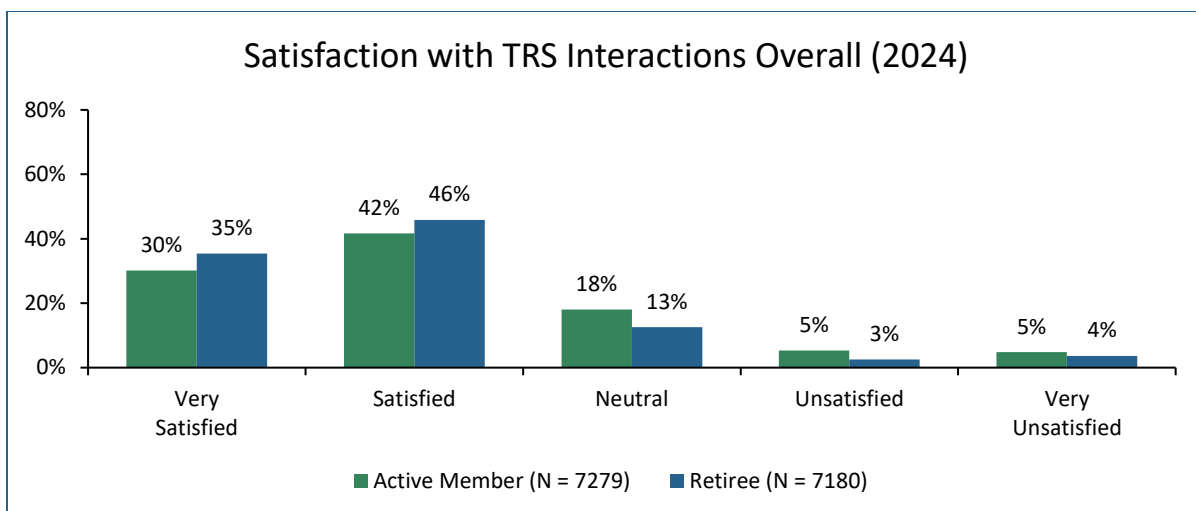
Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	21	29	50
Improve Communication Processes	13	10	23
Faster Communication	5	6	11
Improve Staff Training	1	4	5
Need Clearer Explanations/Info	2	3	5
Improve Insurance	1	4	5
Advocate for Customers	1	4	5
Listen To Customer Needs	0	4	4
Ensure Customer Satisfaction	0	2	2
Ombuds Is Doing Excellent/Great	0	1	1
Repair Transportation System	0	1	1
Utilize Electronic Communication	0	0	0
None/NA	3	3	6

### Satisfaction with TRS Interactions

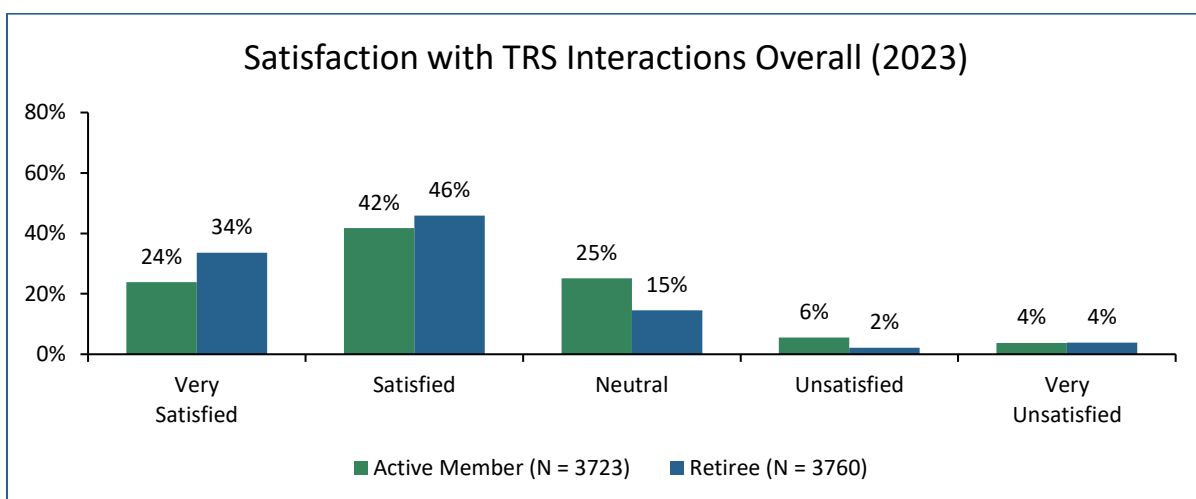
Active members and retirees reported increased overall satisfaction with TRS interactions, which has continued to increase over the past three years. The percentage of active members who were "Very Satisfied" increased from 30% in 2024 to 42% in 2025. The majority of active members and retirees were "Very Satisfied" or "Satisfied" (79% and 88%, respectively) with TRS interactions overall. Fewer active members, 13% in 2025 compared to 18% in 2024, were "Neutral" regarding their overall satisfaction with TRS interactions, as well as retirees, 7% in 2025 compared to 13% in 2024.



**Figure 2.9. Satisfaction with TRS Interactions Overall (2025)**



**Figure 2.10. Satisfaction with TRS Interactions Overall (2024)**



**Figure 2.11. Satisfaction with TRS Interactions Overall (2023)**

### Satisfaction Ratings by Interaction Type

Active members and retirees assessed their level of satisfaction with various types of interactions they had with TRS over the previous 12 months. More detailed feedback was provided on TRS facilities, complaint procedures, and TRS publications. As a result of the expanded questioning, these interactions are broken out according to these groupings. Four questions were asked regarding the website in 2024, and these items are also displayed separately. Several items permit "Not Applicable" as an option. Results for each of these different program concentrations are presented separately below.

The survey results show:

- More than three-fourths of active members and retirees were "Very Satisfied" or "Satisfied" with all TRS interactions.
- The majority of active members and retirees reported being "Very Satisfied" with "Met with Benefit Counselor" and "Phone with TRS".
- Active members and retirees have similar aggregate satisfaction ratings across all interaction items.

**Table 2.3. Satisfaction Ratings by Interaction Type**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Active Member</b>						
Met with Benefit Counselor	2,024	56%	29%	9%	1%	5%
Phone with TRS	5,207	51%	32%	8%	3%	6%
Request Documentation via Mail	3,466	42%	39%	10%	3%	5%
Called the TCC	5,207	47%	33%	10%	4%	6%
Request Documentation via Email	3,493	38%	42%	11%	4%	6%
Attend Retirement Forms Session	833	39%	40%	14%	2%	5%
Attend Retirement Benefit Presentation	1,534	34%	43%	15%	4%	4%
<b>Aggregate Satisfaction Rating</b>		<b>38%</b>	<b>38%</b>	<b>14%</b>	<b>3%</b>	<b>4%</b>
<b>Retiree</b>						
Met with Benefit Counselor	551	57%	31%	7%	1%	5%
Phone with TRS	2,707	54%	33%	5%	2%	6%
Request Documentation via Mail	1,846	43%	42%	8%	2%	6%
Called the TCC	2,707	50%	34%	7%	2%	7%
Request Documentation via Email	2,202	44%	41%	8%	2%	5%
Attend Retirement Forms Session	338	35%	48%	10%	2%	6%
Attend Retirement Benefit Presentation	736	36%	47%	9%	3%	6%
<b>Aggregate Satisfaction Rating</b>		<b>45%</b>	<b>39%</b>	<b>8%</b>	<b>2%</b>	<b>6%</b>

**Note:** Rows that do not sum to 100% had a “Not Applicable” option.

### Website Items Satisfaction Ratings

The TRS website is well rated by members. Active members and retirees most highly rate the “Ease of Use” and “Accessible Information”. More than three-fourths of active members indicated combined satisfaction with the “Ease of Use” (76%) and “Accessible Information” (74%) of the website. Similarly, retirees were “Satisfied” or “Very Satisfied” with the “Ease of Use” (84%), “Accessible Information” (83%), and “Information Location” (76%). The mobile access of site has the lowest combined satisfaction ratings; however, this is inclusive of 16%-17% of active members and retirees, respectively, who indicated this was “Not Applicable” to them.

**Table 2.4. Website Satisfaction Ratings**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	Not Applicable
<b>Active Member</b>							
TRS Website: Ease of Use	8,690	33%	43%	16%	5%	3%	1%
TRS Website: Accessible Information	8,690	31%	43%	17%	5%	2%	2%
TRS Website: Information Location	8,690	28%	39%	22%	3%	2%	6%
TRS Website: Mobile Access of Site	8,690	24%	33%	22%	3%	2%	16%
<b>Aggregate Satisfaction Rating</b>		<b>38%</b>	<b>38%</b>	<b>14%</b>	<b>3%</b>	<b>4%</b>	<b>2%</b>
<b>Retiree</b>							
TRS Website: Ease of Use	7,221	38%	46%	11%	2%	2%	2%
TRS Website: Accessible Information	7,221	37%	46%	12%	2%	1%	2%
TRS Website: Information Location	7,221	33%	43%	16%	1%	1%	6%
TRS Website: Mobile Access of Site	7,221	29%	35%	17%	1%	1%	17%
<b>Aggregate Satisfaction Rating</b>		<b>34%</b>	<b>42%</b>	<b>14%</b>	<b>1%</b>	<b>2%</b>	<b>7%</b>

### TRS Facility Satisfaction Ratings

Ratings for TRS' facilities expanded from one to five questions. The majority of active members were "Very Satisfied" with the cleanliness (61%), TRS' facilities (57%), and the ability to access (55%). On average, more than 80% of active members were "Very Satisfied" or "Satisfied" with each element of the TRS facilities. Active Members had a slightly higher combined aggregate satisfaction for all items; however, a greater proportion of active members were "Very Satisfied" for cleanliness (61%), compared to retirees (55%).

**Table 2.5. TRS Facility Satisfaction Ratings**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	Not Applicable
<b>Active Member</b>							
Facilities: Ability to Access	979	55%	31%	7%	1%	2%	4%
Facilities: TRS' facilities	979	57%	26%	8%	1%	3%	4%
Facilities: Cleanliness	979	61%	24%	6%	1%	2%	8%
Facilities: Office Location	979	48%	30%	11%	2%	2%	4%
Facilities: Signs	979	44%	33%	12%	1%	2%	6%
<b>Aggregate Satisfaction Rating</b>		<b>53%</b>	<b>28%</b>	<b>9%</b>	<b>1%</b>	<b>2%</b>	<b>5%</b>
<b>Retiree</b>							
Facilities: Ability to Access	396	46%	41%	7%	1%	2%	4%
Facilities: TRS' facilities	396	48%	38%	8%	1%	2%	4%
Facilities: Office Location	396	37%	40%	16%	1%	1%	4%
Facilities: Cleanliness	396	55%	32%	8%	0%	2%	7%
Facilities: Signs	396	37%	41%	14%	1%	1%	7%
<b>Aggregate Satisfaction Rating</b>		<b>45%</b>	<b>38%</b>	<b>11%</b>	<b>1%</b>	<b>1%</b>	<b>5%</b>

### Complaint Handling Process Satisfaction Ratings

The evaluation of the complaint handling process was also expanded to include three items instead of one. Limited numbers of members indicated participation in the complaint handling process. Active members and retirees had comparable ratings. Approximately one-fourth of active members were "Very Satisfied" with the complaint handling process (25%), timely response (25%), and the ease of filing a complaint (24%). Retired members had slightly lower levels of being "Very Satisfied" with each facet of the process. On average, less than half of active members (47%) and retirees (40%) were "Very Satisfied" or "Satisfied"; however, this is inclusive of 10%-12% of active members and retirees, respectively, who indicated this was "Not Applicable" to them.

**Table 2.6. Complaint Handling Process Satisfaction Ratings**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied	Not Applicable
<b>Active Member</b>							
Timely Response	116	25%	19%	19%	10%	15%	12%
Ease of Filing a Complaint	116	24%	22%	20%	9%	12%	13%
Complaint Handling	116	25%	24%	17%	7%	15%	12%
<b>Aggregate Satisfaction</b>		<b>25%</b>	<b>22%</b>	<b>19%</b>	<b>9%</b>	<b>14%</b>	<b>12%</b>
<b>Retiree</b>							
Timely Response	68	22%	15%	16%	16%	21%	10%
Ease of Filing a Complaint	68	16%	23%	21%	16%	12%	12%
Complaint Handling	68	19%	27%	16%	12%	17%	9%
<b>Aggregate Satisfaction</b>		<b>19%</b>	<b>21%</b>	<b>18%</b>	<b>15%</b>	<b>17%</b>	<b>10%</b>

### TRS Publications Satisfaction Ratings

More than two-thirds of active members and retirees were “Very Satisfied” or “Satisfied” with “TRS Publications”, “Email Communication”, and “Other Digital Information”. Collectively, the majority of active members (52%) and retirees (53%) were “Satisfied” with the TRS publication elements. Approximately one-fourth of active members were “Neutral” on all three aspects of communication. Active (31%) members and retirees (27%) were most “Neutral” about “Other Digital Information”.

**Table 2.7. TRS Publications Satisfaction Ratings**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Active Member</b>						
TRS Publications	7,645	21%	55%	20%	2%	2%
Email communication	7,645	22%	53%	20%	3%	2%
Other digital information	7,645	18%	47%	31%	2%	2%
<b>Aggregate Satisfaction Rating</b>		<b>20%</b>	<b>52%</b>	<b>24%</b>	<b>2%</b>	<b>2%</b>
<b>Retiree</b>						
TRS Publications	8,317	30%	55%	12%	1%	2%
Email communication	8,317	29%	55%	14%	1%	1%
Other digital information	8,317	22%	49%	27%	1%	1%
<b>Aggregate Satisfaction Rating</b>		<b>27%</b>	<b>53%</b>	<b>18%</b>	<b>1%</b>	<b>1%</b>

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees suggested ways to improve satisfaction with TRS services. The most common reasons reported by active members and retirees were to improve health care options, processes, and costs, and provide more information and clearer communication. Both member types also noted that TRS could improve customer service, and improve access to forms, records, information, website, and the portal. Active members also listed policy changes and legislative accountability, while retirees reported mitigating the high cost of living.

**Table 2.8. Count of What Else TRS Can Do to Most Improve Satisfaction with TRS Services**

Total	Member Type		Total
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	779	560	1339
Improve Health Care Options, Processes, Cost	125	181	306
More Info/Better/Clearer Communication (Online, Emails, Texting, TV, etc.)	184	114	298
Improve Customer Service (Availability, Location, Language, Types of Support)	169	70	239
Improve Access to Forms/Records/Information/Portal/Website	77	41	118
Policy Changes/Legislative Accountability	45	33	78
Mitigate High Cost of Living	14	56	70
Provide Accurate Information	26	10	36
Positive Experience	22	12	34
Issues With Survey	13	15	28
Allow Borrowing Towards Benefits When Needed	26	1	27
Access to Funds Quicker	22	5	27
Access to Money (i.e Easier For Those Who Moved, Mailed, Full Ownership)	20	6	26
Allow Choice/Opt Out Option	19	3	22
Add/Improve Cost Calculator	19	2	21
More Retirement Income	8	7	15
Support/Lobby for Members	3	9	12
Allow Earning After Retirement	2	9	11
Alternative Plans	4	4	8
Allow Changes to Made to Plan	3	4	7
Acknowledge Other Roles	4	2	6
Hire/Train More People	3	2	5
Listen To Members	3	0	3
Ensure Everything Is Ethical	2	1	3
General Dissatisfaction	3	0	3
Opportunities to Enroll	0	2	2
Dismantle/Reformulate TRS System	2	0	2
Add Cryptocurrency As An Investment	0	1	1
Loans	1	0	1
None/NA	31	16	47

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees relayed additional comments they had for TRS. The most common additional comments reported by active members and retirees were requests to improve health care options, communication processes, types of information shared, and access to knowledgeable representatives. Both member types also left comments of thanks and praise for the TRS staff and system.

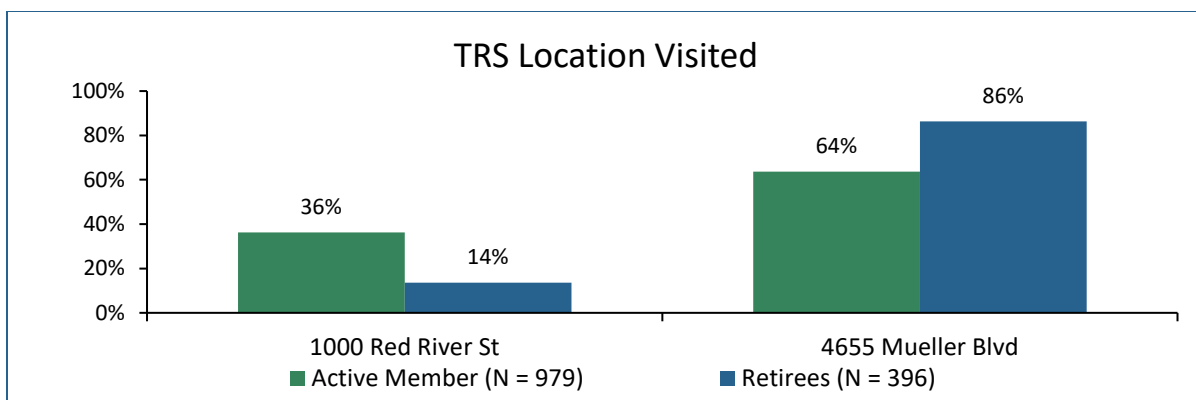
**Table 2.9. Count of Additional Comments**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	458	337	795
Improve Healthcare Options	68	72	140
Improve Communication Process/Types of Info Shared/Reassure Members	68	46	114
Thanks/Praise for TRS Staff/System	59	54	113
Need Access To Knowledgeable Representatives/Better Employees	80	26	106
Survey Issues	25	24	49
Forms/Website/App Accessibility	28	16	44
Cost of Living Adjustments	10	32	42
Streamlined/Easier/Faster Processes	28	13	41
Improve Benefits/More Retirement Income	9	18	27
General Dissatisfaction	17	7	24
Need for Policy Changes	13	10	23
Support/Protect Teachers/Schools	8	11	19
Reduce Fees, Commissions, Unnecessary Expenses	9	8	17
Allow Retirees to Work Without Penalty	4	13	17
Allow Borrowing Towards Benefits/Early Access	12	1	13
Allow Opt Out Option	10	1	11
Investments	9	0	9
Improve/Re-do TRS System	6	0	6
Better Coordination with Other Entities (i.e. Universities, ERS)	5	1	6
Other Enrollment Opportunities	0	2	2
Thoughts On Cryptocurrency	1	1	2
Change Retirement Age	2	0	2
Benefits Calculator	1	0	1
Change Payroll Date	0	1	1
Allow Retirees to Be Considered State Employees	0	1	1
TRS Employees Should Not Pay SS	0	1	1
More Languages	0	1	1
None/NA	24	9	33

#### **Locations Visited**

The majority of active members and retirees visited the TRS office located at 4655 Mueller Blvd. (64% and 86%, respectively). Approximately 36% of active members visited the TRS office at 1000 Red River St., compared to just 14% of retirees.





**Figure 2.12. TRS Locations Visited**

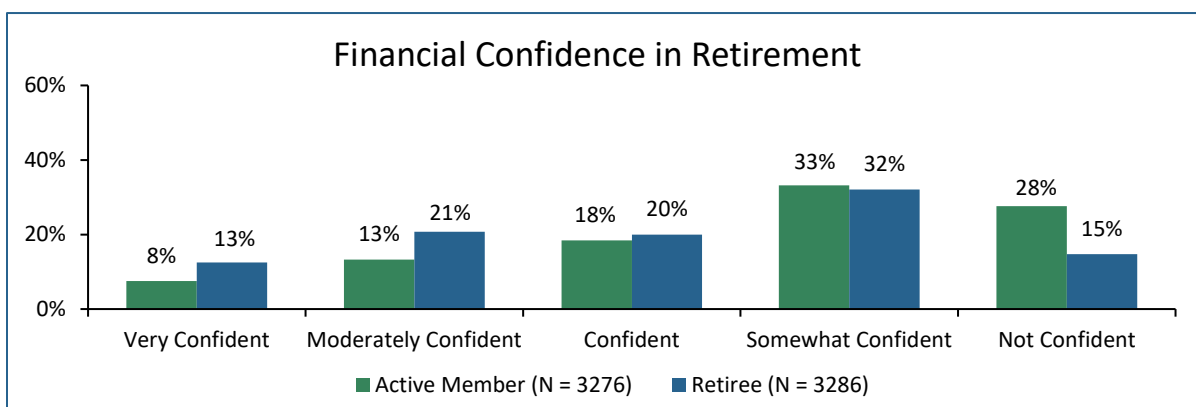
## 2.2. Pension Services

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

### 2.2.1. Retirement Readiness

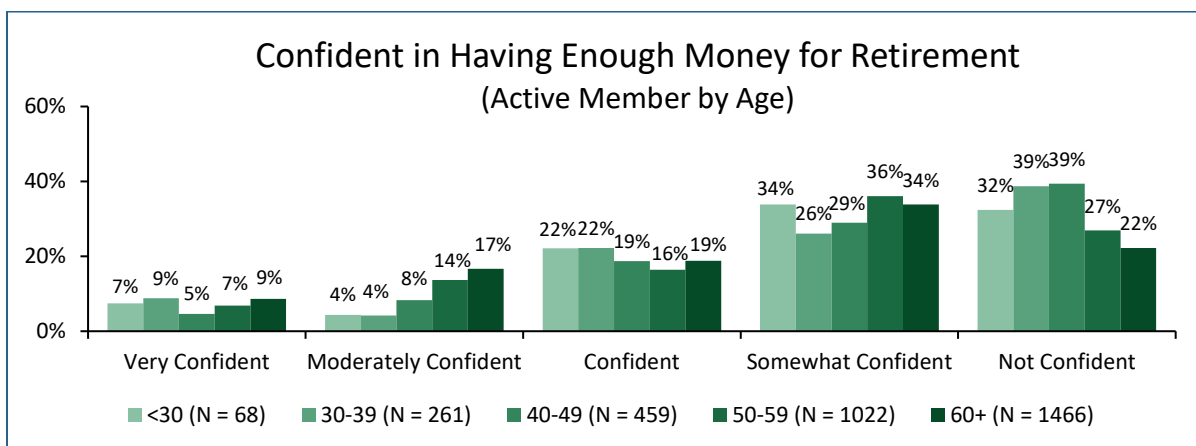
#### Financial Confidence in Retirement

Members' financial confidence in retirement remains consistent compared to recent years. Roughly one-third of active members indicated being "Confident" (18%), "Moderately Confident" (13%), or "Very Confident" (8%) in the financial security of their retirement. A slightly smaller sized group of active members are "Not Confident" in their retirement (28%). Retirees are more secure than active members in their financial confidence for retirement. The majority of retirees are "Confident", "Moderately Confident", or "Very Confident" in their retirement (54%).



**Figure 2.13. Financial Confidence in Retirement**

Increased age among active members is generally associated with increased confidence in having enough money for retirement. Unlike last year, this trend continued to be as defined as previous years with 60+ having the highest combined confidence levels ("Confident," "Moderately Confident," and "Very Confident"; 45%), followed by 50-59-year-olds (37%), 30-39-year-olds and 40-49-year-olds (35%), and <30 (33%). It is important to note that responses for active members younger than 30 are limited to 68 surveys. A third or less active members in all age groups under 50 are "Not Confident" in the financial security of their retirement.

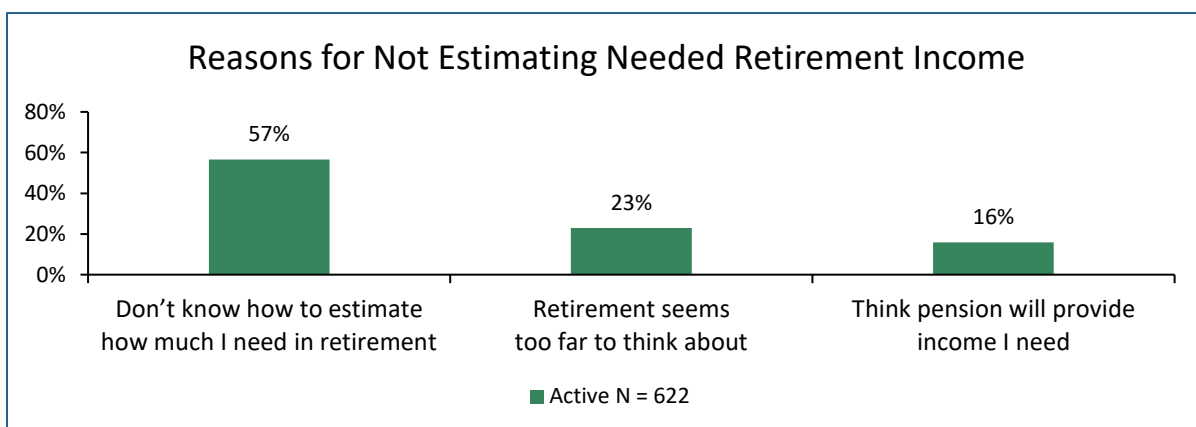


**Figure 2.14. Confident in Having Enough Money for Retirement (Active Member by Age)**

### Estimated Income Needed for Retirement

This portion of the report presents survey results of active members regarding whether they estimated how much income they will need in retirement.

Active members' views on retirement are shaped by a variety of factors. Similar to 2024, nearly two-thirds of active members (64%) have estimated how much income they will need in retirement. The majority of active members still do not know how to estimate how much is needed for retirement (57%). Approximately one in six active members believe their pension will provide the income needed for retirement (16%) and approximately one quarter consider retirement too far away to think about (23%). These response rates mirror 2024 levels (+/- 2%).



**Figure 2.15. Reasons for Not Estimating Needed Retirement Income (Active Member)**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

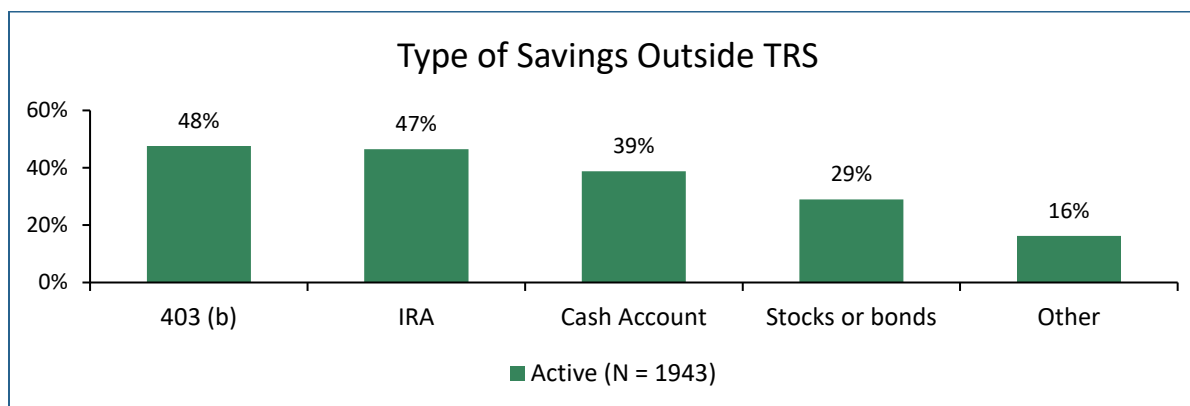
Qualitative questions and "other, please specify" text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members provided reasons that they have not estimated how much income they will need for retirement. The most common reasons reported were that they do not know how, they were concerned about inflation and the economy, and they needed more information. Both active members and retirees also reported they have personal reasons and that they were not retiring yet.

**Table 2.10. Count of Reasons for Not Estimating Retirement Income Needed**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	146	-	146
Do Not Know How	32	-	32
Inflation/Economy	24	-	24
Need More Information	18	-	18
Personal/Complicated	15	-	15
Not Retiring Yet	14	-	14
Moved/Retired/Resigned	9	-	9
Income Is Not Enough	9	-	9
Have Not Thought About It/Started	8	-	8
Have Other Income	8	-	8
Have Not Made Time	7	-	7
Need Knowledgeable TRS Support Person	6	-	6
Not Enough Years	6	-	6
System Challenges	5	-	5
Unsure If/When Retiring	4	-	4
Tax Policies Impacting	1	-	1
None/NA	11	-	11

### 2.2.2. Saving Outside of Retirement

A total of 59% of active members indicated saving for retirement outside of TRS with nearly half of active members (47%-48%) reporting employing 403(b) and IRA accounts as vehicles for additional retirement savings. Less than 1% of members reporting outside savings did not select one type of savings outside of TRS. More than half of active members saving outside TRS selected four savings vehicles (52%).



**Figure 2.16. Type of Savings Outside of TRS (Active Member)**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

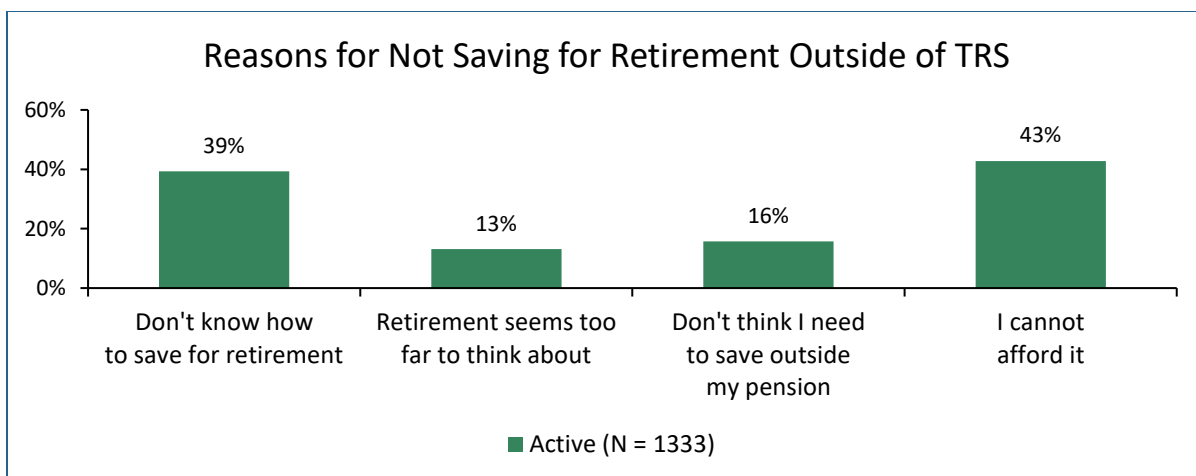
Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members specified what type of savings or investments they contribute to outside of TRS. The most common types reported were savings 457, IRA or retirement fund, and real estate.

**Table 2.11. Count of Other Saving or Investment Types**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	265	-	265
Savings 457	48	-	48
IRA/Retirement	42	-	42
Real Estate/Land	23	-	23
Savings 401k	23	-	23
Social Security	22	-	22
Annuity	18	-	18
Military	14	-	14
Investments	11	-	11
Pension	11	-	11
Personal Savings	10	-	10
Trusts	3	-	3
Metal	3	-	3
Cryptocurrency	3	-	3
Part-Time Work	2	-	2
Life Insurance	2	-	2
Inheritance	2	-	2
Mutual Fund	1	-	1
Stocks/Bonds	1	-	1
Multiple Accounts	1	-	1
Other	1	-	1
HSA	1	-	1
Certificates	1	-	1
Cash	1	-	1
None/NA	38	-	38

**Note:** – indicates item was not asked of retirees.

The primary reasons active members do not save for retirement outside of TRS is they cannot afford it (43%), and they do not know how to save for retirement (39%). Less than one-sixth of active members choose not to save for retirement externally due to the length of time from retirement (13%) or due to not believing savings will be required beyond their pension (16%). In 2025, there were fewer members reporting they did not know how to save for retirement outside of TRS (39%) compared to 2024 (41%).



**Figure 2.17. Reasons for Not Saving Outside of TRS (Active Member)**

**Note:** this is a multiple-answer question to select top 3 options, so the sum of all answers may not be 100%.

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members specified other reasons for not saving outside of their TRS pension plan or have not estimated how much income they will need in retirement. The most common reasons reported were not enough money, needing more information, and having other income streams or social security benefits.

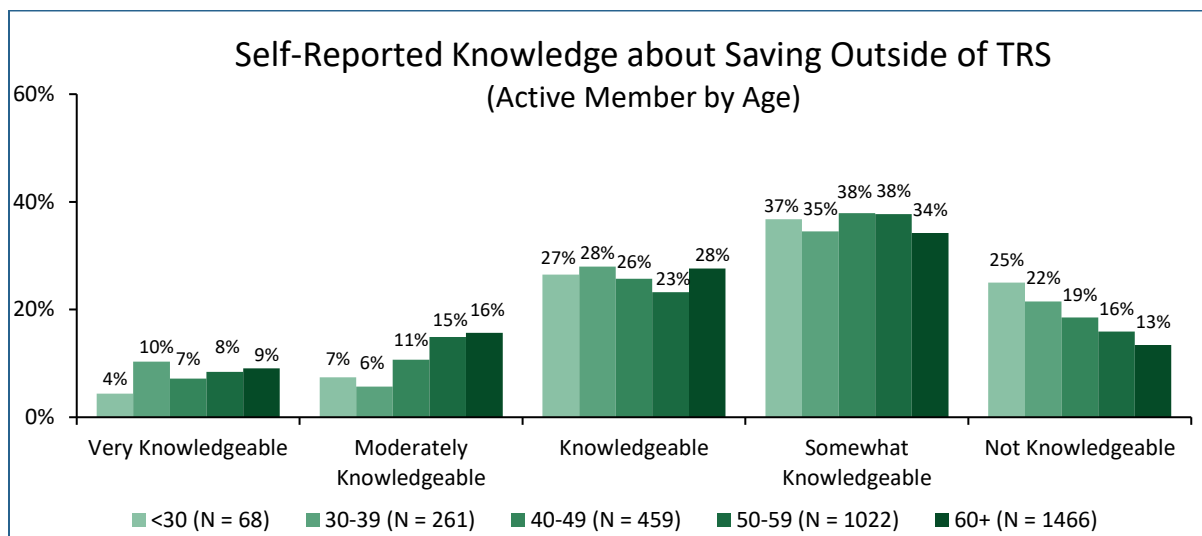
**Table 2.12. Count of Reasons Not Saving for Retirement Outside of TRS Pension Plan and Have Not Estimated How Much Income Needed in Retirement**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	302	-	302
Not Enough Money	171	-	171
Needs More Information	25	-	25
Have Other Income/SS Benefits	24	-	24
Life and Family	22	-	22
Inflation/Economy/Debt	20	-	20
Already Retired/About to Retire	16	-	16
Medical/Living with a Disability	12	-	12
Issue with TRS (Trust, Complicated, Etc.)	8	-	8
College Costs	5	-	5
Job Loss/Can't Work	4	-	4
None/NA	7	-	7

**Note:** – indicates item was not asked of retirees.

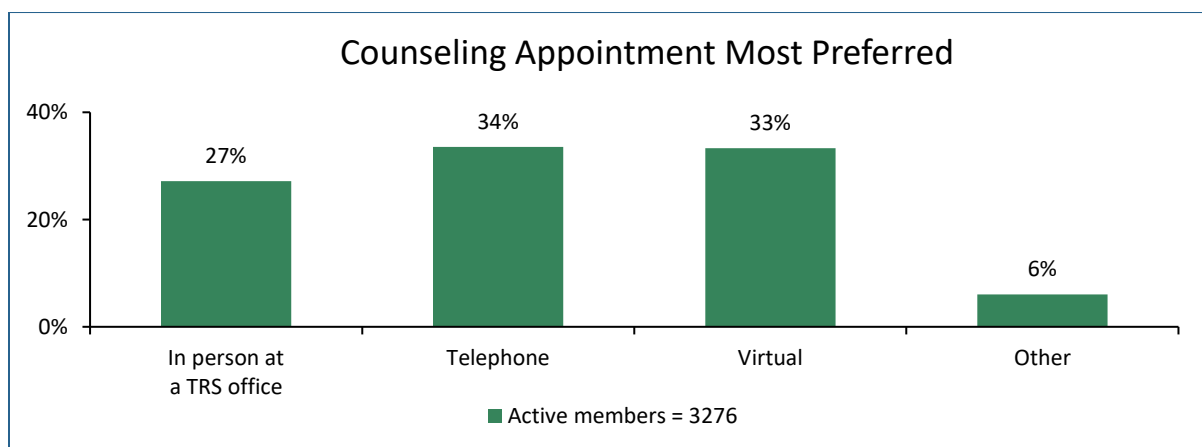
### Knowledge about Saving for Retirement Outside of TRS

Self-reported knowledge regarding saving outside of TRS varies by age and is in line with the recent trends where increased age was associated with increased knowledge, except for 2024. Active members younger than 30 report the lowest levels of being "Very Knowledgeable" about saving outside of TRS (4%), nearly half of 40-49 years old (7%), 50-59 years old (8%), and 60+ years old (9%). Active members ages 30-39 years old had the highest levels of being "Very Knowledgeable" (10%). Roughly half of the active members at each age group are at least "Knowledgeable" about saving outside of TRS. The less than 30 age group saw the biggest jump in being "Somewhat Knowledgeable" from 2024 (22%) to 2025 (37%) and also has the smallest sample size ( $N = 68$ ). Each successive age group has at least three times as many members. While levels for "Knowledgeable" and "Somewhat Knowledgeable" are fairly even across all age groups, members <30 years of age have consecutively higher levels of being "Not Knowledgeable" compared to every older age group.



**Figure 2.18. Self-Reported Knowledge about Saving Outside of TRS by Active Member Age Group**

Active members were split relatively evenly in their preferences for counseling appointments with the highest preference being for telephone appointments (34%), followed by virtual appointments (33%) and in person appointments at the TRS office (27%).



**Figure 2.19. Self-Reported Counseling Appointment Preference**

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members provided the types of counseling appointments they would prefer. The most common type of appointment requested was in-person followed by via website, email or mail, although most respondents also indicated that they did not feel as though they needed counseling appointments at all.

**Table 2.13. Count of “Other” Text Reasons for Types of Counseling Appointments**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	166	-	166
In-Person/Local Representative	28	-	28
Website/Email/Mail	26	-	26
Virtual/Phone/Text	14	-	14
None/NA	112	-	112

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

Table 2.14 presents whether active members completed two essential tasks regarding their financial futures in the past year. Results from 2025 were comparable to 2024.

- 48% of active member survey respondents reported they requested a retirement estimate from TRS in the last 12 months down from 53% in 2024.
- 16% of active member survey respondents reported they requested a special service credit purchase estimate from TRS in the last 12 months down from 18% in 2024.

**Table 2.14. Retirement and Special Service Credit Purchase Estimate**

		N	Yes	No
<b>Retirement Estimate</b>				
Active Member	Requested from TRS in Past 12 Months	3,276	48%	52%
<b>Special Service Credit Purchase Estimate</b>				
Active Member	Requested from TRS in Past 12 Months	1,751	16%	84%

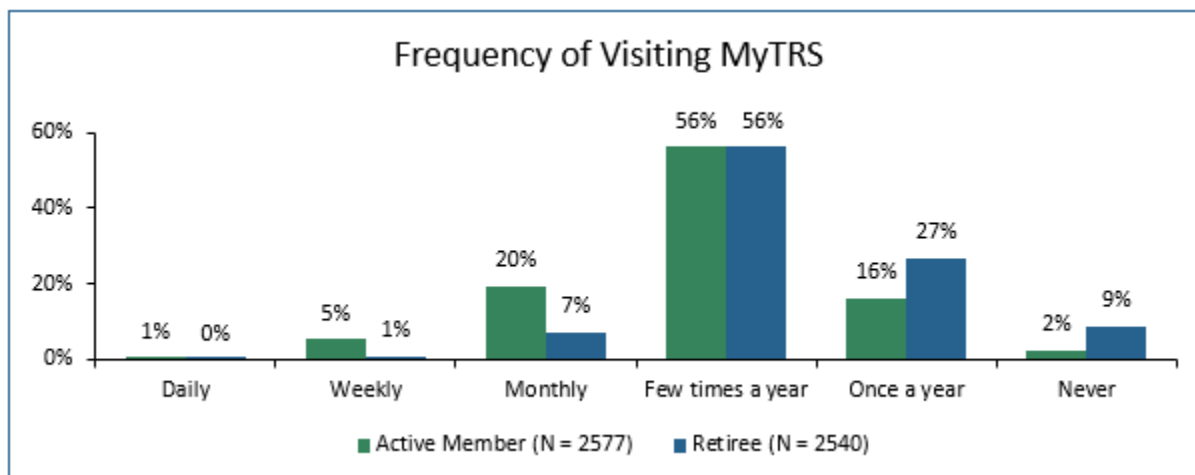
### 2.2.4. MyTRS Member Portal

Members' usage of the MyTRS member portal, reasons for visiting the site, and suggested site improvements are presented below.

#### Frequency of Visiting MyTRS

More than two-thirds of retirees (78%) and active members (73%) have visited MyTRS. Members who indicated having visited the secure member portal were then asked to report on their frequency of visits. Both active members and retirees reported similar frequencies for visiting MyTRS as in the past two years. The majority of all members visit MyTRS a few times a year (Active: 56%; Retiree: 56%). Less than 10% of retirees visit MyTRS "Monthly" or more frequently, while 26% of active members visit MyTRS "Monthly" or more frequently.





**Figure 2.20. Frequency of Visiting MyTRS**

### Reasons for Visiting MyTRS

Approximately half of active members visited MyTRS to "Obtain personalized retirement estimates" (48%). The majority of retirees indicated visiting MyTRS to "Access annuity verifications and 1099-R forms" (51%). The second most frequently selected reason for visiting MyTRS for active members (34%) and retirees (15%) was to "Update beneficiary designation".

**Table 2.15. Reasons for Visiting MyTRS in the Last 12 Months**

	Active Member (N=2529)	Retiree (N=2406)
<b>Reasons for Visiting MyTRS in Last 12 Months</b>		
Obtain personalized retirement estimate	48%	-
Access annuity verifications and 1099-R forms	-	51%
Update beneficiary designation	34%	15%
Schedule one-on-one counseling	19%	-
Change address	14%	10%
Register for group presentation	5%	-
Other	6%	13%
None of these apply to me	24%	-
Changed federal income tax withholding	-	15%
Change direct deposit info	-	9%

### Reasons for Visiting MyTRS

Qualitative questions and "other, please specify" text responses were coded into categories. Both active members and retirees specified other reasons for visiting MyTRS over the past 12 months. The most common reason reported by retirees was related to review, verify, or update personal information, years of service, and staying up to date on current information. The most common response reported for active members was to submit requests for retirement package and tax documents.

**Table 2.16. Count of “Other” Text Reasons for Visiting MyTRS**

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	131	506	637
Visit/Review/Verify/Update Information (Personal, Service Years, etc.)	22	81	103
Get Info/Stay Up to Date On Info	12	63	75
Submit Request (Retirement, Refund, Tax Documents, etc.)	32	10	42
Access Funds/View Balance/Payment	15	14	29
Insurance/Health Care/Benefits	2	26	28
Met/Tried To Meet with Someone	15	9	24
Forms/Documents	3	15	18
Could Not Access/Access Issue	8	10	18
Beneficiaries/Power of Attorney/Dependents	1	14	15
Account Questions and Setup	5	9	14
Access Tools (Retirement Calculator)	11	1	12
Retired	3	1	4
Tax Withholding	0	1	1
Submit Complaint	1	0	1
None/NA	8	271	279

More than two-thirds of active members reported that obtaining a personalized retirement estimate (68%) was one of the three most important reasons for visiting MyTRS. The majority of retirees indicated accessing annuity verifications and 1099-R forms (56%). More than one-third of active members found it important to “Update beneficiary designations” (34%) and just over a quarter visit MyTRS to “Schedule one-on-one counseling” (26%).

**Table 2.17. Ratings of Three Most Important Reasons for Visiting MyTRS**

	Active Member (N=2529)	Retiree (N=2406)
<b>Three Most Important Reasons for Visiting MyTRS</b>		
Obtain personalized retirement estimate	68%	-
Access annuity verifications and 1099-R forms	-	56%
Update beneficiary designation	34%	24%
Changed federal income tax withholding	-	20%
Schedule one-on-one counseling	26%	
Change address	16%	18%
Change direct deposit info		20%
Register for group presentation	7%	-
Other	11%	14%

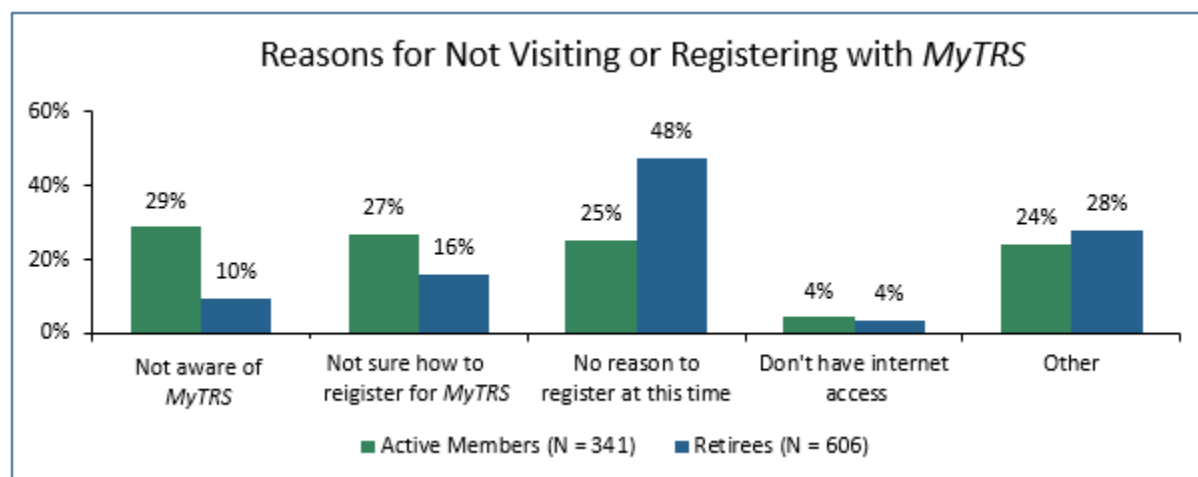
Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members and retirees specified the most important reasons for visiting MyTRS. Active members sought information related to financial inquiry while most retirees noted needing information, general updates, and reviewing information.

**Table 2.18. Count of Other Important Reasons for Visiting MyTRS**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	205	293	498
Need Information/General Updates/Reviewing	35	53	88
Financial Inquiry	57	24	81
Retirement Information	36	10	46
Make Updates/Verifying	3	22	25
Benefit Information	5	19	24
Did Not Use MyTRS/Prefer Paper/Phone call	5	9	14
Request Information	10	3	13
All	0	11	11
Health Care Insurance	1	9	10
Forms Documents	7	2	9
Setup/Account Registration	3	2	5
None/NA	47	134	181

### Reasons for Not Visiting or Registering with MyTRS

Active members and retirees use MyTRS differently and this is reflected in their respective reasons for not having visited or registered with MyTRS. Just under half of retirees (48%) who have not visited MyTRS do not have a reason to register at this time compared to 25% of active members who indicate no reason for registering. Just under one-third of active members are not aware of MyTRS (29%) and are not sure how to register for MyTRS (27%).



**Figure 2.21. Reasons for Not Visiting or Registering with MyTRS**

*Note: this is a multiple-answer question, so the sum of all answers is over 100%.*

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members and retirees specified the following “Other” reasons for not having visited MyTRS. The most common reason reported by active members and retirees was there was no need, they did not know about MyTRS, or that they were not retired yet. Active members also listed not enough time, while retirees also reported that they were not tech savvy or that the process was too complicated.

**Table 2.19. Count of “Other” Text Reasons for Not Visiting MyTRS**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	116	188	304
No Need/Do Not Know/Not Retired Yet/Already	41	120	161
Not Enough Time	28	8	36
Not Tech Savvy/Too Complicated/Low Confidence	8	21	29
Account/Registration/Access Issue	12	10	22
Prefer Phone/In Person/Text/Email	10	8	18
Use Another Information Source	4	4	8
Does Use MyTRS	4	4	8
Another Person Does it For Them	2	4	6
Poor Internet Service/Do Not Trust Internet	2	3	5
Personal Health/Career Reasons	3	1	4
Dissatisfied with TRS Services	0	1	1
None/NA	7	7	14

#### **MyTRS Suggested Additional Features or Information**

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees suggested features or information they would like for MyTRS to provide. The most common response reported by both active members and retirees was providing account funds, personal information, and beneficiaries. Active members also reported more retirement information and improvement of the retirement application process.

**Table 2.20. Count of “Other” Text Reasons for Additional Features or Information for MyTRS to Provide**

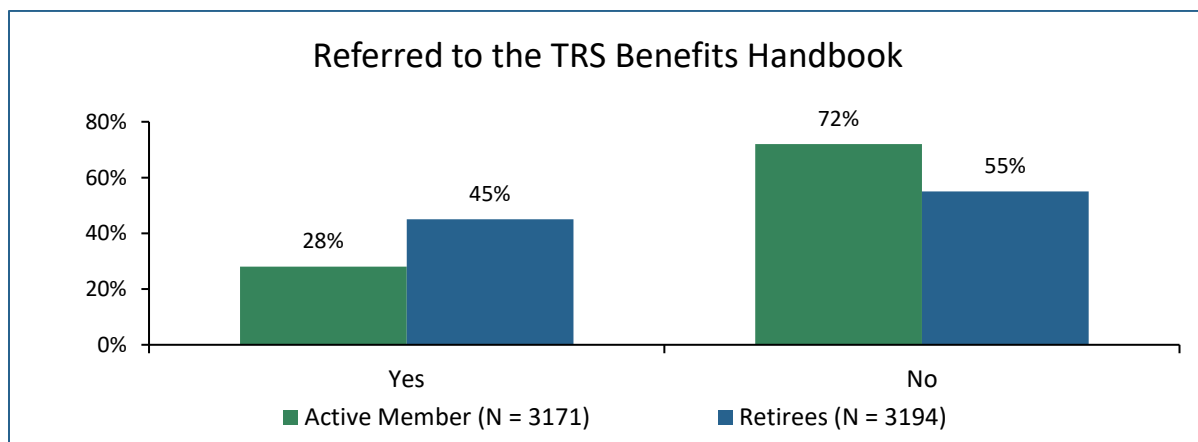
Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	293	124	417
Account Funds/Personal Information/Beneficiaries	112	42	154
Retirement Info/Improve Retirement Application Process/Access to Forms	70	12	82
Health Insurance/Other Benefit Options	26	21	47
Better Communication	22	10	32
Website/FAQ/Access	18	13	31
Improved Retirement Calculator/Expenses Calculator	24	1	25
Improve Phone System/Service/In Person Services	18	5	23
Complaint/COLA	2	12	14
Provide Video Instructions/More Presentations	5	1	6
Government/State Impact	2	2	4
Privacy/Security	2	1	3
Need Information/More Personal Information	1	1	2
Extra Check/Benefits	0	1	1
None/NA	14	6	20

## 2.2.5. TRS Benefits

Members’ 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 are provided below.

### Referred to the TRS Benefits Handbook

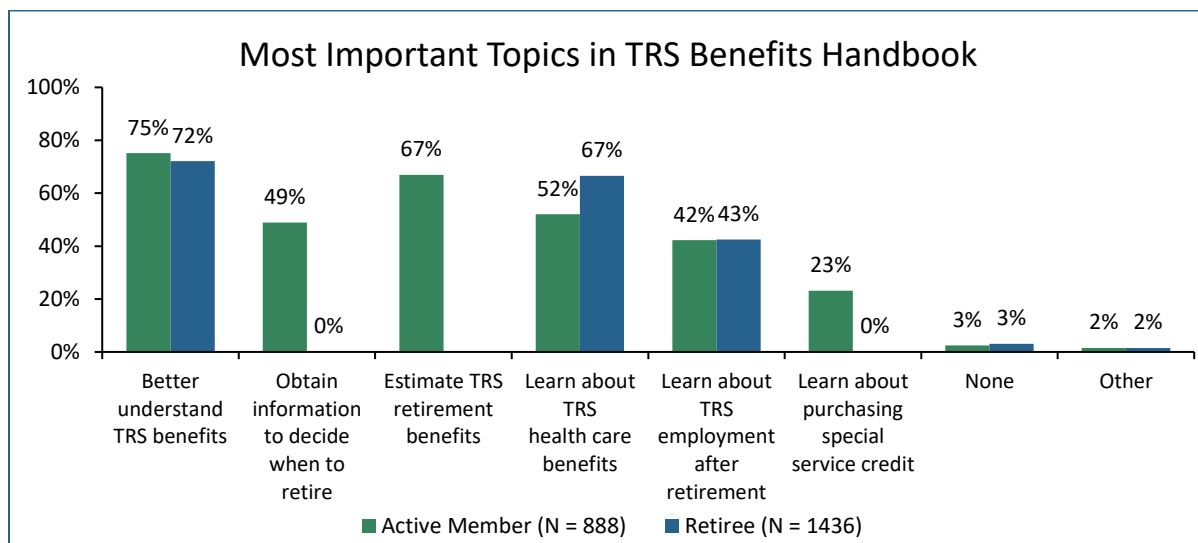
Unlike 2024, fewer active members refer to the TRS Benefits Handbook than retirees. Use of the TRS Benefits Handbook declined among active members from 43% in 2024 to 28% in 2025, while retiree usage remained relatively stable, decreasing slightly from 48% to 45%.



**Figure 2.22. Referred to the TRS Benefits Handbook**

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

Members were asked to rate the most important topics in the TRS Benefits Handbook. Active members and retirees rate “Better understand TRS benefits” (75% and 72%, respectively) as their most important topic. The second most important topic for active members is “Estimate TRS retirement benefits” (67%) and for retirees it is “Learn about TRS health care benefits” (67%).



**Figure 2.23. Most Important Topics in TRS Benefits Handbook**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%. Retirees were not presented with the following response options: “Estimate TRS retirement benefits”, “Obtain information to decide when to retire”, and “Learn about purchasing special service credits”.

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified other important topics in the TRS Benefits Handbook. While the most common comments reported by active members and retirees were related to none/no reason to read, both member types also listed needing financial concepts and rehire information.

**Table 2.21. Count of Other Important Topics in the TRS Benefits**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	10	18	28
Financial Concepts	4	3	7
ReHire Information	2	2	4
Need General TRS Info	0	3	3
Benefits	0	1	1
Transfer Credits	1	0	1
Social Security	0	1	1
Restrictions and Rules	0	1	1
Disability	0	1	1
None/NA	2	8	10

## Ratings on How Well the TRS Benefits Handbook Provides Relevant Information

Evaluation of the information provided by the TRS Benefits Handbook was also expanded in 2025. Members were asked parallel sets of questions regarding the relevance of the information presented in the handbook along with how easy it was to understand.

Generally, two-thirds or more of active members rated the relevance of information provided on each Benefits Handbook topic as "Well" or better (combined ratings ranged from 69%-83%). The greatest percentage of active members rated the Handbook as "Not Very Well" for learning about purchasing special service credits (13%) and learning about employment after retirement (8%).

Retirees continue to be more positive than active members in rating how well the TRS Benefits Handbook relevantly addresses the specified topics. More than three-fourths of retirees indicated the Handbook did "Well" or better in helping them to "Better understand TRS benefits, in general" (87%), "Learn about TRS health care benefits" (85%), and "Learn about TRS employment after retirement" (84%). Alternatively, the highest rating of "Not Very Well" from retirees was 4% for "Learn about TRS employment after retirement".

**Table 2.22. Ratings of How Well TRS Handbook Provides Relevant Information**

	Very Well	Moderately Well	Well	Somewhat Well	Not Very Well
<b>Active Member (N=888)</b>					
Learn about TRS health care benefits	23%	26%	34%	15%	2%
Better understand TRS benefits, in general	23%	26%	34%	15%	2%
Obtain information to decide when to retire	21%	26%	33%	16%	4%
Estimate TRS retirement benefits	22%	24%	33%	15%	6%
Learn about TRS employment after retirement	17%	24%	34%	18%	8%
Learn about purchasing special service credits	16%	19%	34%	19%	13%
<b>Retiree (N=1436)</b>					
Better understand TRS benefits, in general	32%	24%	31%	10%	3%
Learn about TRS employment after retirement	26%	22%	36%	13%	4%
Learn about TRS health care benefits	29%	25%	31%	13%	3%

## Ratings of How Well the TRS Benefits Handbook Provides Easy-to-Understand Information

Ratings for ease of understanding handbook information tended to mirror ratings for relevant information in the handbook. More than three-fourths of active members rated at least "Well" for "Better understand TRS benefits, in general" (82%), Estimate TRS retirement benefits" (79%), "Obtain information to decide when to retire" (79%), and Learn about TRS health care benefits (77%). At least 85% of retirees rated all three TRS Handbook topics as "Well" or better in terms of ease of understanding. Among active members, the topic with the lowest combined wellness rating ("Well" to "Very Well") was "Learn about purchasing special service credits" (69%) in terms of ease of understanding. This topic was also rated "Not Very Well" (11%) as it relates to ease of understanding.

**Table 2.23. Ratings on How Well TRS Handbook Provides Easy-to-Understand Information**

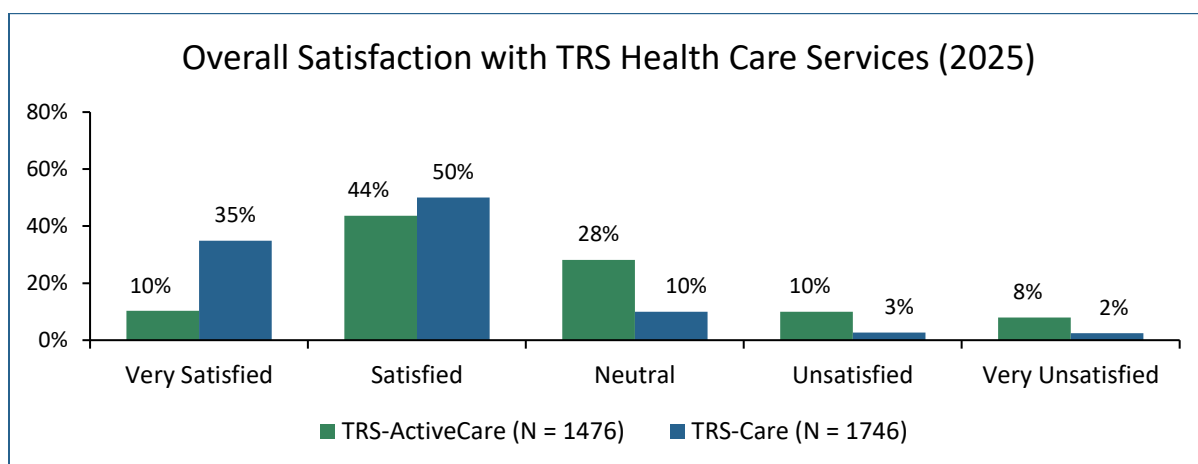
	Very Well	Moderately Well	Well	Somewhat Well	Not Very Well
<b>Active Member (N=888)</b>					
Better understand TRS benefits, in general	21%	25%	36%	16%	4%
Estimate TRS retirement benefits	22%	24%	33%	15%	6%
Obtain information to decide when to retire	21%	24%	34%	16%	6%
Learn about TRS health care benefits	19%	23%	35%	18%	6%
Learn about TRS employment after retirement	17%	22%	34%	19%	8%
Learn about purchasing special service credits	16%	20%	33%	20%	11%
<b>Retiree (N=1436)</b>					
Better understand TRS benefits, in general	33%	21%	35%	9%	2%
Learn about TRS health care benefits	33%	21%	34%	10%	2%
Learn about TRS employment after retirement	30%	20%	35%	11%	3%

## 2.3. Health

This subsection presents the member satisfaction survey results for TRS-ActiveCare, the health care plan options for TRS active members, and TRS-Care, the health care plan option for TRS retirees.

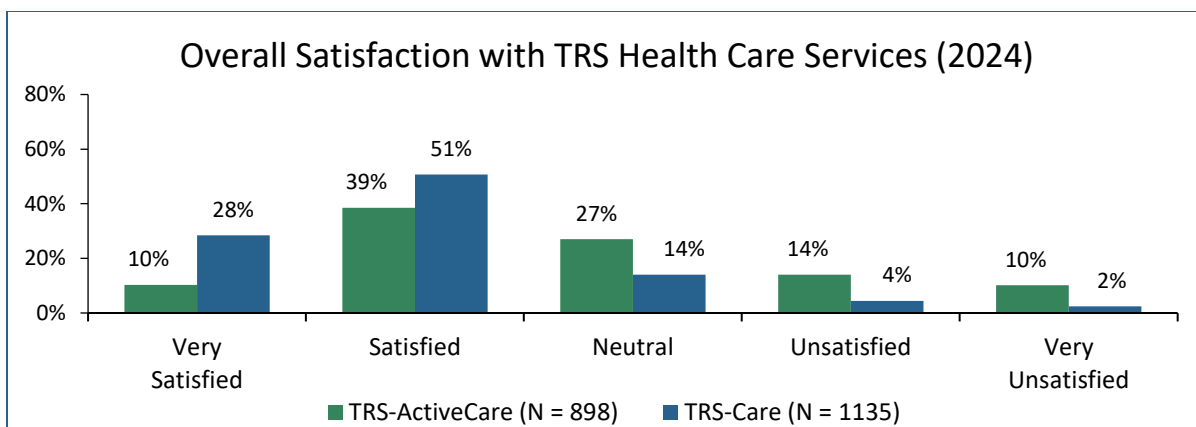
### 2.3.1. Overall Satisfaction with TRS Health Care Services

Retiree overall satisfaction continued to increase in 2025 compared to previous years. More than three-fourths of retired members are "Very Satisfied" or "Satisfied" with TRS health care services (85%) compared to 79% combined satisfaction in 2024, this is the highest thus far. About the same number of active members were "Neutral" about their overall satisfaction in 2025 (28%) as they were in 2024 (27%). Active member overall satisfaction with TRS health care services remained reasonably consistent to previous years although there was a minor increase in combined satisfaction this year. Just over half of active members (54%) rate a combined satisfaction ("Satisfied" and "Very Satisfied") with TRS health care services in 2025.

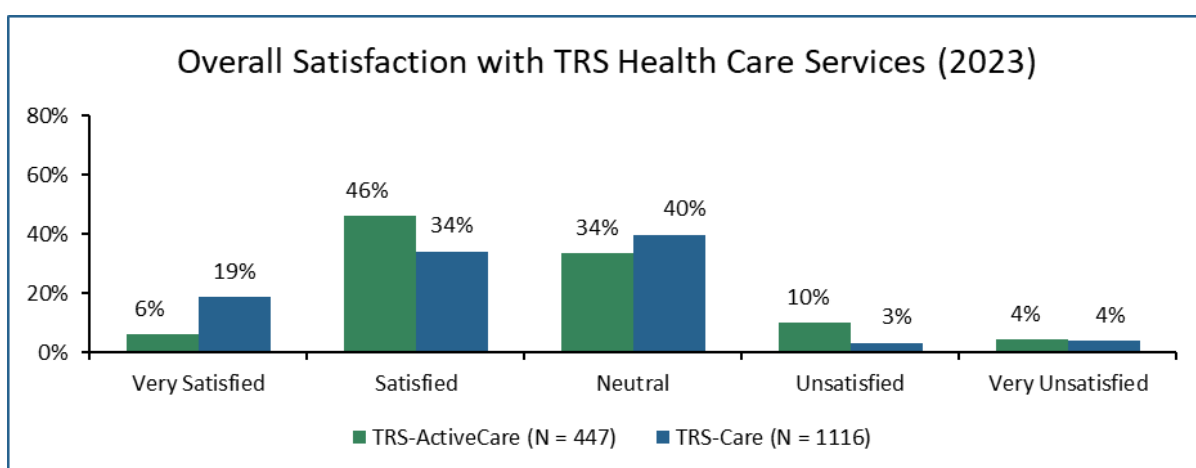


**Figure 2.24. Overall Satisfaction with TRS Health Care Services (2025)**





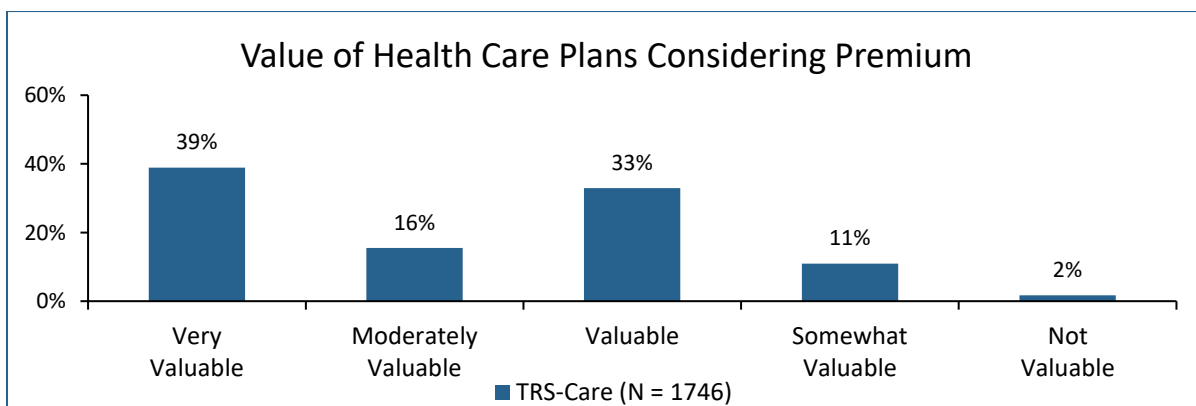
**Figure 2.25. Overall Satisfaction with TRS Health Care Services (2024)**



**Figure 2.26. Overall Satisfaction with TRS Health Care Services (2023)**

### 2.3.2. Health Care Plan Value and Improvement Opportunities

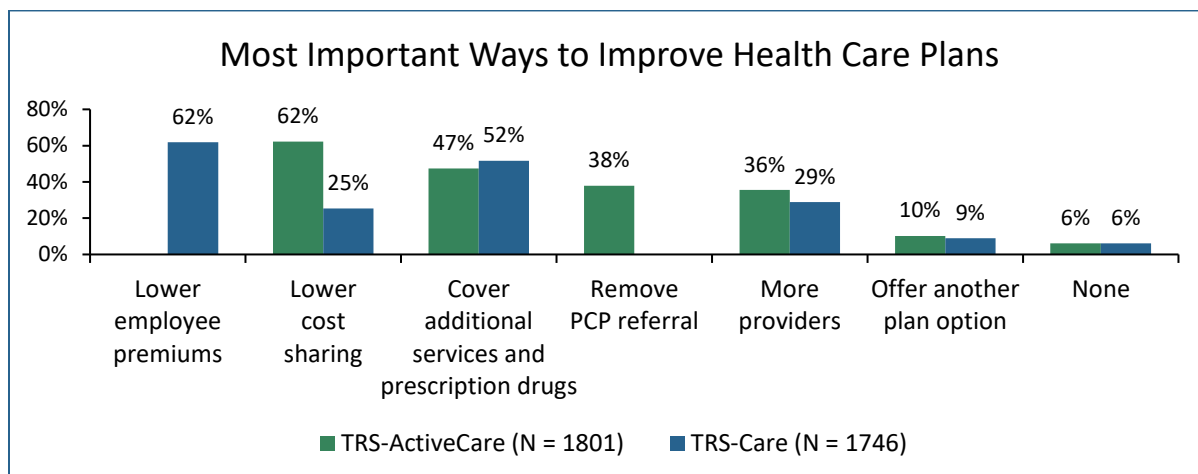
Retirees were asked to rate the value of their premiums related to their health care plans. The ratings mirror the ratings of overall satisfaction with TRS health care. More than three-fourths of retirees (88%) reported the value of TRS-Care as "Very Valuable", "Moderately Valuable", or "Valuable". Similar to last year, only 2% of retirees indicated the value of their health care plans considering premiums were "Not Valuable."



**Figure 2.27. Value of Health Care Plans Considering Premiums**

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

Retirees indicated lowering employee premiums (62%), covering additional services and prescriptions (52%) and more providers (29%) were the most important ways to improve health care plans. Active members indicated lowering cost sharing (62%), covering additional services and prescription drugs (47%), remove PCP referral (38%), and more providers (36%) as the most important ways to improve health care plans. Active members were not asked about lowering employee premiums as a way to improve health care plans while retirees were not asked about removing PCP referrals in 2025.



**Figure 2.28. Most Important Ways to Improve Health Care Plans**

*Note: this is a multiple-answer question, so the sum of all answers is over 100%.*

### 2.3.3. Health Care Plan Enrollment and Satisfaction

TRS member enrollment and satisfaction levels with TRS-ActiveCare and TRS-Care, by plan type, are shown below. Overall enrollment rates are comparable to 2024. Retiree enrollment rates include the recently added TRS-Care Dental and Vision plans.

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 health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays and are not subject to the 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 health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays and are not subject to the deductible.

- 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.
- Regional HMO: These plans are available only in parts of the state. The plans include a network of doctors, hospitals, and other health care 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): Available to TRS-Care participants who are not eligible for Medicare. The plan features an annual in-network individual deductible of \$1,650 (or \$3,300 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 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.
- TRS-Care Dental and/or TRS-Care Vision: Available to retirees eligible for TRS-Care.

## **Health Care Plan Enrollment and Satisfaction**

### **TRS-ActiveCare**

- 56% of active member survey respondents reported enrollment in TRS-ActiveCare
- Again in 2025, the largest groups of active members report being enrolled in TRS-ActiveCare HD (19%) and TRS-ActiveCare Primary (20%) plans. The majority of active members are "Satisfied" or "Very Satisfied" with each of these plans (TRS-ActiveCare HD: 54%; TRS-ActiveCare Primary: 52%). The proportion of active members "Unsatisfied" or "Very Unsatisfied" with these plans dropped in 2025 (TRS-ActiveCare HD: 17%; TRS-ActiveCare Primary: 17%) compared to 2024 (TRS-ActiveCare HD: 25%; TRS-ActiveCare Primary: 23%).
- Satisfaction ratings for TRS-ActiveCare Primary+ were nominally greater than TRS-ActiveCare HD and TRS-ActiveCare Primary.
- The majority of regional HMO plan participants were "Neutral" to "Very Unsatisfied" with their plan (55%).

### **TRS-Care**

- 62% of retirees reported enrollment in TRS-Care.
- More retirees reported they were enrolled in TRS-Care Medicare Advantage (30%) than TRS-Care Standard (20%). At least three-fourths of retirees in both plans were at least "Satisfied" with their plans. When comparing "Very Satisfied" ratings between the retiree plans, TRS-Care Medicare Advantage members rated 45% satisfaction while only 22% for the TRS-Care Standard members. These satisfaction rates are comparable to rates from 2024 and 2023.
- The TRS-Care Dental and Vision plans were newly offered in January 2025. A total of 12% of retirees enrolled in one or both of these plans; the combined satisfaction of was 83%.

**Table 2.24. Self-Reported Health Care Plan Enrollment and Satisfaction**

	Enrollment %	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Active Member</b>						
TRS-ActiveCare HD	19%	9%	45%	29%	8%	9%
TRS-ActiveCare Primary	20%	11%	41%	31%	10%	7%
TRS-ActiveCare Primary+	12%	10%	47%	23%	12%	8%
TRS-ActiveCare 2	4%	12%	48%	28%	7%	6%
Regional HMO	1%	11%	34%	34%	16%	5%
<b>Retiree</b>						
TRS-Care Standard	20%	22%	57%	15%	5%	2%
TRS-Care Medicare Advantage	30%	45%	45%	6%	1%	3%
TRS-Care Dental and/or Vision	12%	31%	52%	13%	2%	3%

**TRS-ActiveCare and TRS-Care Enrollment Materials**

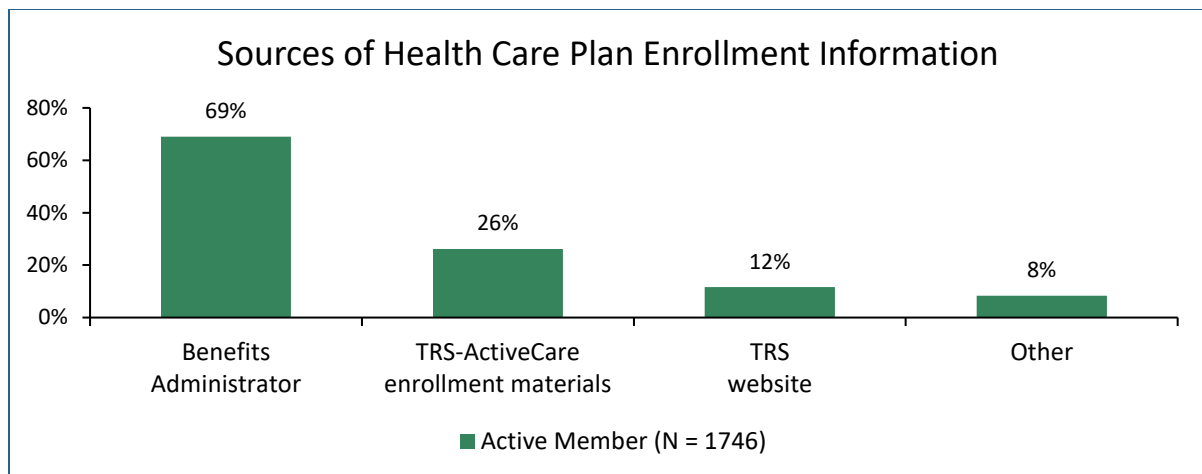
- The majority of retirees (74%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits.
- More than half of retirees used the TRS website (54%) to aid in the decision-making process.

**Table 2.24. Enrollment Materials**

	N	Yes	No
<b>Active Member</b>			
Benefits Administrator	1,476	69%	31%
TRS Website	1,476	26%	74%
Vendor(s) website TRS-ActiveCare enrollment materials	1,476	12%	88%
Other	1,476	8%	92%
<b>Retiree</b>			
The TRS Website	2,144	54%	46%
Vendor(s) Website	2,144	7%	93%
Refer to TRS-Care Enrollment Materials	2,144	74%	26%
Other	2,144	25%	75%

**Sources of TRS-ActiveCare Enrollment Information**

- 69% of active members reported they received TRS-ActiveCare enrollment information from their Benefits Administrator.
- More active members used TRS-Active Care enrollment materials in 2025 (26%) than in 2024 (15%) to determine health care plan information.
- Fewer active members consult the TRS website to review plan enrollment information in 2025 (12%) than in 2024 (24%).
- The same number of active members selected "Other" (8%) as a source of enrollment information in 2025 as in 2024.



**Figure 2.29. Source of Health Care Plan Enrollment Information (Active Member)**

*Note: this is a multiple-answer question, so the sum of all answers is over 100%.*

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified sources for how they decided whether or not to enroll in TRS-ActiveCare or TRS-Care. The most common sources of health care enrollment information active members specified were work or their school district and TRS, TRS-ActiveCare, and email. The most common reported responses from retirees were TRS, TRS-Care, and email. They also noted peers, friends, their own research, and other retirement sources.

**Table 2.25. Count of Other Sources to Decide Whether or Not to Enroll in TRS-ActiveCare or TRS-Care**

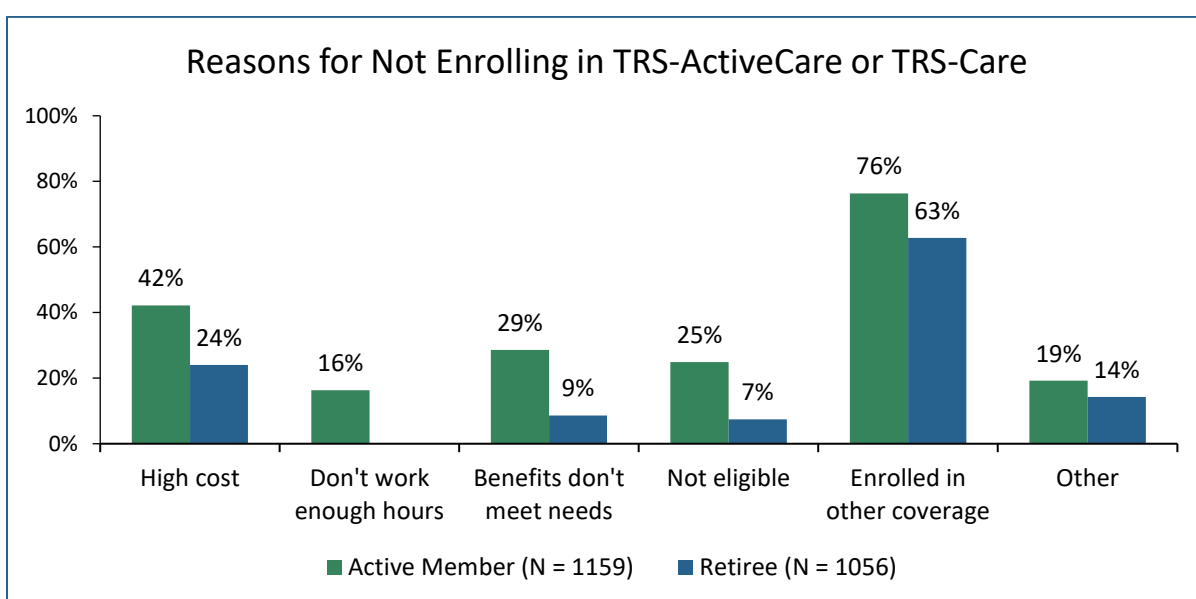
Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	109	484	593
TRS/TRS-Care/Email	15	85	100
Peers/Friends/Own Research	14	73	87
Work/School District	37	43	80
Retirement Sources	2	54	56
Online/Webinar/Info Session/Workshop/Insurance	3	42	45
Spouse's Healthcare	1	43	44
Social Security/Medicare	1	35	36
Unknown/Prefer Not to Say/Unclear/References	12	24	36
Different Provider	4	24	28
Not Aware/Never Received/Needs More Information	4	23	27
Satisfied with Current Coverage or Do Not Need	3	15	18
Cost/Affordability	8	5	13
Military/VA	0	8	8
Not Eligible/Do Not Qualify	0	6	6
Live Out of State	0	6	6
None/NA	6	14	20

*Note: – indicates item was not asked of retirees.*

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

Members provided feedback to explain why they are not enrolled in TRS-ActiveCare or TRS-Care. Active members selected more than twice as many reasons for not enrolling in 2025 (Mean = 1.34 reasons selected) compared to 2024 (Mean = .60 reasons selected). The majority of active members reported they are enrolled in other coverage (76%). Other reasons for not enrolling were “High Cost” (42%), “Benefits don’t meet needs” (29%), and “Not Eligible” (25%). Retirees had similar percentages and trends compared to 2024 with the majority of retirees (63%) indicating they are not enrolled in TRS-Care because they are enrolled in other coverage.

- More active members (29%) reported “Benefits don't meet needs” as the reason for not enrolling compared to retirees selecting this option (9%).
- More active members (25%) indicated not being eligible for coverage compared to retirees (7%).



**Figure 2.30. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified the reasons for dropping or not enrolling in TRS-ActiveCare or TRS-Care. The most common reasons reported by active members and retirees were that they were Medicare eligible or they had different providers. Active members also listed concerns about cost while retirees also reported concerns over access, eligibility, and the process overall.

**Table 2.26. Count of Reasons Dropped or Did Not Enroll in TRS-ActiveCare or TRS-Care**

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	273	145	418
Medicare Eligible	46	31	77
Different Provider	32	17	49
Cost	35	11	46
Retired	36	5	41
Spouse	22	15	37
No Interest/Not Enrolled/Not Retired	21	15	36
Access/Process/Eligibility Issue	17	16	33
Military	12	12	24
Enrolled/Enrolling Later	16	7	23
Moved/Out of State/Travel	6	10	16
Needed More Information	6	6	12
Unemployed	3	0	3
None/NA	40	7	47

Enrollees in the newly offered TRS-Care Dental and TRS-Care Vision plans were asked about their satisfaction level on the enrollment process and coverage; retirees provided reasons behind their unsatisfactory rating. Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for retirees only as active members were not asked this question. The most common reason reported by retirees was that coverage was poor, followed by cost, having a poor selection of providers in network, and being misinformed.

**Table 2.27. Count of Reasons Disatisfaction in Enrollment and Coverage**

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	-	90	90
Poor Coverage	-	60	60
Costly (Compared To Coverage)	-	19	19
Poor Selection of Providers In Network	-	18	18
Misinformed (Coverage, In vs Out of Network)	-	10	10
Better Options Available	-	6	6
Confusing/Unable To Understand Benefits	-	5	5
Poor Customer Service	-	5	5
None/NA	-	1	1

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

How members used TRS health care program information resources, which resources are the most important and how satisfied they are using each resource are shared below.

The majority of retirees (54%) reported using The TRS Website to acquire information about TRS-Care in the past year. Additionally, approximately one-third of retirees indicated using the BCBSTX website, publications, Express Scripts service line, Blue Cross Blue Shield service line, and the Express Scripts TRS-Care website (29%-40%) in the past year. Similar percentages of active members consulted *The Pulse* Newsletter, Blue Cross Blue Shield of Texas (BCBSTX) website, and contacted BCBSTX about their TRS-ActiveCare benefits (28%-35%). Engagement for both member types decreased nominally compared to 2024 while remaining generally comparable after sampling nearly twice as many members.

**Table 2.28. Use of Information Resources for TRS-ActiveCare and TRS-Care**

	N	Yes	No
<b>Active Member</b>			
Benefits Administrator	1,476	69%	31%
TRS Website	1,476	26%	74%
Vendor(s) website TRS-ActiveCare enrollment materials	1,476	12%	88%
Other	1,476	8%	92%
<b>Retiree</b>			
The TRS Website	2,144	54%	46%
Vendor(s) Website	2,144	7%	93%
Refer to TRS-Care Enrollment Materials	2,144	74%	26%
Other	2,144	25%	75%

### Satisfaction with TRS-ActiveCare Resources

Approximately half of active members surveyed were “Satisfied” with *The Pulse* Newsletter (47%) and the BCBSTX website (48%). Less than 15% of members using each resource were “Very Satisfied” although even fewer members were “Unsatisfied” or “Very Unsatisfied” with either resource. The second largest group of members were “Neutral” about *The Pulse* (37%) and the BCBSTX website (27%).

**Table 2.29. Satisfaction with Information Resources**

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Active Member</b>						
<i>The Pulse</i> Newsletter	928	12%	47%	37%	2%	2%
BCBSTX Website	900	14%	48%	27%	7%	4%



### Helpfulness of TRS-Care Resources

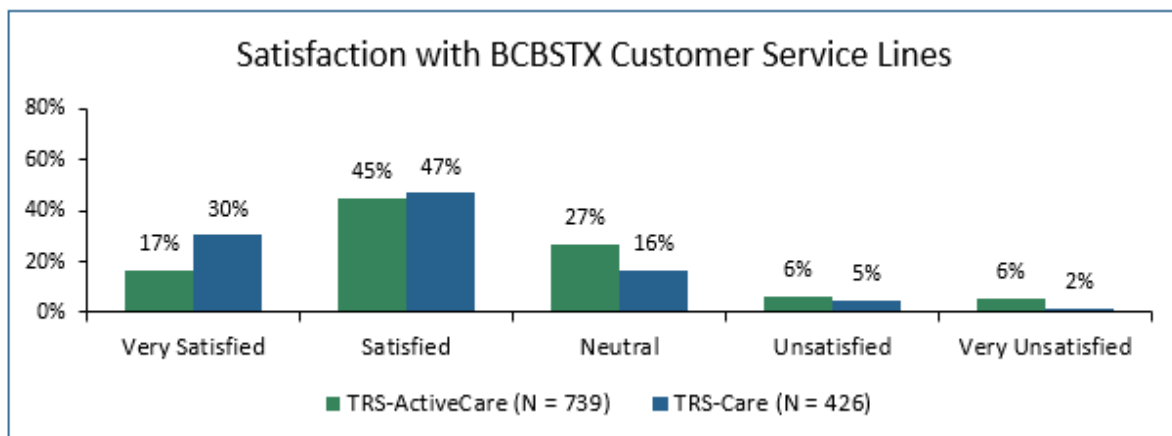
Retirees' combined helpfulness ("Helpful", "Moderately Helpful", and "Very Helpful") ratings for each TRS-Care resources were greater than 80%. Retirees most highly rated the TRS-Care website (39%) and vendor website (37%) as "Very Helpful". Less than 3% of retirees reported any resource as "Not Helpful". The largest group of retirees rated *The Pulse* (37%), vendor online resources (37%), publications (37%), and videos (36%) as "Helpful" rather than "Very Helpful" or "Moderately Helpful" suggesting room for improved helpfulness for these resources. More than three fourths of retirees found webinar/health care events "Very Helpful" or "Moderately Helpful" (78%).

**Table 2.30. Helpfulness of Information Resources**

	N	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful
<b>Retiree</b>						
<i>The Pulse</i> Newsletter	1,489	26%	19%	37%	15%	3%
TRS-Care Website	1,123	39%	16%	32%	11%	2%
Vendor Website	806	37%	15%	35%	12%	1%
Vendor Online Resources	806	33%	15%	37%	12%	2%
Videos	268	32%	16%	36%	14%	2%
Publications	1,016	34%	17%	37%	10%	1%
Webinar/Health Care Event	191 *	30%	48%	20%	2%	1%

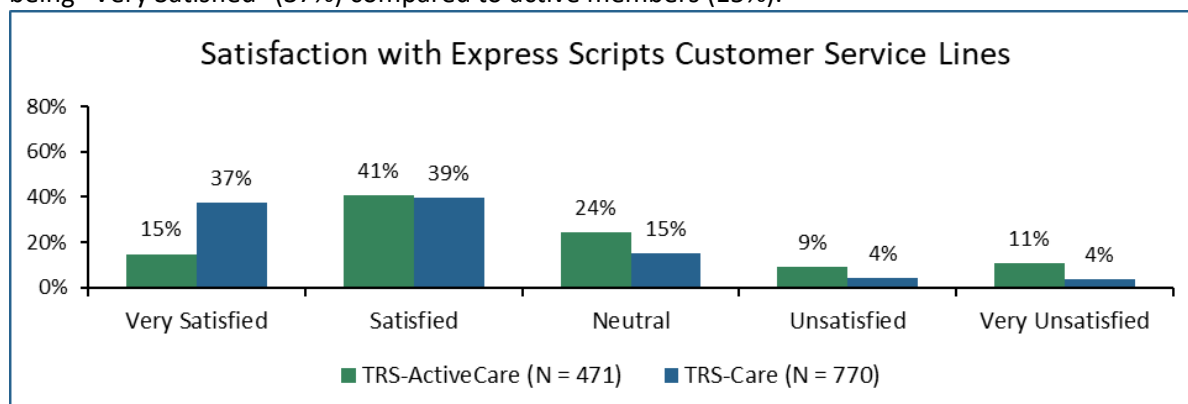
**Note:** \*webinar is asked as satisfaction.

This year, survey respondents were asked to rate satisfaction level for each vendor customer service line: Blue Cross Blue Shield of Texas (BCBSTX), Express Scripts, and UnitedHealthcare (UHC). More than three-fourths of retirees are at least "Satisfied" or "Very Satisfied" with their interactions with the BCBSTX customer service lines (77%). The majority of active members (62%) were "Satisfied" or "Very Satisfied" with the customer service. Fewer retirees were "Neutral" (16%) regarding their experience with the BCBSTX customer service lines compared to active members (27%). Retirees are nearly twice as likely to report being "Very Satisfied" (30%) with the customer service line than active members (17%).



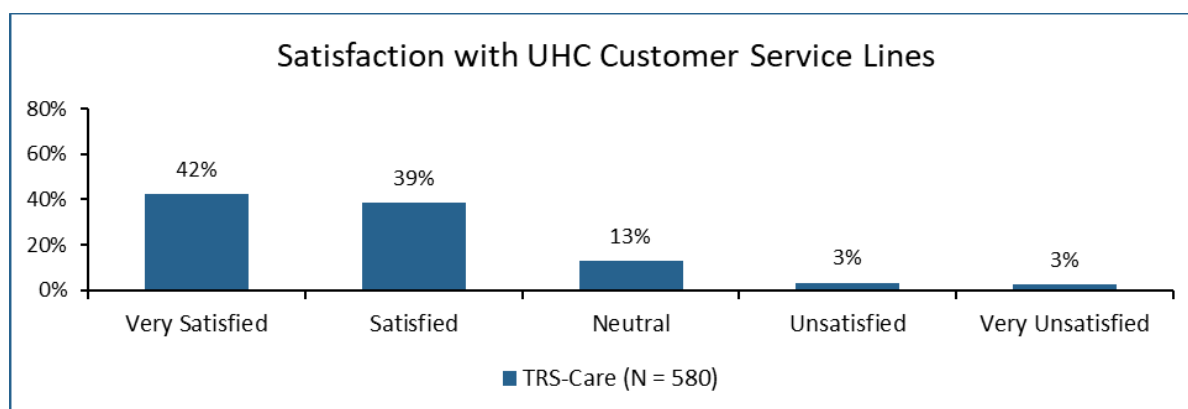
**Figure 2.31. Satisfaction with Health Care Customer Service Lines**

More than three-fourths of retirees are at least "Satisfied" or "Very Satisfied" with their interactions with the Express Scripts customer service lines (76%). The majority of active members (56%) were "Satisfied" or "Very Satisfied" with the Express Scripts customer service lines. Fewer retirees were "Neutral" (15%) in comparison to active members (24%) Retirees are nearly twice as likely to report being "Very Satisfied" (37%) compared to active members (15%).



**Figure 2.32. Satisfaction with Health Care Customer Service Lines**

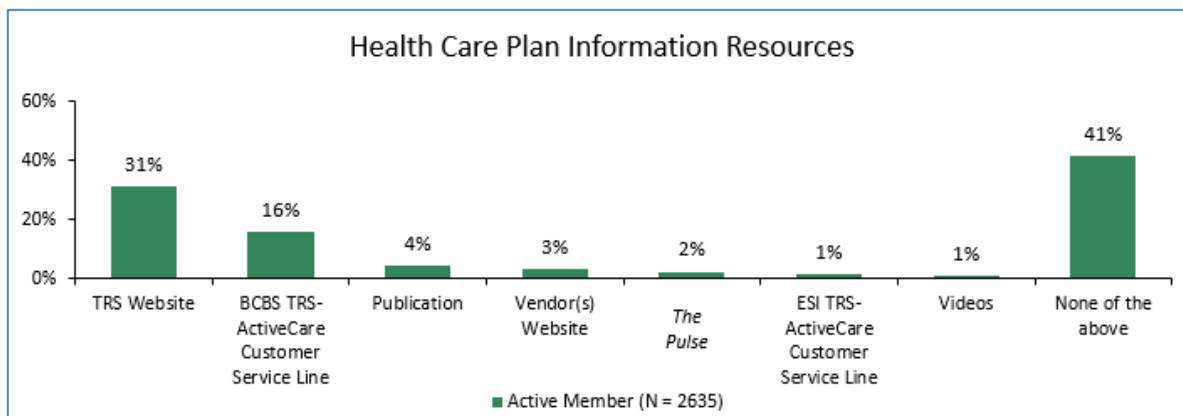
Retirees were asked to provide feedback regarding their satisfaction with the UnitedHealthcare customer service lines; 88% of retirees are at least "Satisfied" or "Very Satisfied" with their interactions. When comparing retirees "Very Satisfied" ratings for each customer service lines, UHC (42%) was the greatest.



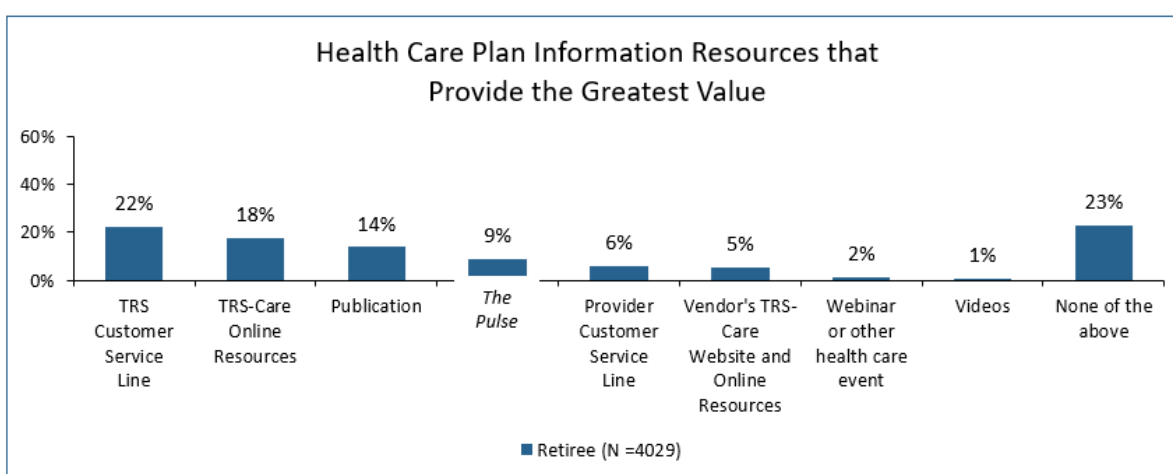
**Figure 2.33. Satisfaction with Health Care Customer Service Lines**

### Selection of Health Care Plan Information Resources

Active members identified the TRS website (31%) as the health care plan information resource that provided the greatest value. More than forty percent of active members indicated none of the listed resources provided the greatest value (41%). Far fewer active members (1%) indicated the TRS Customer Service Line provided the greatest value. Retirees had more choices available to them to select, and the largest group selected "None of the above". The health care plan information resource that retirees found to be most valuable was the TRS Customer Service Line (22%) with TRS online resources (18%), publications (14%) and *The Pulse* (9%) being the next most valuable resources.



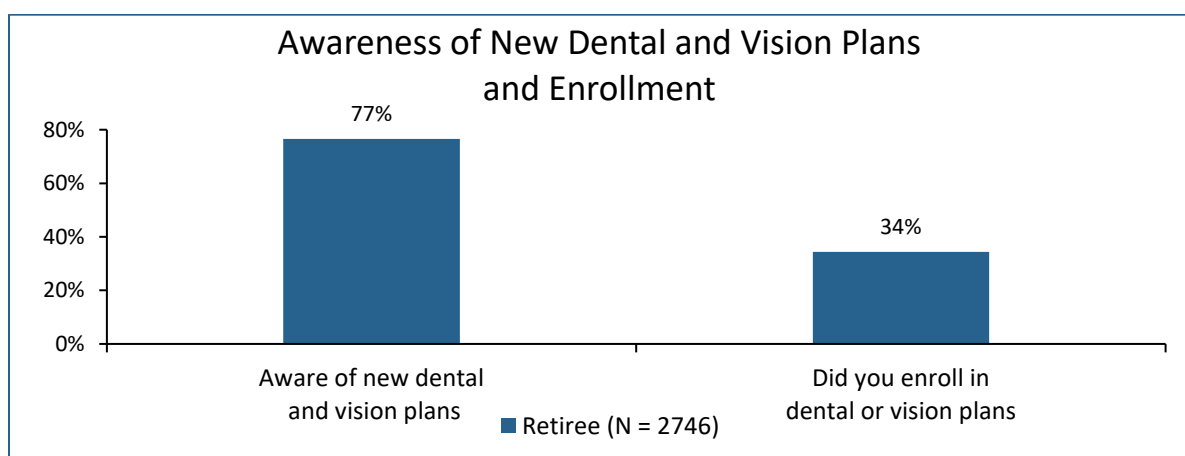
**Figure 2.34. Health Care Plan Information Resources**



**Figure 2.35. Health Care Plan Information Resources that Provide the Greatest Value**

### Likelihood and Awareness of New Dental and Vision Plans

New dental and vision plans were offered to retirees as of January 1, 2025, under the TRS-Care plan. Only retirees were asked whether they were aware of the new plans and if they enrolled, 77% were aware. Of the 77% that were aware, 34% enrolled in at least one of the new plans.



**Figure 2.36. Awareness of New Dental and Vision Plans and Likelihood to Enroll**

**Note:** Percent responding to "Yes".

## Health Care Cost Experiences

In 2024, active members were first asked a new series of questions regarding the relationship between health behaviors and health care costs. Results presented for 2025 largely mirror 2024 results. The most notable difference was an increase in active members selecting “None”, rising from 15% in 2024 to 25% in 2025. Active members indicated delaying going to the doctor or having a procedure done (17%), avoiding going to the doctor or having a procedure done altogether (16%), delaying paying a medical bill (12%), and experiencing discomfort or pain because they could not afford medical care (11%), due to health care costs. Other behaviors were reported as avoided or delayed by less than 10% of active members. Response rates for these items are calculated based on those eligible for response. The majority of active members (55%) did not select any options including “None”.

**Table 2.31. Health Care Cost Experiences**

	N	Yes	No
<b>Active Member</b>			
Delayed going to the doctor or having a procedure done	2,635	17%	83%
Avoided going to the doctor or having a procedure done altogether	2,635	16%	84%
Delayed paying a medical bill	2,635	12%	88%
Experienced discomfort or pain because you could not afford medical care	2,635	11%	89%
Avoided going to a hospital ER	2,635	9%	91%
Did not fill a prescription	2,635	8%	92%
Put off a needed physical therapy/rehabilitation	2,635	8%	92%
Skipped needed mental healthcare services	2,635	6%	94%
Skipped doses of medicine	2,635	5%	95%
None	2,635	25%	75%

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees provided reasons why they did not find value in any of the resources listed. The most common reason reported by active members was that they were dissatisfied with TRS and the information received. The most common response reported by retirees was they had different or no insurance. Both groups also reported issues with cost and affordability.

**Table 2.32. Count of Reasons Did Not Find Value in Resources**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
<b>Number of Unique Members Responding to Question</b>	<b>73</b>	<b>54</b>	<b>127</b>
Has Different or No Insurance	10	11	21
Dissatisfied with TRS and Info Received	12	7	19
Costs/Affordability	11	6	17
Never Received Resources/Need More Info	5	3	8
Issues with Coverage	4	3	7
Difficult/Complicated	3	1	4
Comparison with Other Providers/Services	0	3	3
Issues with Application Process	1	2	3
No Time/Not Interested/Did Not Use	1	1	2
Issues with Website	2	0	2
Resource Delivery Method	1	1	2
Issues with Language/Grammar	0	1	1
None/NA	37	25	62

### Reasons for Not Enrolling in New Dental or Vision Plans

Qualitative questions and “other, please specify” text responses were coded into categories. Retired members provided feedback on why they did not enroll in either the new dental or vision plans. The most common reasons reported were that they were already covered by another insurance company, they were comparing plans, and they are concerned about the cost or affordability.

**Table 2.33. Count of Reasons for Not Enrolling in New Dental and Vision Plans**

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	-	981	981
Already Covered with Other Insurance/Comparing Plans	-	478	478
Cost/Affordability	-	309	309
Thinking About It/Will Enroll Later	-	60	60
Do Not Need/Want TRS Coverage	-	52	52
Lack in Coverage/Resources/Accessibility	-	27	27
Providers Do Not Accept TRS	-	25	25
Not Beneficial (Lose points, Lose provider, Have Dentures)	-	24	24
Needs More Information	-	15	15
Forgot/Missed The Deadline	-	14	14
Not Eligible/Not Offered	-	12	12
Circumstance Change (Moved, Went Back to Work)	-	7	7
Enrolled	-	5	5
Not Satisfied with TRS or Previous TRS Plan	-	4	4
Not Sure	-	4	4
Too Busy	-	3	3
None/NA	-	40	40

## 2.4. Communication

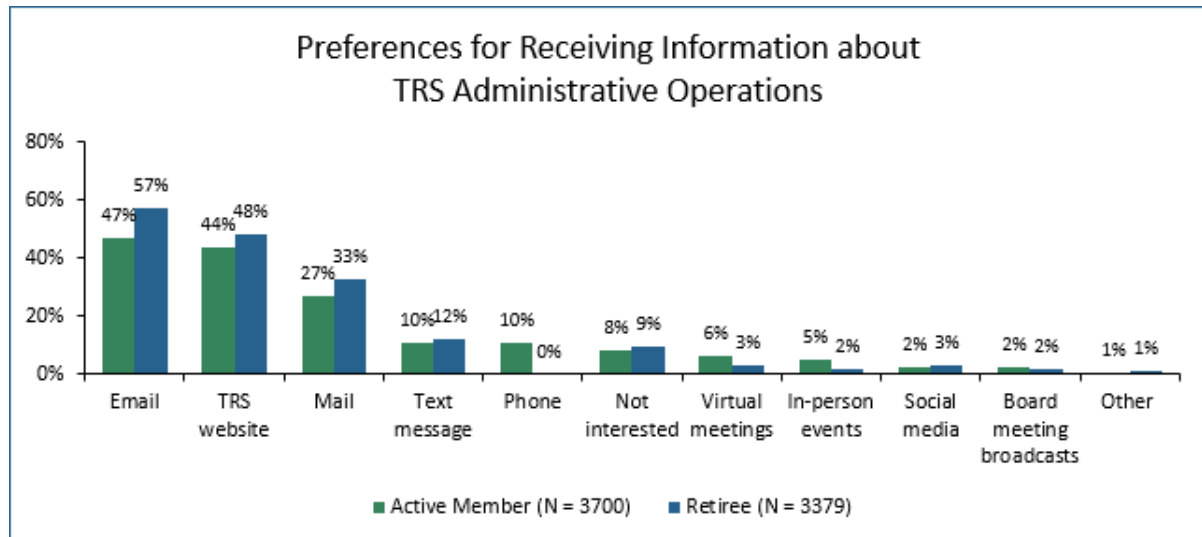
This subsection presents the survey results for member communication preferences and satisfaction with communicated information.

### 2.4.1. Communication Preferences

#### Administrative Operations

Active members and retirees identified their three preferred methods for receiving communications about TRS administrative operations. The top three of our preferred ways to obtain administrative information remain identical for active members and retirees. Both member types most prefer to receive this information via email (Active: 47%; Retiree: 57%), website (Active: 44%; Retiree: 48%), mail (Active: 27%; Retiree: 33%). Text message showed more than 10% preference rate (Active: 10%;

Retiree: 12%). Active members and retirees preferred email for administrative operations information in 2025, whereas last year a greater percentage of active members indicated preferring the TRS website. Rates were comparable to 2024 levels with noted increase in email preferences for active members (+8%) and retirees (+7%).



**Figure 2.37. Preferences for Receiving Information about TRS Administrative Operations**

*Note: this is a multiple-answer question, so the sum of all answers is over 100%.*

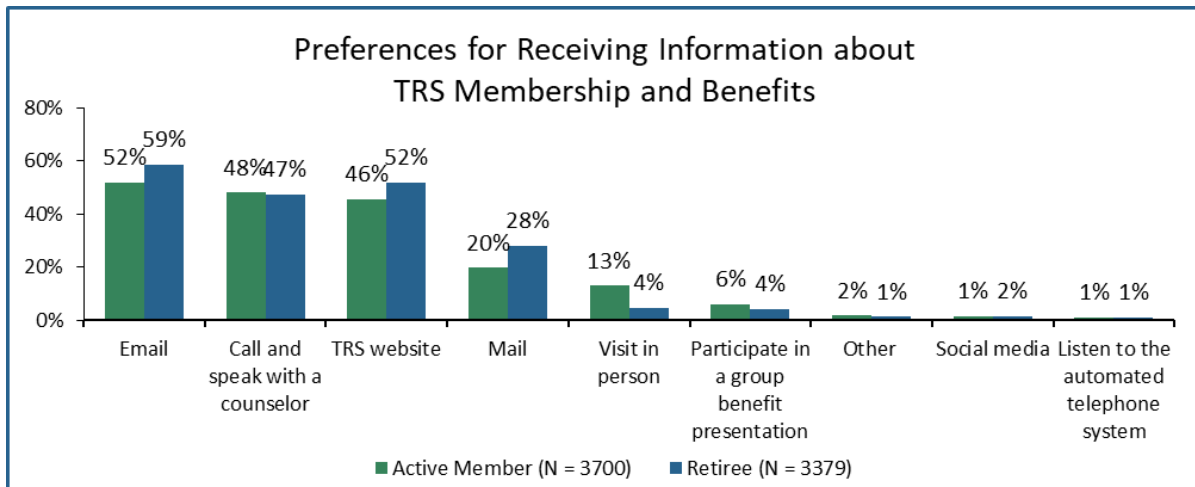
Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified other types of preferred ways to obtain information about TRS administrative operations. Active members listed in-person opportunities, especially workshops and increased accessibility. Retirees reported emails, phone calls and requested improving the overall communication processes.

**Table 2.34. Count of “Other” Types of Preferred Ways to Obtain Information About TRS Administrative Operations**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	18	26	44
In Person/Workshops	2	3	5
Email	0	4	4
Phone	1	3	4
Improve Overall Communication Process	0	3	3
Increase Accessibility	2	0	2
Video Calls	0	1	1
Printed Publication	0	1	1
Text	0	1	1
Website	1	0	1
Mail	1	0	1
None/NA	12	12	24

## Membership and Benefits

Similarly, active members and retirees indicated their preferences for receiving information about TRS membership and benefits. The majority of retirees prefer to receive this information by email (59%) or through the website (52%). Comparably sized groups of active members prefer calling and speaking with a counselor (48%), email (52%), and the website (46%) for membership and benefits information. Retirees (28%) have a stronger preference for receiving this information by mail than active members (20%), while active members prefer in-person visits (13%) at a higher rate than retirees (4%). These trends were generally consistent with 2024 results.



**Figure 2.38. Preferences for Receiving Information about TRS Membership and Benefits**

**Note:** this is a multiple-answer question, so the sum of all answers is over 100%.

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees specified other preferred ways to obtain information about TRS membership and benefits. Active members listed video meetings and texts, while retirees reported texts and in-person visits as their preferred way to obtain information about TRS membership and benefits.

**Table 2.35. Count of “Other” Types of Preferred Ways to Obtain Information About TRS Membership and Benefits**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	52	39	91
Text	7	7	14
Video Meeting	12	0	12
In-Person/Live Person	5	4	9
Website/App/Online Chat	6	3	9
Newsletter	1	3	4
Conferences/Workshops/Presentations	1	2	3
Mail	1	1	2
Friends	0	2	2
Email	1	1	2
None/NA	22	17	39

## 2.4.2. Communication Topics

### Active Member

Active members' ratings regarding importance of TRS topics and satisfaction with TRS providing information related to these topics are presented below. Satisfaction ratings for communication topics were further expanded to encompass one rating for relevance and another for ease of understanding.

Generally, importance and satisfaction ratings tended to be comparable for active members and retirees. Relevance satisfaction ratings were at least 3% higher than ease of understanding ratings for the top three choices. There were no items with a combined satisfaction rating of more than 3%. The three most important items were also the three items with the highest combined satisfaction for relevance and ease of understanding.

**Table 2.36. Active Member Ratings Satisfaction with Information**

	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Satisfaction with Relevance (N=3136)</b>					
Retirement Plans and Options	28%	44%	21%	4%	3%
Retirement Planning	25%	41%	26%	5%	3%
Activities that Impact Retirement	23%	41%	29%	5%	2%
Health Plans	22%	40%	32%	5%	3%
Pension Fund Financial Health	19%	38%	36%	4%	2%
Investment Performance	18%	38%	37%	4%	2%
Health Care Funds Financial Health	19%	37%	38%	4%	2%
Legislation Impacting TRS	18%	35%	38%	6%	3%
Administrative Operations	16%	37%	42%	3%	2%
TRS Board Actions	15%	34%	45%	4%	2%
	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Satisfaction with Ease of Understanding (N=3136)</b>					
Retirement Plans and Options	24%	45%	22%	6%	3%
Retirement Planning	22%	42%	27%	6%	3%
Activities that Impact Retirement	20%	41%	30%	6%	3%
Health Plans	19%	41%	31%	6%	3%
Investment Performance	17%	39%	37%	5%	3%
Pension Fund Financial Health	17%	38%	37%	5%	3%
Health Care Funds Financial Health	17%	37%	39%	5%	2%
Administrative Operations	16%	38%	41%	4%	2%
Legislation Impacting TRS	17%	36%	39%	6%	2%
TRS Board Actions	15%	35%	44%	5%	2%



Combined “Very Important” and “Important” ratings were nearly identical in magnitude and ordering compared to 2024 with slightly fewer “Very Important” responses. Active members rated “Retirement Plans and Options” (73%), “Retirement Planning” (71%), and “Activities that Impact Retirement” (71%) as the most important. The majority of active members did not find “TRS Board Actions” (48%) or “Administrative Operations” (42%) to be “Very Important” or “Moderately Important”.

**Table 2.37. Active Member Ratings of the Importance of TRS Topics**

	Very Important	Moderately Important	Somewhat Important	Not Important
<b>Importance (N=3136)</b>				
Retirement Plans and Options	66%	7%	23%	1%
Retirement Planning	61%	10%	23%	3%
Activities that Impact Retirement	59%	12%	24%	3%
Health Plans	54%	11%	23%	7%
Legislation Impacting TRS	50%	14%	28%	3%
Pension Fund Financial Health	50%	14%	28%	3%
Health Care Funds Financial Health	47%	15%	28%	4%
Investment Performance	41%	17%	31%	4%
TRS Board Actions	30%	18%	35%	6%
Administrative Operations	25%	17%	33%	11%

### Retiree

Retirees’ rating of importance of TRS topics and satisfaction ratings of TRS providing information related to those topics are presented below. Retirees rate “Legislation Impacting TRS”, “Pension Fund Financial Health”, and “Retirement Plans and Options” as most important topics again for the third consecutive year. Less than half of retirees indicated that “Retirement Planning” (47%) and Administrative Operations” (36%) were “Moderately Important” or “Very Important”.

**Table 2.38. Retiree Ratings of the Importance of TRS Topics**

	Very Important	Moderately Important	Somewhat Important	Not Important
<b>Importance (N=3023)</b>				
Legislation Impacting TRS	63%	11%	21%	2%
Pension Fund Financial Health	56%	11%	26%	3%
Retirement Plans and Options	57%	8%	27%	4%
Health Care Funds Financial Health	52%	11%	25%	7%
Health Plans	56%	7%	20%	12%
Investment Performance	41%	15%	30%	5%
Activities that Impact Retirement	40%	14%	27%	12%
TRS Board Actions	35%	18%	32%	5%
Retirement Planning	35%	12%	30%	15%
Administrative Operations	20%	16%	34%	13%

Retirees have greater satisfaction ratings than active members on every topic again in 2025. Additionally, retirees rated higher combined satisfaction scores for information for "Satisfied" and "Very Satisfied" than combined importance scores for 9 out of the 10 topics suggesting their satisfaction levels meet and exceed their importance levels for nearly all topics. Importance of TRS Topics of "Legislation Impacting TRS" is the only item with higher combined "Very Important" and "Moderately Important" scores compared to the "Very Satisfied" and "Satisfied" total satisfaction scores. Combined satisfaction ratings for the relevance of information were 1%-5% higher than the combined satisfaction ratings for the ease of understanding information for all items. This suggests that both satisfaction ratings are comparable with relevance being slightly more highly rated than ease in understanding for retired members.

**Table 2.39. Retiree Ratings Satisfaction with Information**

	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Satisfaction with Relevance (N=3023)</b>					
Retirement Plans and Options	36%	49%	13%	1%	1%
Health Plans	31%	42%	23%	3%	2%
Pension Fund Financial Health	27%	45%	25%	3%	1%
Retirement Planning	27%	44%	28%	1%	1%
Activities that Impact Retirement	27%	44%	27%	2%	1%
Investment Performance	24%	46%	27%	2%	1%
Health Care Funds Financial Health	25%	43%	29%	2%	1%
Legislation Impacting TRS	25%	42%	27%	5%	2%
Administrative Operations	20%	43%	35%	1%	1%
TRS Board Actions	20%	42%	35%	2%	1%
	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
<b>Satisfaction with Ease of Understanding (N=3023)</b>					
Retirement Plans and Options	30%	50%	17%	2%	1%
Health Plans	26%	44%	25%	3%	1%
Activities that Impact Retirement	24%	46%	28%	2%	1%
Retirement Planning	24%	45%	29%	2%	1%
Pension Fund Financial Health	24%	45%	28%	3%	1%
Investment Performance	22%	44%	30%	3%	1%
Health Care Funds Financial Health	22%	43%	31%	3%	1%
Legislation Impacting TRS	23%	41%	29%	5%	2%
Administrative Operations	20%	42%	36%	2%	1%
TRS Board Actions	20%	41%	36%	2%	1%

Qualitative questions and "other, please specify" text responses were coded into categories. Active members and retirees specified other important topics they would like information about. The most common topics reported by active members and retirees were related to health insurance, benefits, and retirement. Active members also listed access to account balance and funds, while retirees also reported cost of living adjustments and legislative or political influence as other important topics they would like information about.

**Table 2.40. Count of Other Important Topics**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	174	129	303
More Info on Health Insurance/Benefits/Retirement	44	35	79
COLA/Cost of Living Raise	9	35	44
Access to Account Balance & Funds (i.e. Moving Funds From One Account to Another, Accessing Funds After a Move To Another Country)	22	7	29
Legislative/Political Influence	6	14	20
Stocks & Investments	13	5	18
Improve Access to Representatives/Counselors (More Locations, Send Them to Location, Shorten Response Time)	12	3	15
Improve Communication	9	4	13
Senior Programs/Medicare/Social Security	5	5	10
Benefits Calculator/Future Benefits/Financial Planning	8	1	9
Pension	7	1	8
Representative Transparency, Integrity & Accountability	3	5	8
Payments (Dates, Fees, Taxes, Costs)	4	2	6
Spousal/Family Benefits	2	2	4
Service Credit/Service Years	3	1	4
Reduce Cost/Forecast Rates	1	3	4
Self Improvement (Mental Health, Fitness, PD)	3	1	4
Updating Info, Withdrawing, Opting Out, & Returning or Adding in Retrospect	2	1	3
Windfall/WEP	1	2	3
Website/App	2	1	3
Employment Changes (Switch/ Loss)	3	0	3
Percentage Options	2	0	2
Loans	2	0	2
Return to Teaching/Future Careers	1	0	1
Acknowledgment of Other Staff Roles	1	0	1
Vouchers	0	1	1
Supporting People with Hardships	1	0	1
Military Related Issues	1	0	1
AI	0	1	1
None/NA	23	9	32

Qualitative questions and “other, please specify” text responses were coded into categories Active members and retirees provided what single topic would interest them in attending a 30-minute webinar related to retirement benefits. The most common topics reported by active members were health care and Medicare. The most common topics reported by retirees were benefits and beneficiaries. Both groups also reported wanting webinars on understanding and preparing for retirement and the availability and security of TRS in the future.

**Table 2.41. Single Topic of Interest for a 30-Minute Webinar**

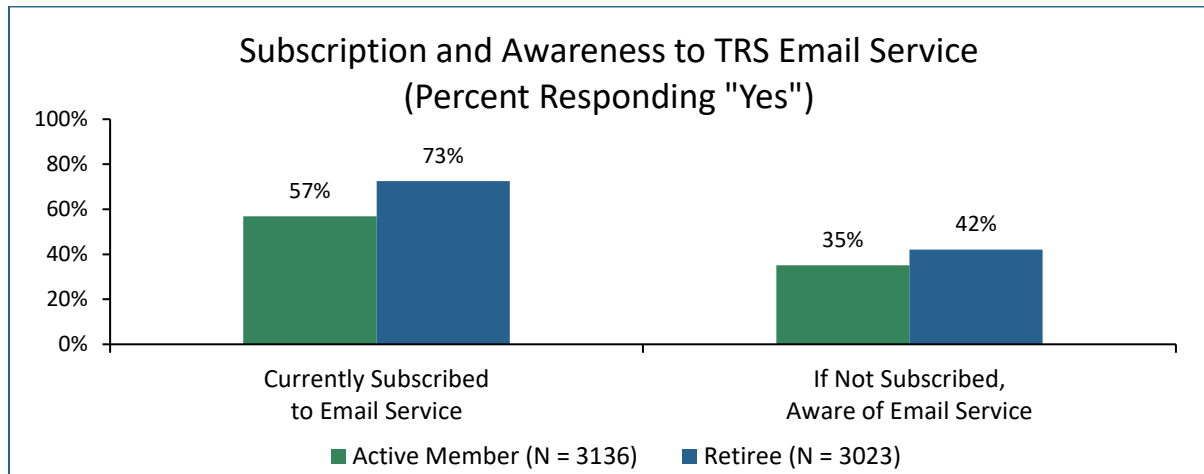
Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	4568	5623	10191
Health Care/Medicare	1728	579	2307
Benefits/Beneficiaries	397	1066	1463
Understanding/Prepping for Retirement	684	589	1273
Availability/Security of TRS/TRS questions	312	267	579
Cost Of Living Increases (COLA)	109	377	486
Investing/Savings/Finances	47	294	341
Social Security	95	109	204
Working After Retirement	76	101	177
Yearly Check Ins/Updates	150	5	155
Taxes	29	99	128
Impact of Government	58	68	126
Website/Technical	78	36	114
Yes/Anything	49	52	101
Windfall Info	12	55	67
WEP	50	3	53
Retirement Time/Years to Retire	33	2	35
Wills/Estate Planning	4	6	10
Withdrawal	2	6	8
Early Retirement	1	5	6
Multiple Retirement Funds	0	1	1
None/NA	970	2193	3163

### 2.4.3. Communication Methods

TRS active member and retiree use of the TRS email subscription service, ratings of the importance of TRS social media sites, and satisfaction with TRS printed materials are presented below.

## Email Subscription Service

Over half of active members (57%) and nearly three-fourths of retirees (73%) are currently subscribed to email services in 2025, which are slightly lower rates than 2024 (Active: 65%; Retirees: 76%). Retiree awareness levels have remained largely stagnant for the past three years. A greater proportion of retirees who are not subscribed to the TRS email subscription service are aware of the service (42%) compared to the proportion of active members who are aware and not subscribed, which increased from 29% in 2024 to 35% in 2025.



**Figure 2.39. Subscription and Awareness of TRS Email Service (Percent Responding “Yes”)**

**Note:** These questions are independent and do not sum to 100%. Currently subscribed to email service also has a “no” and “not sure” option not shown above. Those who did not report “yes” that they were currently subscribed answers the second item asking if they were aware of email service.

**Table 2.42. Subscription and Awareness of TRS Email Service**

	FY	N	Yes	No	Not Sure
<b>Active Member</b>					
Currently subscribed to the TRS email subscription service	2025	3,136	57%	11%	32%
	2024	1,829	65%	7%	28%
	2023	1,059	61%	9%	30%
If not subscribed, aware that TRS offers an email subscription service	2025	344	35%	65%	-
	2024	130	29%	72%	-
	2023	90	28%	72%	-
<b>Retiree</b>					
Currently subscribed to the TRS email subscription service	2025	3,023	73%	7%	21%
	2024	1,780	76%	6%	19%
	2023	1,160	69%	7%	24%
If not subscribed, aware that TRS offers an email subscription service	2025	202	42%	58%	-
	2024	99	40%	60%	-
	2023	78	42%	58%	-

## Social Media

Social media is not prioritized by TRS members as a source of information. Historically, Facebook had been identified as the most important media for active members and retirees. Although all four platforms (i.e., Facebook, Twitter/X, YouTube, Instagram) are trending towards similar importance, particular among active members, Facebook had the highest combined rating of "Very Important" and "Moderately Important" for active members and for retirees. YouTube received the highest ratings of "Very Important" from active members (29%); among the retirees it had the highest level of "Very Helpful" (39%) and "Moderately Helpful" (17%) ratings. Instagram and Twitter/X are the least important platforms for active members, although Twitter/X had the highest combined "Very Helpful" and "Moderately Helpful" (39%) rating.

**Table 2.43. Active Member Social Media Preferences and Helpfulness Ratings**

	Very Important	Moderately Important	Important	Somewhat Important	Not Important
<b>Importance</b>					
Facebook	23%	14%	31%	17%	15%
Twitter/X	18%	19%	23%	20%	20%
YouTube	29%	11%	35%	12%	13%
Instagram	18%	16%	29%	16%	21%
	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful
<b>Performance</b>					
Facebook	19%	13%	42%	16%	10%
Twitter/X	22%	17%	28%	17%	16%
YouTube	24%	12%	45%	10%	9%
Instagram	14%	17%	39%	15%	15%

**Table 2.44. Retiree Social Media Preference and Helpfulness Ratings**

	Very Important	Moderately Important	Important	Somewhat Important	Not Important
<b>Importance</b>					
Facebook	*	10%	50%	23%	17%
Twitter/X	*	9%	45%	28%	18%
YouTube	*	15%	50%	19%	16%
Instagram	*	12%	43%	22%	23%
	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful
<b>Performance</b>					
Facebook	27%	21%	36%	12%	4%
Twitter/X	20%	24%	34%	15%	7%
YouTube	39%	17%	30%	9%	5%
Instagram	21%	18%	42%	15%	4%

**Note:** \* indicates this scale point was not included in the survey matrix. Performance percentages were calculated without "never visited".

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members and retirees who answered not “helpful” or “somewhat helpful” to using social media to find TRS information were asked to provide details on their unsatisfactory rating. Active members and retirees reported that they did not use social media at all or were against social media, have been given no or little detail or information, as well as that the social media needs more general information about TRS and updates.

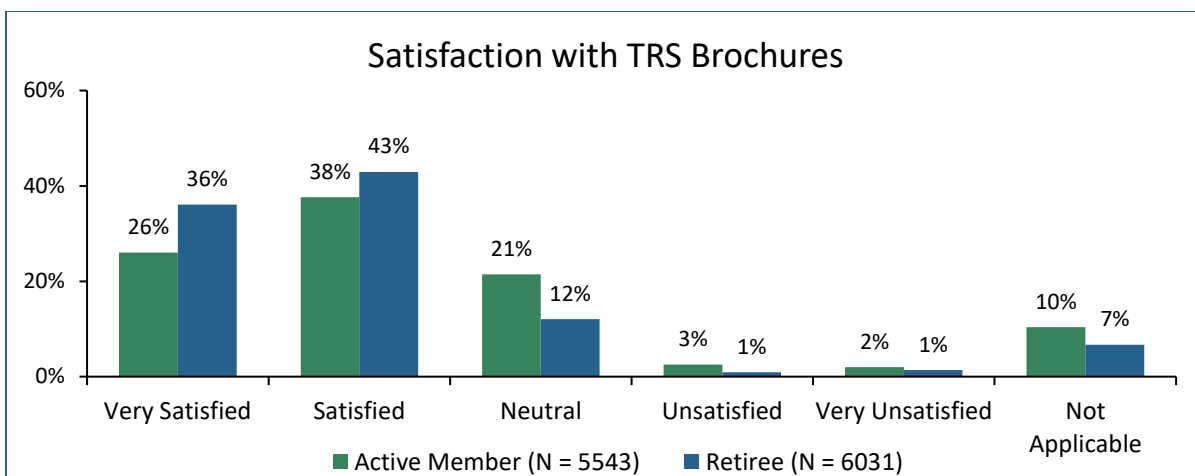
**Table 2.45. Count of Details for Not Helpful or Somewhat Helpful Social Media Answers**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	96	53	149
Does Not Use Social Media at All or Regularly/Anti-Social Media	46	24	70
Have Not Seen TRS Info/Little Detail	28	12	40
Need TRS Updates and General Info	10	4	14
Inconsistent, Complicated, Unclear, or Hard to Navigate	7	4	11
Prefers to Use Website	6	3	9
Not Interested/Does Not Care/Does Not Apply	4	0	4
Prefers Email/Phone/Text/Mail	3	4	7
Happy/No Complaints	1	0	1
None/NA	10	8	18

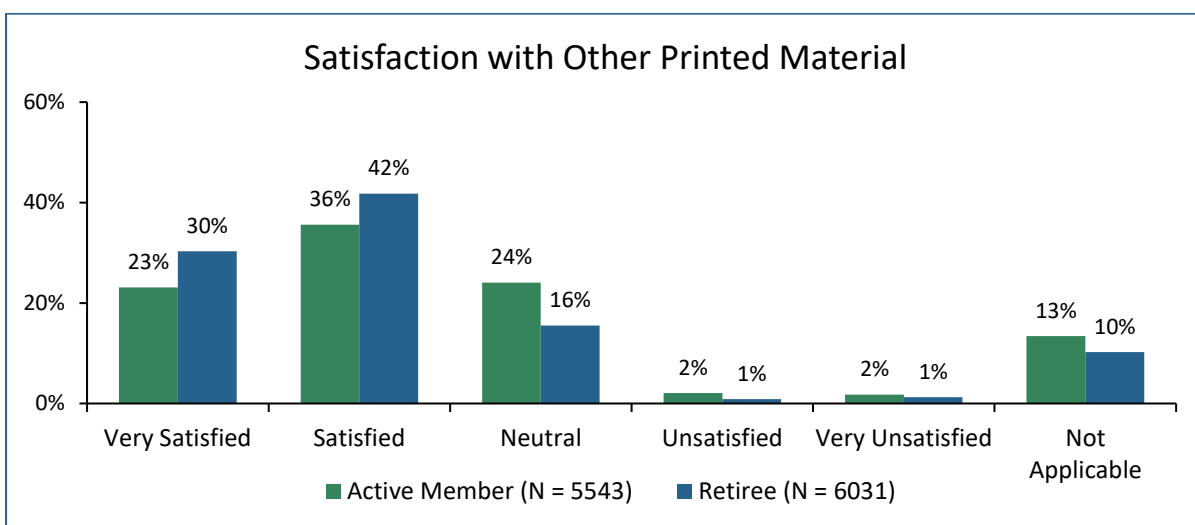
### Brochures and Other Printed Material and Accuracy of Information

TRS members maintained their satisfaction with TRS printed materials in 2025. Evaluation of printed materials was expanded in 2025 to allow for greater understanding of satisfaction with various aspects of communication. The three components of printed materials were highly correlated with no major differences in satisfaction across these facets.

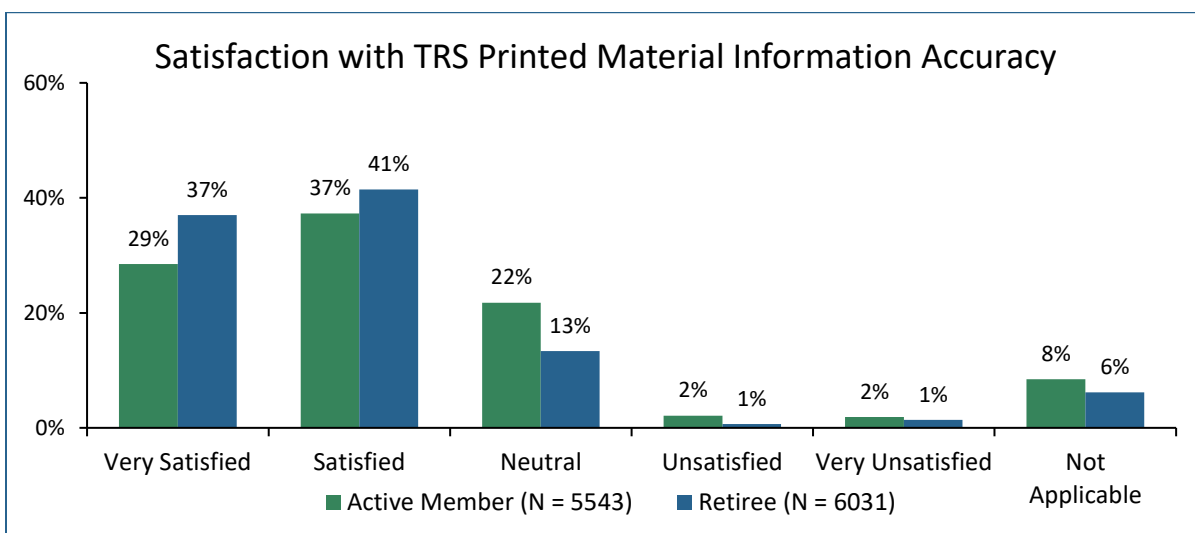
The majority of active members (64%) and retirees (79%) were "Very Satisfied" or "Satisfied" with TRS brochures. The majority of TRS active members (58%) and retirees (72%), were "Very Satisfied" or "Satisfied" with other printed materials. There were 66% of active members and 78% of retirees who rated their satisfaction with the accuracy of information in TRS printed materials as "Very Satisfied" or "Satisfied".



**Figure 2.40. Satisfaction with TRS Printed Material**



**Figure 2.41. Satisfaction with TRS Printed Material**



**Figure 2.42. Satisfaction with TRS Printed Material**



#### 2.4.4. Communication Alternatives

TRS active member and retiree requirements for TRS communications to be provided in a language other than English and in alternative formats are provided below. Active members and retirees had the option to suggest additional languages for TRS publications. Table 2.46 lists the suggested alternative languages.

**Table 2.46 Frequencies of Other Languages Preferred**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
<b>Number of Unique Members Responding to Question</b>	<b>379</b>	<b>225</b>	<b>604</b>
Spanish	113	72	185
All/Whatever is Needed	50	41	91
Chinese	54	23	77
Vietnamese	35	26	61
English	29	22	51
French	23	11	34
Arabic/Farsi	25	7	32
Tagalog/Filipino	15	5	20
German	9	5	14
Korean	8	5	13
Japanese	6	4	10
Portuguese	7	2	9
Hindi	6	3	9
Urdu	7	1	8
African Languages (Yoruba, Igbo, Hausa, Swahili, etc.)	7	0	7
Thai	3	3	6
ASL/Captions/Braille	3	2	5
Italian	1	3	4
Pig Latin/Klingon	0	3	3
Indigenous Languages	2	1	3
Haitian/Haitian-Creole	1	2	3
Malayalam	2	0	2
Russian	0	1	1
Cebuano	1	0	1
Cuban	0	1	1
Hebrew	0	1	1
Polish	1	0	1
None/NA	50	31	81

## Preferences for Receiving Information

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members and retirees provided input on when they would prefer to watch a video over reading a publication for information. The most common reason reported by retirees was they generally prefer publications over videos, and active members generally prefer videos over publications. Active members also listed liking both options, while retirees reported it depended on the content or topic.

**Table 2.47. Count of Preferring Videos over Reading a Publication**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2376	3118	5494
Prefer Publications/Never Videos	436	1122	1558
Always Prefer Videos/Anytime	565	414	979
Depends on Topic/Content/Presentation	182	281	463
50% of the Time/Both	251	137	388
Evening/After Work	124	111	235
Depends on Length/Time	104	88	192
Daytime/Afternoon/At Work	59	123	182
10 - 40% of the Time/Occasionally/Rarely/Sometimes	50	126	176
Instruction/Training Materials	68	75	143
If Publication Is Not Clear	46	50	96
At Home/Own Leisure/Convenience /On Demand	50	36	86
Prefer Talking to Person/Live/Virtual/Email	41	29	70
As Soon as Needed/ASAP	27	18	45
Weekends	29	4	33
75 - 90% of the Time/Often	17	13	30
Closer/Intro to Retirement	23	7	30
After Reading Publication	13	10	23
Depends on Mood/Current Activity	12	10	22
As Long as Material Is Relevant	6	7	13
If In Other Languages/Accessibility	7	5	12
Weekdays	4	6	10
Need Notification/Reminder	0	3	3
None/NA	371	554	925

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees relayed when they would prefer to read a publication over watching a video for information. The most common reason reported by active members and retirees was they generally prefer publications over videos and stating it depends on the type of content, and it depends on the time of day or day of the week.

**Table 2.48. Count of Preferring Reading a Publication over Videos**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2273	3117	5390
Always/Prefer Reading	427	1075	1502
Depends on Type of Content/Length/Individual Need	515	555	1070
Time of Day/Day of Week	331	399	730
Never/Only Prefer Video	283	261	544
Most of the time/Usually	124	296	420
Both/50%	180	130	310
Sometimes/Rarely	113	101	214
Depends on Location	32	11	43
Timing of When TRS Provides Info	18	21	39
In Person/Audio	27	6	33
Complaints/Requests	16	10	26
Do Not Have Computer	5	19	24
Text/Email/Mail	7	16	23
None/NA	298	346	644

Qualitative questions and “other, please specify” text responses were coded into categories. Active members and retirees suggested ways TRS benefits related communications could be improved. The most common suggestion provided by active members and retirees was different information sharing options, such as emails, text, guides, visuals, and videos. Both member groups also suggested changing the content and providing access to dedicated support specialists.

**Table 2.49. Count of TRS Benefits Communication Improvements**

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2183	2801	4984
Different Info Sharing Options (Emails, Texts, Guides, Visuals)	426	718	1144
Change What Is Included/Content	465	438	903
Access to Dedicated Support Specialists	425	234	659
All Is Good	98	205	303
More User-Friendly Website	105	100	205
Frequency/Timing of Info	119	52	171
Timeliness	60	55	115
System/Organizational Changes	60	45	105
Preference for In-Person	70	24	94
More Informed Staff	47	33	80
More Interactive/Personalized Tools	56	18	74
Local Support	41	17	58
Meetings/Workshops/Class	28	20	48
Caring Personnel/Better Customer Service	23	22	45
Inclusivity/Accessibility	9	28	37
Outreach to Specific Groups	24	10	34
Better Communication Between Systems	3	8	11
Retirement Income Options	4	5	9
None/NA	638	1137	1775

### 3. Summary of Results

The objective of the Member Satisfaction Survey is to help TRS leadership 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:

- Continue to educate members on the availability of MyTRS and what actions can be performed using the site
- Consider a multi-pronged approach to educate younger members, many of whom have limited knowledge of finances and retirement, while also engaging those who are already confident and actively investing beyond TRS, to increase overall pension plan awareness
- Continue to educate Reporting Employers, active members, and retirees about the benefits of enrolling in the TRS Health plans, including the comparability to market-based plan alternatives
- Continue to survey Reporting Employers to determine benefit plan priorities and provide insights into cost and benefit tradeoffs
- Continue communication on retirement planning topics for active members
- Continue communication on the improved website functionality, particularly forms
- Continue to educate members on the availability of the TRS email subscription service, *Subscribe!*
- Continue focus on Employee Courtesy, Knowledgeability, Accountability, and Complaint Handling with active members

A summary of results is provided below.

#### 3.1. TRS Overall

##### 3.1.1. Satisfaction with TRS Overall

The majority of active members (68%) and retirees (81%) rate as “Satisfied” or “Very Satisfied” with TRS overall in 2025. The majority of retirees were “Very Satisfied” with TRS overall (51%) while the percentage of active members “Very Satisfied” increased in 2025 to 37% from 30% in 2024. Active members continue to be more likely to rate “Neutral” compared to retirees. Active members (15%) and retirees (12%) have lower combined levels of “Unsatisfied” and “Very Unsatisfied” compared to 2024.

##### 3.1.2. Values and Priorities

The majority of members agree with the statements “My retirement is secure with TRS” and “TRS operates in my best interest.” These two statements have consistently been identified as the most important and highly rated for the past several years. Confidence and trust among active members typically increase with age. These trends have remained largely true with some indications that younger and middle-aged active members may not always respond that way.

Among active members under the age of 30, 42% are “Neutral” regarding the statement “TRS operates in my best interest” and more than one-third express neutrality toward the statement “My retirement is secure with TRS”. In contrast, Active members aged 30-49 years are again more likely to express disagreement with both statements than active members of all other ages.

##### 3.1.3. TRS Interactions

Both active members and retirees rate “Email”, “Website”, and “Calling and Speaking with a Counselor” as the three most preferred methods for interacting with TRS again in 2025. However, preferences diverged when it came to “Mail” and “Visiting in-person”; retirees showed a stronger preference for mail, while active members preferred visiting in-person more than retirees. Interactions based trends over the past 12 months remained comparable to previous years, with both member types most frequently indicating visiting the TRS website and reading TRS publications as preferred methods for interacting with TRS. Nearly half of active members called the Telephone Counseling Center and spoke with a Benefit Counselor (48%). Retirees reported higher rates of reading TRS publications than active members, while active members reported more frequent engagement in all other types of interactions over the past year compared to retirees.

Combined satisfaction ratings with TRS interactions overall increased for active members (2025: 79% and 2024: 72%) and retirees (2025: 88% and 2024: 81%). This overall increase involved an increase in “Very Satisfied” active members and retirees compared to the previous year. There were decreases for both members in “Neutral” and “Satisfied” interaction ratings indicative of a shift towards higher levels of satisfaction.

Three-fourths of active members are “Satisfied” or “Very Satisfied” with all seven interaction types. Retirees have similarly high satisfaction with all interaction types (82%-88%).

Active members and retirees most highly rated the ease of use and information accessibility on the website, while reporting the lowest rates of interactions with the mobile website. In 2025, as it relates to TRS facilities, respondents were able to rate their level of satisfaction on each: TRS facilities (overall), ability to access TRS, office location, signs, and cleanliness. Results revealed active members were “Very Satisfied” with TRS’ facilities, ability to access TRS, and cleanliness. Retirees had lower “Very Satisfied” ratings on all areas except “cleanliness”.

Active members and retirees most highly rated the timely response aspect of the complaint handling process. Active members more highly rated the complaint handling process, ease of filing a complaint and timely response higher than retirees. Retirees indicated higher levels of being “Unsatisfied” or “Very Unsatisfied” with the complaint handling elements (Combined dissatisfaction: 30%-38%) compared to active members (Combined dissatisfaction: 21%-25%).

Retirees more highly rated TRS publications, Email communication, and Other digital information than active members. Combined satisfaction for each communication channel exceeded two-thirds for active members and retirees.

## 3.2. Pension Services

### 3.2.1. Retirement Readiness

Retirees continue to have higher confidence in the security of their retirement. Active members have slightly higher levels of being “Very Confident” in their retirement with a minor decrease in those “Not Confident” in the security of their retirement. Retirees have comparable confidence compared to 2023 and 2024. More than one-third of active members 30-49 years old report being “Not Confident” in having enough money for retirement. The majority of active members have estimated income required for retirement. Of those who have not estimated their needed retirement income, the majority simply don’t know how to save for retirement (57%).

### 3.2.2. Saving Outside of Retirement

The percentage of active members saving outside of TRS remained comparable to 2024. Fewer active members are not saving for retirement outside of TRS as they state they cannot afford it (43%) compared to 2024 (53%). The next most selected reason was the lack of knowledge in knowing how to save for retirement (39%). Less than one in six active members reported not saving for retirement due to the lack of need beyond their pension (16%) or the distance away from retirement (13%). Nearly half of active members with external retirement savings have 403 (b) (48%) and IRA accounts (47%).

### **Knowledge about Saving for Retirement Outside of TRS**

Active members who are 30-39 years old reported the highest levels of being “Very Knowledgeable” about saving outside of TRS (10%). Results are more consistent with the general trend of increased self-reported knowledge about saving as age increases compared to 2024 results. There does appear to be more flattening of knowledge assessment regardless of age while percentages for active members “Not Knowledgeable” about outside savings increases as members age decreases.

### **3.2.3. Requested TRS Retirement or Special Service Credit Estimate**

Fewer active members requested retirement estimates (48%) and special service credit purchase estimates (16%) compared to 2024.

### **MyTRS**

Use of MyTRS remained consistent with prior years. Approximately three-fourths of active members (73%) and retirees (78%) reported visiting the MyTRS portal in the past year. The majority of members who use the website have visited MyTRS a few times over the past 12 months (Active members: 56%; retirees: 56%). For active members, “Obtain personalized retirement estimates” and “Update beneficiary designation” are the most important reasons for visiting MyTRS. The majority of retirees selected “Access annuity verifications and 1099-R forms” as the most important reason for visiting MyTRS again in 2025. Nearly half of retirees who did not visit or register with MyTRS indicated their reasoning was “I have no reason to register for MyTRS at this time. Slightly more than one-quarter of active members answered they were either not aware of MyTRS (29%) or were not sure how to register (27%).

### **3.2.4. TRS Benefits Handbook**

Nearly half of retirees and slightly more than one-fourth of active members did (28%) referred to the TRS Benefits Handbook in 2025. Handbook performance was evaluated for relevance and ease in understanding. Ratings were correlated with slightly higher ratings in general for relevance of information provided compared to the ease in understanding the information provided by the handbook. More than three-quarters of active members rated the ease-in-understanding and relevance of the handbook as “Well” or better for “Better understand TRS benefits, in general”, “Estimate TRS retirement benefits”, Obtain information to decide when to retire” and “Learn about TRS health care benefits”. Results reveal an opportunity to improve in providing accessible information for active members about TRS employment after retirement and the opportunity to purchase special service credits.

Retiree ratings are again more positive than active member ratings. Less than 4% of retirees rated the handbook as “Not Very Well” in any category. At least 85% of retirees rated the TRS Handbook “Well” or better at providing easy-to-understand information on all evaluated topics. Ratings were similar for all three aspects; however, retirees most highly rated the TRS Handbook to “Better understand TRS benefits, in general” for both relevance and ease in understanding the information presented.

## 3.3. Health

### 3.3.1. Overall Satisfaction with TRS Health Care Services

Retiree overall satisfaction with TRS health care services increased again in 2025. Active member combined satisfaction increased compared to last year, although the number of active members “Very Satisfied” with TRS health care services remained constant at 10%. Combined dissatisfaction decreased for active members from 24% in 2024 to 18% in 2025.

There was an increase in “Very Satisfied” retired members’ overall satisfaction with TRS health care services. Fewer retirees indicated being “Neutral” in 2025 than in 2024. Combined satisfaction with these services totals 85% among retirees.

### 3.3.2. Health Care Plan Value and Improvement Opportunities

Retirees reported dramatically increased value of health care plans considering premiums in comparison to last year. A greater proportion of retirees rated the value as “Very Valuable” in 2025 (39%) compared to 2024 (31%). The combined value ratings improved as well (88% in 2025 from 82% in 2024). Just 2% of retirees found the value of the health care plans to be “Not Valuable” when considering premiums.

The majority of retirees reported “Lower employee premiums” (62%) and “Cover additional services and prescription drugs” (52%) as the most important ways to improve TRS-Care. The largest groups of active members indicated that “Lower cost sharing” (62%) and “Cover additional services and prescription drugs” (52%) were the most important ways to improve plans. More than one-third of active members were in favor of removing PCP referrals and offering more providers to improve health care plans.

### 3.3.3. Health Care Plan Enrollment and Satisfaction

The majority of active member and retiree survey respondents reported enrollment in TRS-ActiveCare (56%) and in TRS-Care (62%). The majority of retirees (74%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits. More than three-fourths of active members consulted with their Benefits Administrator (69%) to make their enrollment decision. More than half of retirees consulted the TRS website (54%) while less than half that percentage of active members got information from the website (26%).

The TRS-ActiveCare HD (19%) and TRS-ActiveCare Primary (20%) plans are the plans in which the largest numbers of active members are enrolled. The majority of members enrolled in TRS-ActiveCare Primary (52%), TRS-ActiveCare HD (54%), TRS-ActiveCare Primary+ (57%), and TRS-ActiveCare 2 (60%) are at least “Satisfied” with their plan. The regional HMO plan had the lowest satisfaction ratings, and the combined dissatisfaction decreased significantly in 2024.

Retiree enrollment and satisfaction include the new dental and vision plans implemented at the beginning of 2025. More retirees reported they were enrolled in TRS-Care Medicare Advantage (30%) than TRS-Care Standard (20%). A total of 12% indicated enrollment in TRS-Care Dental and/or Vision plans. The majority of retirees in both plans were at least “Satisfied” with the plans. The majority of enrollees in all plans were “Satisfied” while twice as many TRS-Care Medicare Advantage members were “Very Satisfied” (45%) compared to TRS-Care Standard members who were “Very Satisfied” (22%). Less than 5% of dental and vision plan enrollees were dissatisfied with their plans.



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

The majority of active members and retirees not enrolled in TRS Health Care Plans are enrolled in other coverage. Cost was the second most frequent reason given for not enrolling in a TRS Health Care Plan. At least one-fourth of active members did indicate that “Benefits don’t meet needs” (29%) and they are “Not eligible” (25%).

### **Health Care Plan Information Resources**

Active members most frequently read *The Pulse* newsletter (35%), visited the BCBSTX website (34%), and contacted BCBSTX about their TRS-ActiveCare (28%) in 2025. Retirees predominantly consult *The Pulse* (54%). Retirees have no clear secondary preference for information sources as they similarly utilize the BCBSTX website (40%), publications (37%), Express Scripts customer service line (31%), BCBSTX customer service line (30%), and the Express Scripts website (29%). Nearly half of active members are “Satisfied” with *The Pulse* newsletter (47%) and the BCBSTX website (48%). Roughly twice as many active members are “Neutral” about these resources as those that are “Very Satisfied”.

There was no consensus between retirees and active members on which health care plan information resource provided the greatest value. Nearly half of active members selected “None” from the list of options of most valuable resource (40%). Most retirees did not select a specific option (23%). Most retirees selected the TRS Customer Service Line (22%) and TRS-Care Online Resources (18%) as the most valuable information sources. Nearly one-third of active members indicated the TRS Website was the most valuable (31%) and approximately half as many identified the BCBSTX Customer Service Line (16%) as most valuable.

Customer service line satisfaction was broken out in 2025 according to BCBSTX, Express Scripts, and UHC vendors (retirees only). Active members have similar “Very Satisfied” and “Satisfied” ratings regardless of provider. Fewer active members are dissatisfied with the BCBSTX customer service line (12%) compared to the Express Scripts customer service line (20%). Retirees more highly rate customer service lines than active members. Retirees most highly rate the UNH customer service line compared to BCBSTX and Express Scripts lines.

### **Avoidance of Health Care Activity**

Active members reported similar avoidance behaviors due to prohibitive cost as 2024. One in six reported delaying going to the doctor or having a procedure done due to health care costs (17%). The biggest change from 2024 was an increase from 15% to 25% of active members indicating “None” suggesting that their health care decisions were not affected by costs.

### **Dental and Vision Plan Awareness and Enrollment**

Retirees were more aware of the new dental and vision plans (77%) that launched in 2025 compared to 2024 awareness ratings (53%). In 2024, 28% of retirees indicated being likely to enroll in the dental or vision plans and in 2025 34% of those aware of the plan did actually enroll in at least one of the dental or vision plans.

## **3.4. Communication**

### **3.4.1. Communication Preferences**

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

Active members and retirees again prefer to obtain administrative operations information by email, website, and mail. Retirees have higher frequencies for preferring each of these communications channels. Email is the most frequently selected preference for receiving administrative operations information for both member types.



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

Active members and retirees have similar preferences for receiving communications about membership and benefits. Nearly equal numbers of active members and retirees prefer email, website, and calling and speaking with a counselor (46%-59%).

#### **3.4.2. Communication Topics**

##### **Communication Topics**

The importance of specific communication topics remains consistent with recent years. Active members rate “Retirement Benefit Plans and Options”, “Activities that Impact Retirement”, and “Retirement Planning” as the most important topics. Retirees rate “Legislation Impacting TRS”, “Pension Fund Financial Health”, and Retirement Plans and Options” as the most important topics.

#### **3.4.3. Communication Methods**

**Email** – Subscription rates for the TRS email subscription service, *Subscribe!* decreased nominally in 2025. Active members decreased from 65% in 2024 to 57% in 2025. Awareness of email services increased slightly compared to 2024.

**Social Media** – Active members and retirees again rate Facebook as the most important social media site in combined importance for obtaining information about TRS with YouTube being second most important for each. The largest number of active members reported YouTube was “Very Important”. Importance and helpfulness of all four social media platforms are generally comparable to each other, suggestive of no primary platform. Retirees least value and visit Instagram and Twitter/X.

**Printed Material**– Members highly rate TRS publications. Satisfaction ratings were expanded to differentiate between the accuracy of information while specifically evaluating printed brochures and other printed materials. The majority of members are “Very Satisfied” or “Satisfied” with all aspects of printed materials with retirees reporting higher levels of being “Very Satisfied” than active members. Information accuracy is the most highly rated facet of the printed materials for active members and retirees by combined satisfaction as well as the largest groups of members “Very Satisfied”.

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## Appendix A – Active Member Benefits Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. Disclaimer Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me

## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not Attended a Retirement Benefit Presentation in the past 12 months.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

\_\_\_\_\_

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *met with a Benefit Counselor* in the past 12 months.**

8. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied

- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

10. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.**

12. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have visited the TRS website (www.trs.texas.gov) in the past 12 months.**

13. How satisfied are you with the TRS Internet site (www.trs.texas.gov), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

14. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

15. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

17. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, there is anything the Ombuds Office can do to improve the complaint handling process.

18. What can the Ombuds Office do to improve the complaint handling process?

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Display this question If respondent answer yes, they have read TRS publications, email communications, or other digital information in the past 12 months.

19. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

20. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

21. 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
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

22. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



23. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. How easy is it for you to use our secure online member account portal (MyTRS)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

26. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS-covered employer?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Pension Services

27. How confident are you that you will have enough money to live comfortably throughout your retirement years?
- ☐ Not Confident
  - ☐ Somewhat Confident
  - ☐ Confident
  - ☐ Moderately Confident
  - ☐ Very Confident
28. Have you estimated how much income you will need in retirement?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers no, they have not estimated how much income they will need in retirement.**

29. Please rate your agreement level with each item below as to why you have not estimated how much income you will need in retirement.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I think my TRS pension will give me the income I need in retirement; so, I do not need to estimate anything else.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement seems too far away to think about estimating how much income I will need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not know how to estimate how much I need in retirement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not estimated how much income they will need in retirement.**

30. Are there any other reasons why you have not estimated how much income you will need in retirement?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers yes, there are other reasons why they have not estimated how much income they will need in retirement.**

31. Please state your reasons here.

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32. Are you saving for retirement outside of your TRS pension plan in a separate account such as a 403(b) or IRA?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they are saving for retirement outside of their TRS pension plan.**

33. What type of account(s)? (Select all that apply.)

- ☐ 403(b)
- ☐ IRA
- ☐ Cash account (e.g., CD, money market, or savings account)
- ☐ Stocks or bonds
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

**Display this question if respondent answers no, they are not saving for retirement outside of their TRS pension plan.**

34. Please rate your agreement level with each item below as to why you are not saving for retirement outside of your TRS pension plan.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I do not think I need to save extra outside of my TRS pension plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement seems too far away to save for now.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not know how to estimate how much I need in retirement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot afford it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they are not saving for retirement outside of their TRS pension plan.**

35. Are there any other reasons why you are not saving for retirement outside of your TRS pension plan?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, there are other reasons they are not saving for retirement outside of their TRS pension plan.**

36. Please state your reasons here. \_\_\_\_\_

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

- ☐ Not Knowledgeable
- ☐ Somewhat Knowledgeable
- ☐ Knowledgeable
- ☐ Moderately Knowledgeable
- ☐ Very Knowledgeable

38. What type of counseling appointment do you **most** prefer?

- ☐ In person at a TRS office
- ☐ Telephone
- ☐ Virtual
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

39. In the past 12 months, have you requested...?

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

**Display this question if respondent answers yes, they have requested an estimate of their retirement from TRS.**

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

- ☐ Yes
- ☐ No

The following questions apply to MyTRS, the online member account portal, which allows members to access their TRS accounts, as well as view and print important TRS documents.

41. Have you visited the MyTRS secure member portal?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have visited MyTRS.**

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

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Few times a year
- ☐ Once a year
- ☐ Never

**Display this question if respondent answers daily, weekly, monthly, few times a year, or once a year.**

43. Please indicate whether you have done any of the following in MyTRS over the past 12 months.

(Select all that apply)

- ☐ Obtained personalized retirement estimates using unaudited data on file with TRS
- ☐ Registered for group benefit presentations held around the state
- ☐ Scheduled one-on-one counseling session
- ☐ Changed your address on record in TRS files
- ☐ Updated your beneficiary designation
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_
- ☐ None of these apply to me

**Display this question if respondent answers daily, weekly, monthly, few times a year, or once a year.**

44. Out of the following reasons for visiting MyTRS, which are the most important? (Select up to three):

- ☐ Obtained personalized retirement estimates using unaudited data on file with TRS
- ☐ Registered for group benefit presentations held around the state
- ☐ Scheduled one-on-one counseling session
- ☐ Changed your address on record in TRS files
- ☐ Updated your beneficiary designation
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

45. Are there any features or information you would like to see added to MyTRS provide to assist with retirement planning that are not currently listed?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, there are features or information they would like to see added to MyTRS.**

46. What are the features or information you would like to see added?

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**Display this question if respondent answers no, they have not visited MyTRS.**

47. Which of the following are reasons why you have not visited MyTRS?

(Select all that apply)

- ☐ 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 limit your response to 300 characters) \_\_\_\_\_

48. Have you used the TRS Benefits Handbook?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**

49. How well does the TRS Benefits Handbook provide information in a way that is **relevant** on the following topics:

	Not Well	Somewhat Well	Well	Moderately Well	Very Well
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To obtain information that will help you decide when to retire	<input type="radio"/>	<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"/>	<input type="radio"/>
To learn about TRS health care benefits	<input type="radio"/>	<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"/>	<input type="radio"/>
To learn about purchasing TRS service credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**

50. How well does the TRS Benefits Handbook provide information in a way that is **easy-to-understand** on the following topics:

	Not Well	Somewhat Well	Well	Moderately Well	Very Well
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To obtain information that will help you decide when to retire	<input type="radio"/>	<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"/>	<input type="radio"/>
To learn about TRS health care benefits	<input type="radio"/>	<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"/>	<input type="radio"/>
To learn about purchasing TRS service credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**

51. What are the important topics in the TRS Benefits Handbook? (Select all that apply.)
- ☐ To better understand your TRS benefits in general
  - ☐ 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 service credit
  - ☐ None of these items listed are important to me
  - ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

52. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers yes, they would like to provide feedback.**

53. Please provide your feedback below.

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54. Do you have additional comments to share with TRS?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers yes, they have additional comments to share with TRS.**

55. Please provide your comment below.

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56. May we contact you for follow-up regarding any of your response(s) in this survey?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.**

57. Please provide your name and email
- ☐ Name
  - ☐ Email Address

## Appendix B – Retiree Pension Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. **Disclaimer** *Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.*

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me



## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not Attended a Retirement Benefit Presentation in the past 12 months.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

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**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have met with a Benefit Counselor in the past 12 months.**

8. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

10. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.

12. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

Display this question if respondent answers yes, they have visited the TRS website ([www.trs.texas.gov](http://www.trs.texas.gov)) in the past 12 months.

13. How satisfied are you with the TRS Internet site ([www.trs.texas.gov](http://www.trs.texas.gov)), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.

14. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.

15. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16b. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, there is anything the Ombuds Office can do to improve the complaint handling process.

17. What can the Ombuds Office do to improve the complaint handling process?

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Display this question if respondent answer **yes, they have read TRS publications, email communications, or other digital information** in the past 12 months.

18. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers **yes, they have interacted with TRS in any way** in the past 12 months.

19. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers **yes, they have interacted with TRS in any way** in the past 12 months.

20. 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
- ☐ Not Applicable

Display this question if respondent answers **yes, they have interacted with TRS in any way** in the past 12 months.

21. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. How easy is it for you to use our secure online member account portal (MyTRS)?  
☐ Very Difficult

- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

25. . Thinking about your retirement, how satisfied are you with the overall service you received from TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Pension Services

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

- ☐ Not Confident
- ☐ Somewhat Confident
- ☐ Confident
- ☐ Moderately Confident
- ☐ Very Confident

The following questions deal with MyTRS, the online member portal, which allows members to access their TRS accounts, as well as view and print important TRS documents.

24. Have you visited the MyTRS secure member portal?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have visited MyTRS.**

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

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Few times a year
- ☐ Once a year
- ☐ Never

**Display this question if respondent answers daily, weekly, monthly, few times a year, or once a year.**

26. Please indicate whether you have done any of the following in MyTRS over the past 12 months. (Select all that apply.)

- ☐ Accessed annuity verifications and 1099-R Forms
- ☐ Changed your address on record in TRS files
- ☐ Changed your federal income tax withholding
- ☐ Updated your beneficiary designation
- ☐ Changed your direct deposit information
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

**Display this question if respondent answers daily, weekly, monthly, few times a year, or once a year.**

27. Out of the following reasons for visiting MyTRS, which are the most important: (Select up to three.)

- ☐ Accessed annuity verifications and 1099-R Forms
- ☐ Changed your address on record in TRS files
- ☐ Changed your federal income tax withholding
- ☐ Updated your beneficiary designation
- ☐ Changed your direct deposit information
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

28. Are there any features or information you would like to see added to MyTRS?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, there are features or information they would like to see added to MyTRS.**

29. What are the features or information you would like to see added? \_\_\_\_\_

**Skip to this question if respondent answers no, they have not visited MyTRS.**

30. Which of the following are reasons why you have not visited the MyTRS website?

(Select all that apply)

- ☐ 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 limit your response to 300 characters) \_\_\_\_\_

31. Have you used the TRS Benefits Handbook?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**



32. How well does the TRS Benefits Handbook provide information in a way that is **relevant** on the following topics:

	Not Well	Somewhat Well	Well	Moderately Well	Very Well
To learn about TRS health care benefits	<input type="radio"/>	<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"/>	<input type="radio"/>
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**

33. How well does the TRS Benefits Handbook provide information in a way that is **easy-to-understand** on the following topics:

	Not Well	Somewhat Well	Well	Moderately Well	Very Well
To learn about TRS health care benefits	<input type="radio"/>	<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"/>	<input type="radio"/>
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have used the TRS Benefits Handbook.**

34. What are the important topics in the TRS Benefits Handbook? (Select all that apply.)

- ☐ To learn about TRS health care benefits
- ☐ To learn about TRS employment-after-retirement opportunities
- ☐ To better understand your TRS benefits in general
- ☐ None of these items listed is important to me
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

35. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they would like to provide feedback.**

36. Please provide your feedback below:

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37. Do you have additional comments to share with TRS?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have additional comments to share with TRS.**

38. Please provide your comment below:

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39. May we contact you for follow-up regarding any of your response(s) in this survey?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.**

40. Please provide your name and email

- ☐ Name \_\_\_\_\_
- ☐ Email Address \_\_\_\_\_

## Appendix C – Active Member Health Insurance Benefits Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. **Disclaimer** *Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.*

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me

## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not *attended a Retirement Benefit Presentation in the past 12 months*.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *met with a Benefit Counselor* in the past 12 months.**

8. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral

- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

10. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.**

12. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have visited the TRS website (www.trs.texas.gov) in the past 12 months.**

13. How satisfied are you with the TRS Internet site (www.trs.texas.gov), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

14. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

15. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

17. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, there is anything the Ombuds Office can do to improve the complaint handling process.

18. What can the Ombuds Office do to improve the complaint handling process?

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Display this question If respondent answer yes, they have read TRS publications, email communications, or other digital information in the past 12 months.

19. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

20. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

21. 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
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

22. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



23. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. How easy is it for you to use our secure online member account portal (MyTRS)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

26. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS-covered employer?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Health Care Services

The next set of questions refer to TRS-ActiveCare. TRS-ActiveCare is the health insurance program available to TRS active members, including teachers, administrative personnel, and other staff. It's important to note that TRS charges employers a set amount for each plan and coverage tier. The amount that employees pay is determined by the amount their employer contributes to the cost of coverage.

23. Which TRS-ActiveCare plan are you enrolled in?

- ☐ I am not enrolled in 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 health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays and are not subject to the 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 health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays and are not subject to the deductible.
- ☐ **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.
- ☐ **Regional HMO** – These plans are available only in parts of the state. The plans include a network of doctors, hospitals, and other health care 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.

Display this question if respondent answers **no, they are not enrolled in TRS-ActiveCare.**

24. What are the reasons you dropped TRS-ActiveCare or did not enroll in the program? (Select all that apply.)

	Yes	No
The cost is too high	<input type="radio"/>	<input type="radio"/>
I do not work enough hours to be eligible to participate in TRS-ActiveCare	<input type="radio"/>	<input type="radio"/>
The plan benefits or network do not meet my needs	<input type="radio"/>	<input type="radio"/>
I am enrolled in other health care coverage	<input type="radio"/>	<input type="radio"/>
I am not eligible for TRS-ActiveCare	<input type="radio"/>	<input type="radio"/>
Other (please limit your response to 300 characters)	<input type="radio"/>	<input type="radio"/>

Display the following question if respondent **selects one of the TRS-ActiveCare plans.**

25. Where did you get information to decide whether or not to enroll in TRS-ActiveCare? (Select all that apply.)
- ☐ Your benefits administrator
  - ☐ The TRS website
  - ☐ Vendor(s) website TRS-ActiveCare enrollment materials (including publications, webinars, emails, videos)
  - ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

**Display the following question if respondent selects one of the TRS-ActiveCare plans.**

26. As a TRS-ActiveCare participant, do you refer to TRS-ActiveCare plan materials to learn about your benefits?
- ☐ Yes
  - ☐ No

**Display the following question if respondent selects one of the TRS-ActiveCare plans.**

27. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-ActiveCare? (Select up to three.)
- ☐ Lower cost sharing
  - ☐ More in-network providers
  - ☐ Cover additional health services and prescription drugs
  - ☐ Remove PCP referral
  - ☐ Offer another plan option
  - ☐ None of these items are important to me

**Display the following question if respondent selects one of the TRS-ActiveCare plans.**

28. In the last year, have you experienced any of the following due to health care costs? (Select all that apply.)
- ☐ Delayed going to the doctor or having a procedure done
  - ☐ Avoided going to the doctor or having a procedure done
  - ☐ Delayed paying a medical bill
  - ☐ Avoided going to a hospital ER
  - ☐ Did not fill a prescription
  - ☐ Experienced discomfort or pain because you could not afford medical care
  - ☐ Put off a needed physical therapy/rehabilitation
  - ☐ Skipped needed mental health care services
  - ☐ Skipped doses of medicine
  - ☐ I did not experience any of the items listed

**Display the following question if respondent selects one of the TRS-ActiveCare plans.**

29. Overall, how satisfied are you with TRS-ActiveCare?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

30. In the past 12 months, have you:

	Yes	No
Read <i>The Pulse</i> , the TRS monthly email health care newsletter	<input type="radio"/>	<input type="radio"/>
Contacted the Blue Cross Blue Shield TRS-ActiveCare customer service line about your medical benefits	<input type="radio"/>	<input type="radio"/>
Accessed information about your medical benefits through the Blue Cross Blue Shield TRS-ActiveCare website	<input type="radio"/>	<input type="radio"/>
Contacted Express Scripts TRS-ActiveCare customer service line about your pharmacy benefits	<input type="radio"/>	<input type="radio"/>
Accessed information about your pharmacy benefits through the Express Scripts TRS-ActiveCare website	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have read *The Pulse* in the past 12 months.**

31. How satisfied are you with *The Pulse*, the TRS monthly email health care newsletter?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have contacted Blue Cross Blue Shield about their TRS-ActiveCare medical benefits in the past 12 months.**

32. How satisfied are you with your interaction(s) with the Blue Cross Blue Shield TRS-ActiveCare customer service line?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display question if respondent answers yes, they have accessed information about their medical benefits through the Blue Cross Blue Shield TRS-ActiveCare website in the past 12 months.**

33. How satisfied are you with the Blue Cross Blue Shield TRS-ActiveCare website?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have contacted Express Scripts TRS-ActiveCare customer service line about their pharmacy benefits in the past 12 months.**

34. How satisfied are you with your interaction(s) with the Express Scripts TRS-ActiveCare customer service line?

- ☐ Very Unsatisfied

- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have accessed information about their pharmacy benefits through the Express Scripts TRS-ActiveCare website in the past 12 months.**

35. How satisfied are you with the Express Scripts TRS-ActiveCare website?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

36. Which of the following do you rely on to obtain information about TRS-ActiveCare?

- ☐ BCBS TRS-ActiveCare Customer Service Line
- ☐ ESI TRS-ActiveCare Customer Service Line
- ☐ TRS Website
- ☐ Vendor(s) Website
- ☐ Videos
- ☐ Publications
- ☐ *The Pulse*
- ☐ None of the above

**Display this question if respondent answers none of the above.**

37. Would you like to provide more information on why you did not find value in any of the resources listed?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they would like to provide more information.**

38. Please provide more information on why you did not find value in any of the resources listed.

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## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

41. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, they would like to provide feedback.

42. Please provide your feedback below.

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43. Do you have additional comments to share with TRS?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, they have additional comments to share with TRS.

44. Please provide your comment below.

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45. May we contact you for follow-up regarding any of your response(s) in this survey?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.

46. Please provide your name and email

- ☐ Name \_\_\_\_\_
- ☐ Email Address \_\_\_\_\_

## Appendix D – Retiree Health Insurance Pension Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. **Disclaimer** *Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.*

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me

## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not *Attended a Retirement Benefit Presentation in the past 12 months*.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

5. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *met with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral



- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

8. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

10. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have visited the TRS website (www.trs.texas.gov) in the past 12 months.**

12. How satisfied are you with the TRS Internet site (www.trs.texas.gov), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

13. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

**Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.**

14. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

15. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

15b. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, there is anything the Ombuds Office can do to improve the complaint handling process.

16. What can the Ombuds Office do to improve the complaint handling process?

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Display this question If respondent answers yes, they have read TRS publications, email communications, or other digital information in the past 12 months.

17. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

18. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

19. 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
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

20. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. How easy is it for you to use our secure online member account portal (MyTRS)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

22. Thinking about your retirement, how satisfied are you with the overall service you received from TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Health Care Services

**TRS-Care** The next set of questions refer to TRS-Care. TRS-Care is the health insurance program available to TRS retirees.

23. Which TRS-Care plan(s) are you currently enrolled in? (Select all that apply).

- ☐ I am not enrolled in TRS-Care
- ☐ **TRS-Care Standard Plan (Not Medicare)** - Available to TRS-Care participants who are not eligible for Medicare. The plan features an annual in-network individual deductible of \$1,650 (or \$3,300 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.
- ☐ **TRS-Care Dental and/or TRS-Care Vision**- Available to retirees eligible for TRS-Care.

**Display this question if respondent answers *no*, they are not currently enrolled in TRS-Care Services.**

24. What are the reasons you dropped TRS-Care or did not enroll in the program? (Select all that apply.)

- ☐ The cost is too high.
- ☐ The plan benefits or network do not meet my needs.
- ☐ I am enrolled in other health care coverage.
- ☐ I am not eligible for TRS-Care.
- ☐ Other (please limit your response to 300 characters)

**Display this question if respondent selects one of the *TRS-Care plans*.**

25. As a TRS-Care participant do you refer to your TRS-Care plan materials to learn about your benefits?

- ☐ Yes
- ☐ No

**Display this question if respondent selects one of the TRS-Care plans.**

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

- ☐ Not Valuable
- ☐ Somewhat Valuable
- ☐ Valuable
- ☐ Moderately Valuable
- ☐ Very Valuable

**Display this question if respondent selects one of the TRS-Care plans.**

27. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-Care? (Select up to three.)
- ☐ Lower premiums
  - ☐ Lower cost sharing
  - ☐ More in-network providers
  - ☐ Cover additional health services and prescription drugs
  - ☐ Offer another plan option
  - ☐ None of these items are important to me

**Display the following question if respondent selects one of the TRS-ActiveCare plans.**

28. Overall, how satisfied are you with TRS-Care?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied
29. Where did you get information to decide whether or not to enroll in TRS-Care? (Select all that apply.)
- ☐ The TRS website
  - ☐ Vendor(s) website
  - ☐ TRS-Care enrollment materials
  - ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

30. In the past 12 months, have you:

	Yes	No
Called the customer service line operated by a TRS contracted carrier such as Express Scripts, Blue Cross Blue Shield of Texas, or UnitedHealthCare	<input type="radio"/>	<input type="radio"/>
Called the customer service line operated by TRS	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through TRS' TRS-Care website and online resources	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through the vendor's TRS-Care website and online resources	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through videos	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through publications	<input type="radio"/>	<input type="radio"/>
Attended a TRS-Care webinar or other health care event	<input type="radio"/>	<input type="radio"/>
Read <i>The Pulse</i> , the TRS monthly email health care newsletter	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they called the provider's customer service line (a line operated by a TRS contracted carrier) in the past 12 months.**

31. How satisfied are you with your interaction(s) with the customer service provided by a TRS contracted carrier such as Express Scripts, Blue Cross Blue Shield of Texas, or UnitedHealthCare?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	N/A
Express Scripts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Blue Cross Blue Shield Of Texas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
UnitedHealthcare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers yes, they called the Customer Service Line operated by TRS in the past 12 months.**

32. How satisfied are you with your interaction with the customer service line operated directly by TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they accessed information about their health care benefits through the TRS-Care online resources.**

33. How helpful is accessing your information about your health care benefits through TRS' TRS-Care website and online resources?

- ☐ Not Helpful
- ☐ Somewhat Helpful
- ☐ Helpful
- ☐ Moderately Helpful
- ☐ Very Helpful

**Display this question if respondent answers yes, they accessed information about their health care benefits through the vendor's TRS-Care online resources.**

34. How helpful is accessing your information about your health care benefits through the vendor's TRS-Care website and online resources?

	Not Helpful	Somewhat Helpful	Helpful	Moderately Helpful	Very Helpful
TRS-Care website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Display this question if respondent answers yes, they accessed information about their health care benefits through videos.**

35. How helpful are the videos about your health care benefits?

- ☐ Not Helpful
- ☐ Somewhat Helpful
- ☐ Helpful
- ☐ Moderately Helpful
- ☐ Very Helpful

**Display this question if respondent answers yes, they accessed information about their health care benefits through publications.**

36. How helpful are the publications about your health care benefits?

- ☐ Not Helpful
- ☐ Somewhat Helpful
- ☐ Helpful
- ☐ Moderately Helpful
- ☐ Very Helpful

**Display this question if respondent answers yes, they attended a TRS-Care webinar or other health care event.**

37. How satisfied are you with attending a TRS-Care webinar or other health care event?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they read *The Pulse* in the past 12 months.**

38. How helpful is *The Pulse*, the TRS monthly email health care newsletter?

- ☐ Not Helpful
- ☐ Somewhat Helpful
- ☐ Helpful
- ☐ Moderately Helpful
- ☐ Very Helpful

39. Which of the following provides the greatest value in helping you obtain information about TRS-Care?

- ☐ Customer Service Line operated by a TRS contracted carrier
- ☐ Customer Service Line operated by TRS
- ☐ TRS-Care Online Resources
- ☐ **Vendor's** TRS-Care Website and Online Resources
- ☐ Videos
- ☐ Publications
- ☐ Webinar or other health care event
- ☐ *The Pulse*
- ☐ None of the above

**Display this question if respondent answers none of the above.**

40. Would you like to provide more information on why you did not find value in any of the resources listed?
- ☐ Yes
  - ☐ No

**Display this question if respondent answers yes, they would like to provide more information.**

41. Please provide more information on why you did not find value in any of the resources listed.

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## Exploratory

42. Are you aware of the new dental and vision plans effective January 1, 2025 under the TRS-Care plan?
- ☐ Yes
  - ☐ No

**Display the following question if the respondent selected “Yes”, they are aware of the new dental and vision plans.**

43. Did you enroll in either the new dental or vision plans TRS started offering January 1, 2025?
- ☐ Yes
  - ☐ No

**Display the following question if the respondent selected “Yes”, they enrolled in the dental and/or vision plans.**

44. Select which plan you enrolled in.
- ☐ TRS-Care Dental
  - ☐ TRS-Care Vision
  - ☐ Both

**Display the following question if the respondent selected “Yes”, they enrolled in the dental and/or vision plans.**

45. How satisfied are you with the following...?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Enrollment Process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if the respondent answered very unsatisfied or unsatisfied above.**

46. Please provide more details on your unsatisfactory rating.

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Display this question if the respondent answered no, they did not enroll in either the dental or vision plans.

47. Please provide feedback on why you did not enroll in either the new dental or vision plans.

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## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

47. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, they would like to provide feedback.

48. Please provide your feedback below:

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49. Do you have additional comments to share with TRS?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, they have additional comments to share with TRS.

50. Please provide your comment below:

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51. May we contact you for follow-up regarding any of your response(s) in this survey?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.

52. Please provide your name and email.

- ☐ Name \_\_\_\_\_
- ☐ Email Address \_\_\_\_\_

## Appendix E – Active Member Communication Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. **Disclaimer** *Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.*

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me

## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not Attended a Retirement Benefit Presentation in the past 12 months.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

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**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *met with a Benefit Counselor* in the past 12 months.**

8. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied

- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

10. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.**

12. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

Display this question if respondent answers yes, they have visited the TRS website (www.trs.texas.gov) in the past 12 months.

13. How satisfied are you with the TRS Internet site (www.trs.texas.gov), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.

14. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

Display this question if respondent answers yes, they have visited TRS facilities in the past 12 months.

15. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they have contacted the Ombuds Office to file a complaint in the past 12 months.

16b. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers yes, there is anything the Ombuds Office can do to improve the complaint handling process.

17. What can the Ombuds Office do to improve the complaint handling process?

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Display this question If respondent answer yes, they have read TRS publications, email communications, or other digital information in the past 12 months.

18. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

19. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

20. 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
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

21. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. How easy is it for you to use our secure online member account portal (MyTRS)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

25. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS-covered employer?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Communications

The next set of questions relate to TRS communications.

26. Please select your preferred ways to obtain information about your **TRS membership and benefits**: (Select up to three.)

- ☐ Call and speak with a counselor
- ☐ Visit in person
- ☐ Email
- ☐ Mail
- ☐ TRS website
- ☐ Social media
- ☐ Listen to the automated telephone system
- ☐ Participate in a group benefit presentation
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

27. Please select your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning): (Select up to three.)

- ☐ TRS website
- ☐ Email notifications (e.g., newsletters)
- ☐ Mail
- ☐ Text message
- ☐ Social media
- ☐ Board meeting broadcasts
- ☐ Phone
- ☐ In-person events
- ☐ Virtual meetings
- ☐ Not interested in administrative information
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

28. Please indicate the importance of receiving information from TRS on the following topics:

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund ( <i>Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund ( <i>Financial Health of the Pension Fund: Texas Statue defines the fund actuarily sound if the liabilities of the retirement fund can be paid in less than 31 years</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds ( <i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. Are there other topics on which you would like information that is not listed above?

- ☐ Yes
- ☐ No

**Display this question if the respondent answers yes, there are other topics they would like more information about that are not listed above.**

30. Please specify any additional topics you would like information on that are not listed above.

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31. When it comes to providing information that is **relevant**, how satisfied are you with the information TRS provides on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund ( <i>Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund ( <i>Financial Health of the Pension Fund: Texas Statute defines the fund actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds ( <i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

32. When it comes to providing information that is **easy-to-understand**, how satisfied are you with the information TRS provides on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (Financial Health of the Pension Fund: Texas Statute defines the fund actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

33. The TRS email subscription service enables members and retirees to receive notifications of TRS publications (such as *TRS News*) and announcements via email when they register their email addresses with TRS. Are you currently subscribed to the TRS email subscription service, *Subscribe!?*

- ☐ Yes
- ☐ No
- ☐ Not sure

**Display this question if respondent answers no, when asked if they are currently subscribed to the TRS email subscription services.**

34. Are you aware that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

35. What TRS social media platforms do you currently follow? (Select all that apply.)

- ☐ Facebook
- ☐ X (formerly Twitter)
- ☐ YouTube
- ☐ Instagram
- ☐ I do not use social media/I do not follow TRS on social media

**Display this question if the respondent answers "Facebook".**

**Display this question if the respondent answers "X (formerly Twitter)".**

**Display this question if the respondent answers "YouTube".**

**Display this question if the respondent answers "Instagram".**

36. Please rate the **importance** for you to be able to find TRS information on each of the following social media platforms:

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
X (formerly 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"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if the respondent answers "Facebook".**

**Display this question if the respondent answers "X (formerly Twitter)".**

**Display this question if the respondent answers "YouTube".**

**Display this question if the respondent answers "Instagram".**

37. Please rate the **helpfulness** of the information TRS provides on the following social media platforms:

	Not Helpful	Somewhat Helpful	Helpful	Moderately Helpful	Very Helpful
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
X (formerly 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"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if the respondent answers "Not Helpful" or "Somewhat Helpful".**

38. You selected "Not Helpful" or "Somewhat Helpful" for one or more items above. Please provide more detail on your rating.

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39. Would it be helpful to have TRS publications in languages other than English and Spanish?

- ☐ Yes
- ☐ No

**Display this question if the respondent answers yes, it would be helpful to have TRS publications in languages other than English and Spanish.**

40. What other languages do you recommend? \_\_\_\_\_

41. Please rate your overall satisfaction with communication materials from TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

53. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they would like to provide feedback.**

54. Please provide your feedback below.

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55. Do you have additional comments to share with TRS?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have additional comments to share with TRS.**

56. Please provide your comment below.

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57. May we contact you for follow-up regarding any of your response(s) in this survey?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.**

58. Please provide your name and email

- ☐ Name \_\_\_\_\_
- ☐ Email Address \_\_\_\_\_



## Appendix F – Retiree Communication Services Survey

### Introduction

The Teacher Retirement System of Texas (TRS) is conducting its annual member 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. **Disclaimer** *Please do not enter any confidential or personally identifiable information in this survey, including your Social Security number, Date of Birth (DOB), or any protected data related to yourself, your spouse, or your beneficiaries. This survey is not designed to collect such information, and we kindly ask that you refrain from sharing it via this platform.*

### TRS Overall

1. Please rate your overall satisfaction with TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

2. Please rate your level of agreement or disagreement with the following statements.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TRS operates in my best interest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My retirement is secure with TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS sends communications relevant to my needs	<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"/>
TRS provides information that is easy to understand	<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"/>

3. Out of the previous six items, which are the most important to you? (Select up to three.)

- ☐ TRS operates in my best interest
- ☐ My retirement is secure with TRS
- ☐ TRS sends communications relevant to my needs
- ☐ TRS acts ethically
- ☐ TRS provides information that is easy to understand
- ☐ TRS listens to its members
- ☐ None of these items are important to me

## TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>email</b>	<input type="radio"/>	<input type="radio"/>
Requested documentation via <b>mail</b>	<input type="radio"/>	<input type="radio"/>
Visited the TRS website (www.trs.texas.gov)	<input type="radio"/>	<input type="radio"/>
Visited TRS facilities	<input type="radio"/>	<input type="radio"/>
Contacted the Ombuds Office to file a complaint	<input type="radio"/>	<input type="radio"/>
Read TRS publications, email communications, or other digital	<input type="radio"/>	<input type="radio"/>

**Display this question if respondent answers no, they have not Attended a Retirement Benefit Presentation in the past 12 months.**

5. What **single topic** would interest you in attending a 30-minute webinar on Retirement Benefits?

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

6. How satisfied are you with TRS in providing information to you when you called the Telephone Counseling Center and spoke with a Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *called the Telephone Counseling Center and spoke with a Benefit Counselor* in the past 12 months.**

7. How satisfied are you with the service you received on the telephone when you called TRS?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have *met with a Benefit Counselor* in the past 12 months.**

8. How satisfied are you with the service and information you received when meeting with a TRS Benefit Counselor?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral

- ☐ Satisfied
- ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Benefit Presentation in the past 12 months.**

9. How satisfied are you with the information provided when you attended a Retirement Benefit Presentation?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have attended a Retirement Forms Session in the past 12 months.**

10. How satisfied are you with the information provided when you attended a Retirement Forms Session?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via email in the past 12 months.**

11. How satisfied are you with the information provided by TRS when you requested documentation via **email**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

**Display this question if respondent answers yes, they have requested documentation via mail in the past 12 months.**

12. How satisfied are you with the information provided by TRS when you requested documentation via **mail**?
- ☐ Very Unsatisfied
  - ☐ Unsatisfied
  - ☐ Neutral
  - ☐ Satisfied
  - ☐ Very Satisfied

Display this question if respondent answers **yes, they have visited the TRS website (www.trs.texas.gov)** in the past 12 months.

13. How satisfied are you with the TRS Internet site (www.trs.texas.gov), 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 file a complaint?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers **yes, they have visited TRS facilities** in the past 12 months.

14. Which TRS location did you visit?

- ☐ 1000 Red River St
- ☐ 4655 Mueller Blvd

Display this question if respondent answers **yes, they have visited TRS facilities** in the past 12 months.

15. 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	Not Applicable
TRS' facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to access TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Office location	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Signs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers **yes, they have contacted the Ombuds Office to file a complaint** in the past 12 months.

16. 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	Not Applicable
TRS complaint handling process	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease of filing a complaint	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely response	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers **yes, they have contacted the Ombuds Office to file a complaint** in the past 12 months.

16b. Is there anything the Ombuds Office can do to improve the complaint handling process?

- ☐ Yes
- ☐ No

Display this question if respondent answers **yes, there is anything the Ombuds Office can do to improve the complaint handling process.**

17. What can the Ombuds Office do to improve the complaint handling process?

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Display this question If respondent answer **yes, they have read TRS publications, email communications, or other digital information** in the past 12 months.

18. How satisfied are you with the TRS publications, email communications, or other digital information you read?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
TRS Publications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other digital information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers **yes, they have interacted with TRS in any way** in the past 12 months.

19. Overall, how satisfied are you with the service you received when you interacted with TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

20. 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
- ☐ Not Applicable

Display this question if respondent answers yes, they have interacted with TRS in any way in the past 12 months.

21. 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	Not Applicable
Employee courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22. 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, email, and any applicable text messaging or mobile applications?

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied	Not Applicable
Toll-free telephone access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average hold time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a live person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

23. 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	Not Applicable
TRS brochures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other printed information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accuracy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. How easy is it for you to use our secure online member account portal (MyTRS)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

22. Thinking about your retirement, how satisfied are you with the overall service you received from TRS?

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied
- ☐ Not Applicable

## Communications

23. Please select your preferred ways to obtain information about your **TRS membership and benefits**: (Select up to three.)

- ☐ Call and speak with a counselor
- ☐ Visit in person
- ☐ Email
- ☐ Mail
- ☐ TRS website
- ☐ Social media
- ☐ Listen to the automated telephone system
- ☐ Participate in a group benefit presentation
- ☐ Other (please limit your response to 300 characters) \_\_\_\_\_

24. Please select your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning): (Select up to three.)

- ☐ TRS website
- ☐ Email notifications (e.g., newsletters)
- ☐ Mail

- Text message
- Social media
- Board meeting broadcasts
- In-person events
- Virtual meetings
- Not interested in administrative information
- Other (please limit your response to 300 characters)\_\_\_\_\_

25. Please indicate the importance of receiving information from TRS on the following topics:

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund ( <i>Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund ( <i>Financial Health of the Pension Fund: Texas Statue defines the fund actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds ( <i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue</i> )	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Are there other topics on which you would like information that is not listed above?

- Yes
- No



Display this question if the respondent answers yes, there are other topics they would like more information about that are not listed above.

27. Please specify any additional topics you would like information on that are not listed above.

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28. When it comes to providing information that is **relevant**, how satisfied are you with the information TRS provides on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (Financial Health of the Pension Fund: Texas Statute defines the fund actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. When it comes to providing information that is **easy-to-understand**, how satisfied are you with the information TRS provides on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<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"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<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"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (Investment Performance: The return achieved by changes in asset values based on daily price, trades and cash flows)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (Financial Health of the Pension Fund: Texas Statute defines the fund actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. The TRS email subscription service enables members and retirees to receive notification of TRS publications (such as *TRS News*) and announcements via email when they register their email addresses with TRS. Are you currently subscribed to the TRS email subscription service, *Subscribe!?*

- ☐ Yes
- ☐ No
- ☐ Not sure

**Display this question if respondent answers no, when asked if they are currently subscribed to the TRS email subscription services.**

31. Are you aware that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

32. What TRS social media platforms do you currently follow? (Select all that apply.)

- ☐ Facebook
- ☐ X (formerly Twitter)
- ☐ YouTube
- ☐ Instagram
- ☐ I do not use social media/I do not follow TRS on social media

**Display this question if the respondent answers "Facebook".**

**Display this question if the respondent answers "X (formerly Twitter)".**

**Display this question if the respondent answers "YouTube".**

**Display this question if the respondent answers "Instagram".**

31. Please rate the **importance** for you to be able to find TRS information on each of the following social media platforms:

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
X (formerly 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"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if the respondent answers "Facebook".**

**Display this question if the respondent answers "X (formerly Twitter)".**

**Display this question if the respondent answers "YouTube".**

**Display this question if the respondent answers "Instagram".**

32. Please rate the **helpfulness** of the information TRS provides on the following social media platforms:

	Not Helpful	Somewhat Helpful	Helpful	Moderately Helpful	Very Helpful	Never Visited
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
X (formerly Twitter)	<input type="radio"/>	<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"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Display this question if the respondent answers "Not Helpful" or "Somewhat Helpful".**

42. You selected "Not Helpful" or "Somewhat Helpful" for one or more items above. Please provide more detail on your rating.

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43. Would it be helpful to have TRS publications in languages other than English and Spanish?

- ☐ Yes
- ☐ No

**Display this question if the respondent answers yes, it would be helpful to have TRS publications in languages other than English and Spanish.**

44. What other languages do you recommend? \_\_\_\_\_

45. Please rate your overall satisfaction with communication materials from TRS.

- ☐ Very Unsatisfied
- ☐ Unsatisfied
- ☐ Neutral
- ☐ Satisfied
- ☐ Very Satisfied

## Improvement Opportunities

Finally, we would like to ask about TRS improvement opportunities.

46. Would you like to provide feedback on what else can TRS do to most improve your satisfaction with TRS services?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they would like to provide feedback.**

47. Please provide your feedback below:

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48. Do you have additional comments to share with TRS?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, they have additional comments to share with TRS.**

49. Please provide your comment below:

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50. May we contact you for follow-up regarding any of your response(s) in this survey?

- ☐ Yes
- ☐ No

**Display this question if respondent answers yes, we may contact them for follow-up regarding any of their responses in this survey.**

51. Please provide your name and email

- ☐ Name \_\_\_\_\_
- ☐ Email Address \_\_\_\_\_

## About Elite Research, LLC

In 2025, Elite Research, LLC celebrated its twenty-first 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.

To enquire with Elite Research regarding this report, contact Pete Gackenbach at [info@eliteresearch.com](mailto:info@eliteresearch.com).