



Member Satisfaction Survey

2021 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 TRS services.

The following enhancements were made to the 2021 MSS:

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

TRS Overall

A greater percentage of respondents were very satisfied with TRS overall in 2021 than in 2020 and 2019. Overall satisfaction with TRS increased between 2021 and 2020. Significantly more respondents report a very satisfied level of satisfaction with TRS overall compared to 2020 and 2019.

Overall satisfaction with TRS increased between 2021 and 2020

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

Less young active members strongly agree “retirement is secure with TRS” and “TRS operates in my best interest”. These results may indicate younger active members would benefit from further information regarding their TRS retirement benefits and retirement readiness planning, and 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.

Members are willing to promote TRS as a great organization. The majority of both active (60%) and retired (93%) members gave positive feedback (6 or above on a scale of 10) when asked about their willingness to promote TRS as a great organization. Retired members are more likely to provide higher ratings (7 or above) of TRS relative to active members.

Pension Benefit Services

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

Younger active members are often unaware of TRS services. Similar to the 2019 and 2020 MSS, the 2021 MSS found active member evaluations of TRS services were more positive than negative. However, active members rated services less positively than retired members, with relatively larger percentages of active

members opting for a neutral response. The 2021 survey also found neutral responses mainly occur in younger active members, especially those less than 30 years old.

Healthcare Services

A smaller percentage of respondents were unsatisfied with TRS healthcare services in both 2020 and 2021 than in 2019. Overall satisfaction with TRS healthcare services is steady from 2019 to 2021. The percentage of members rating very satisfied with TRS healthcare services increased in both 2020 and 2021 compared to 2019; however, there is drop of very satisfied from 2020 to 2021 where more members rated in the satisfied category in 2021 than 2020. There are more respondents who rated neutral in both 2020 and 2021 compared to 2019.

A less percentage of respondents were unsatisfied with TRS healthcare services in both 2020 and 2021 than in 2020. Overall satisfaction with TRS healthcare services is steady from 2019 to 2021; the percentage of members rating very satisfied with TRS healthcare services increased in both 2020 and 2021 compared to 2019. However, there is a drop of very satisfied members from 2020 to 2021 where it seems there are more members in the satisfied category in 2021 than 2020; more respondents rated neutral in both 2020 and 2021 compared to 2019.

Members enrolled in TRS-ActiveCare and TRS-Care see these programs as valuable. Among surveyed, 67% of active members enrolled in TRS-ActiveCare and 84% of retired members enrolled in TRS-Care find their benefits very valuable or valuable. When asked what would improve TRS-ActiveCare or TRS-Care, more members selected “Lower cost” and “Cover additional services and prescription drugs”.

*Members see value in
Healthcare Programs*

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

Communications

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

The majority of members that are not subscribed to the TRS email subscription service are not aware of it. Around 33% of survey respondents stated they are not subscribed to the TRS email subscription service. Of respondents that are not subscribed to the survey, and over 75% stated they were not aware of this service. This suggests a possible need to further inform members about the availability of the email subscription service.

The importance of social media to obtain TRS information was rated low by members in 2021, similar to 2020. Members rate the importance of social media (Facebook, YouTube, and Twitter) as a



communication method lower than other methods. While ratings for the importance and helpfulness of social media sites is currently low among members, TRS should continue to provide content through these communication channels as membership communication preferences may change over time.

1. Methodology

The 2021 Member Satisfaction Survey was administered by Elite Research. The survey was designed to collect active and retired member evaluations of TRS services and to provide actionable information that could be used to improve TRS services. Questions focused on the following areas:

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

The 2021 survey instrument was reviewed to ensure each question was framed in a direct, unambiguous, and simple language. Additionally, the member sample size was increased to ensure sufficient representation from membership subpopulations was obtained. These changes make the sample more representative of the population of all active and retired TRS members while also allowing for statistical comparisons of key relationships and program outcomes.

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

1.1. Population and Sample Selection

The survey was designed to represent the population of all active and retired TRS members. The active member population includes members that contributed to TRS in fiscal years 2019, 2020, and 2021, through June 30, 2021 (i.e., active members that contributed to TRS between September 1, 2018 and June 30, 2021). The retired member population includes members that retired prior to June 30, 2021.

1.1.1. Population

The population was stratified by member status (active or retired), age, gender, and previous contact with TRS. Previous contact with TRS was defined as members who had contact with TRS over the 12 months ended June 30, 2021, as identified in the TRS customer relationship management (CRM) system.

Table 1.1. Distribution of TRS Population Characteristics

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
Active Members					
< 30 years old	1,304	3,654	37,007	113,228	155,193
30-39 years old	3,322	8,853	64,921	194,693	271,789
40-49 years old	3,837	11,533	61,940	200,622	277,932
50-59 years old	7,206	23,771	52,486	158,756	242,219
60+ years old	7,045	19,478	29,815	60,530	116,868
Total	22,714	67,289	246,169	727,829	1,064,001
Retired Members					
< 65 years old	6,733	23,947	11,226	36,994	78,900
65-74 years old	10,446	37,057	34,296	107,983	189,782
75+ years old	5,251	19,081	27,512	79,264	131,108
Total	22,430	80,085	73,034	224,241	399,790

1.1.2. Sample

Random samples from the active and retired member populations were stratified to allow for statistically meaningful comparisons by age, gender, and previous TRS contact. Potential respondents were selected from each of these subgroups. The initial sampling targets (identified in Table 1.2) were constructed based on subgroup response rates and e-mail bounce rates obtained when the survey was conducted in 2020.

The random sample of contacts contained 39,700 active members and 6,750 retired members. These targets were developed to ensure responses from at least 1000 active and 500 retired TRS members (with adequate representation by age group, gender, and previous contact with TRS) would be obtained. Due to the high number of sample contacts with invalid, failed, or bounced e-mails, an additional 10,161 active and 4,206 retired member contacts were randomly selected for invitation to the survey making a total of 49,861 active members and 10,956 retirees contacts.

Table 1.2. Distribution of TRS Random Sample Characteristics

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
Active Members					
< 30 years old	1,300	2,800	1,900	5,000	11,000
30-39 years old	1,300	1,900	1,800	4,000	9,000
40-49 years old	1,000	1,800	1,500	3,200	7,500
50-59 years old	1,000	1,700	1,500	2,400	6,600
60+ years old	1,000	1,600	1,300	1,700	5,600
Total	5,600	9,800	8,000	16,300	39,700
Retired Members					
< 65 years old	450	650	750	650	2,500
65-74 years old	550	600	500	500	2,150
75+ years old	600	500	500	500	2,100
Total	1,600	1,750	1,750	1,650	6,750

1.2. Survey Collection and Processing

1.2.1. Collection

Survey responses were collected between August 4, 2021, and August 24, 2021. Some member records were missing certain contact information, including telephone numbers and e-mail addresses. Of the 49,861 active members included in the original sample, 45,484 had a matching telephone number and 42,449 had at least one matching e-mail address. Of the 10,956 retired members included in the original sample, 10,599 had at least one matching telephone number and 7,311 had at least one matching e-mail address.

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

Table 1.3. Sample Contact Methods

	Active (49,861)	Retired (10,956)
Contact Methods		
Phone Number only	5,322	3,403
E-mail only	2,287	115
Both Phone and E-mail	40,162	7,196
Neither, mail card	2,090	242
E-mail		
None	7,581	3,645
1 E-mail	23,345	5,893
2 E-mail	18,935	1,418
Phone Numbers		
None	4,377	357
1 Phone Numbers	40,878	8,802
2 Phone Numbers	4,606	1,797

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

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

Table 1.4 shows the distribution of e-mail and phone contacts. Of the 49,591 e-mail contacts, 34.1% (n = 16,915) opened the e-mail invitation. Of the 16,915 who opened the e-mail, 22.8% (n = 3,857) clicked the survey link embedded in the e-mail and at least started the survey by reading the introduction text and selecting which language they preferred.

For respondents without an e-mail address but with a phone number, the survey was conducted as a telephone survey or SMS text survey link with multiple contact attempts. The Computer-Assisted Telephone Interviewing (CATI) system dialed and reached 1,483 active members and 724 retired members. follow-up e-mail and SMS text survey invitation were sent to members (866 active and 578 retired) who were reached by the CATI system that were not interested in completing the phone interview at that time.

1.2.2. Data Processing

To ensure survey responses were high-quality, validity checks were performed on all responses, either via the online survey (3,058 active members and 799 retirees), phone interview (231 active members and 146 retirees), or SMS text (386 active members and 92 retirees). The data cleaning and editing process was performed using IBM® SPSS® Statistics.

Invalid response removal included:

- **Duplicate Responses:** Duplicate responses were identified by matching name, e-mail, and IP address across responses. For survey participants identified as having multiple responses, the most completed response was kept for analysis. 114 duplicate respondents were removed.
- **Incomplete Responses:** 1,226 active members and the 71 retired members who clicked the survey link but did not answer any questions were removed.
- **Non-Variance in Responses:** If respondents show no variance across multiple matrix item sets, there is strong justification for removing them due to careless or inattentive answering (Huang et al., 2012). The answers of 115 active members and 35 retired members across all the matrix questions showed no variance and were removed from further analysis.

Table 1.4. Distribution of Data Collection Methods

	Active	Retired
Total Email Contacts		
Bounced (undelivered)	14,990	4,795
Sent, e-mail not opened	20,779	1,962
Opened e-mail, but did not click	11,885	1,173
Clicked e-mail link, started survey	3,058	799
Total	50,712	8,729
Total Phone Contacts		
CATI dialed, no answer	28,812	6,357
Not valid/not completed	12,706	3,152
Dialed and contact answered	1,483	724
Phone Interview started	231	146
Not interested (Sent SMS text)	866	578
Total	44,098	10,957

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

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

questions they completed ($\leq 25\%$, $\leq 50\%$, $\leq 75\%$, and $\leq 100\%$). The 2 seconds per question rule was applied to each group to determine whether participants took the survey too fast. Of the 1,832 active members and 728 retired members who started the survey, 0 active and 7 retired survey participants, were identified as taking the survey too fast and were removed from further analysis.

After the data validation process, responses from 1,681 active members and 571 retired members were determined to be valid and included for analysis.

1.2.3. Survey Response

The survey generated a total of 2,252 valid responses, including 1,681 active members and 571 retired members. For retired members, 63.7% completed the survey online via an e-mail invitation, 24.3% completed a telephone interview, and 11.9% completed the online survey via SMS text invitation. For active members, 66.5% completed the survey online via an e-mail invitation, 12.1% completed a telephone interview, and 21.4% completed the online survey via SMS text invitation.

The distribution of surveys 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 of TRS members, 1,681 one interviews with active members would yield a margin of error of +/- 2.37 percentage points, and 571 completed interviews with retired members would yield a margin of error of +/- 3.84 percentage points, at the 95 percent confidence level.

Table 1.5. Distribution of Validity Checks

	Active	Retired
Clicked the survey link or phone		
Duplicates	101	13
Multiple takers, kept most complete one	7	2
Only clicked link, no questions answered	1,226	71
Started the survey	1,832	728
Total	3,166	814
Started the survey, invalids		
Not paying attention, no matrix variance	115	35
Took survey too fast for valid completion	0	7
Valid for analysis		
Answered last item	1,024	478
Partial survey completed (at least 25%)	657	93
Total	1,681	571

Table 1.6. Distribution of Valid Participants by Data Collection Methods

	Active	Retired
Collection method		
E-mail	1,118	364
Phone	204	139
SMS Text	359	68
Total	1,681	571

Since this is a stratified sample, the margin of error (MoE) for point estimates will be approximately 3.00 percentage points for active members and 4.00 percentage points for retired members. This is a necessary tradeoff to ensure an adequate sample for statistically meaningful comparisons across subgroups; however, the MoE is relatively small (<4%) so there should be little impact on conclusions.

Table 1.7. Distribution of Respondent Demographic Characteristics

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
Active Members					
< 30 years old	45	89	18	70	222
30-39 years old	59	95	47	90	291
40-49 years old	76	131	59	105	371
50-59 years old	80	163	45	71	359
60+ years old	110	229	38	61	438
Total	370	707	207	397	1,681
Retired Members					
< 65 years old	58	47	70	57	232
65-74 years old	47	60	51	39	197
75+ years old	45	31	40	26	142
Total	150	138	161	122	571

1.2.4. Weighting Considerations

As shown in Table 1.8, the 2021 survey responses cover segments of the target population in proportions that do not match the proportions of those segments in the population itself. These differences may arise from targeted segment collection, nonresponses, 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 and

Table 1.8. Population and Sample Characteristics

	Active Members		Retired Members	
	Population	Response	Population	Response
Active Age				
< 30 years old	15%	13%	-	-
30-39 years old	26%	17%	-	-
40-49 years old	26%	22%	-	-
50-59 years old	23%	21%	-	-
60+ years old	11%	26%	-	-
Retiree Age				
< 65 years old	-	-	20%	41%
65-74 years old	-	-	47%	35%
75+ years old	-	-	33%	25%
Gender				
Male	25%	34%	24%	54%
Female	75%	66%	76%	46%
Contact with TRS				
No Contact	92%	64%	74%	50%
Contact	8%	36%	26%	50%

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

To weight the survey responses, the raking weighting methodology was used. Raking is one of the most prevalent methods for weighting public opinion surveys (Johnson, 2008). Raking adjusts the response weights so 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 2019 & 2020 Member Satisfaction Survey

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

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

Table 1.9. Likert Scale Conversion

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

While the 2019 report presents weighted data, the 2019, 2020, and 2021 results in Section 2 of this report are presented using unweighted data. This adjustment allows for comparisons between the 2021 survey results with 2019 and 2020 results. Table 1.10 shows 2021 weighted and unweighted results for member’s satisfaction with TRS overall and member’s overall satisfaction with TRS-ActiveCare and TRS-Care services. The weighted results for these questions can be compared to the 2020 and 2019 report.

Table 1.10. 2021 Unweighted/Weighted Survey Results for Overall Satisfaction-Related Questions

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very unsatisfied	Not Applicable
Unweighted							
Satisfaction with TRS Overall							
Active	1681	20%	35%	29%	7%	8%	1%
Retiree	571	40%	39%	9%	4%	8%	1%
Overall Satisfaction with TRS-ActiveCare/TRS-Care							
Active	350	6%	38%	35%	12%	9%	-
Retiree	314	20%	52%	17%	8%	3%	-
Weighted							
Satisfaction with TRS Overall							
Active	1681	15%	35%	36%	8%	5%	2%
Retiree	571	41%	41%	7%	5%	5%	0%
Overall Satisfaction with TRS-ActiveCare/TRS-Care							
Active	331	5%	35%	35%	13%	12%	-
Retiree	299	23%	55%	14%	7%	2%	-

Comparisons were also conducted on related responses between 2021, 2020 and 2019 to evaluate the outcome of the following ongoing TRS program improvements.

Benefit Services

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

Health Insurance Benefit Services

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

Communications

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

1.3.2. Statistical Analysis

Statistical significance tests indicate the probability that differences observed in the sample reflect real differences in the population. The results of this analysis were statistically significant at the .05 level or below, meaning 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, age group, and prior contact with TRS.

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

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

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

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

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

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

Table 1.11. Survey Respondent Demographic Information

	Active		Retiree	
	N	%	N	%
School Type				
Higher Education	528	31%	121	21%
Public School	1,153	69%	450	79%
Job Classification				
Teachers & Health	724	43%	331	58%
Support Staff	522	31%	116	20%
Professional/Administrative	435	26%	124	22%
Satisfaction with TRS Overall				
Unsatisfied	245	15%	67	12%
Neutral	484	29%	52	9%
Satisfied	928	55%	449	78%
No Response	24	1%	3	1%
Service Credit Years (Active)				
Less than 5 years	511	30%	9	1%
5 – 9 years	240	14%	22	4%
10 – 19 years	427	26%	96	17%
20+ years	503	30%	444	78%
Member Type (Retiree)				
Service Retiree	-	-	553	97%
Disability Retiree	-	-	18	3%
Self-Reported Healthcare Plan (Active)				
TRS-ActiveCare HD	155	14%	-	-
TRS-ActiveCare Primary	74	7%	-	-
TRS-ActiveCare Primary+	52	5%	-	-
TRS-ActiveCare 2	37	3%	-	-
HMO	52	5%	-	-
Not Enrolled	741	66%	-	-
Self-Reported Healthcare Plan (Retiree)				
TRS-Care Standard Plan (Not Medicare)	-	-	140	27%
TRS-Care Medicare Advantage Plan	-	-	178	35%
Not Enrolled	-	-	193	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 only compares back to 2019, it is not possible to evaluate longer-term improvements. Analysis conducted on future surveys will capture data about these improvements to obtain an accurate evaluation of the outcome of the improvements.

2. Results

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

2.1. TRS Overall

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

2.1.1. Satisfaction with TRS Overall

The majority of active members (55%) and retirees (79%) rate as at least satisfied with TRS overall in 2021. The survey results show active members continue to be more likely to rate as neutral compared to retired members. These ratings are consistent with the 2020 and 2019 survey results.

The 2021 survey results also show more members rate as very satisfied with TRS overall relative to 2020 and 2019. This is a positive improvement year-over-year.

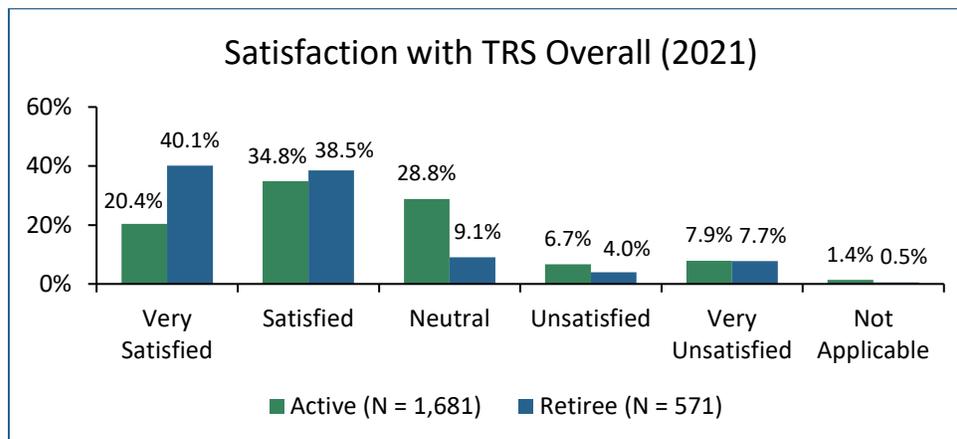


Figure 2.1. Satisfaction with TRS Overall (2021)

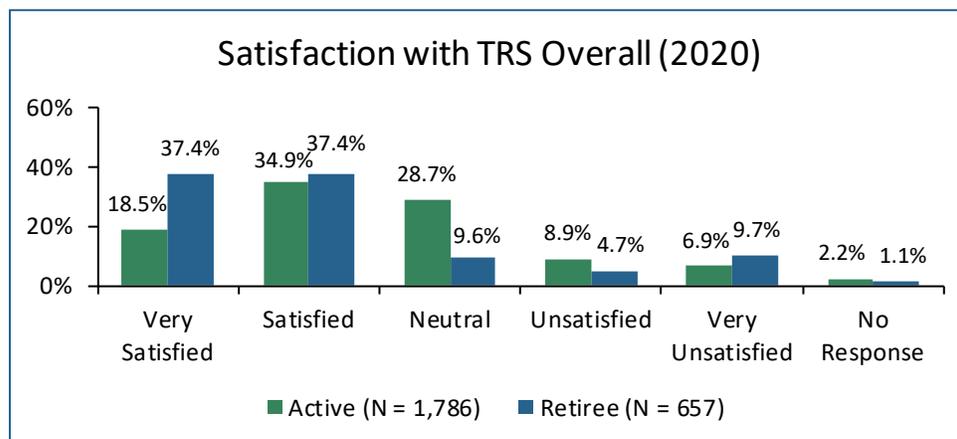


Figure 2.2. Satisfaction with TRS Overall (2020)

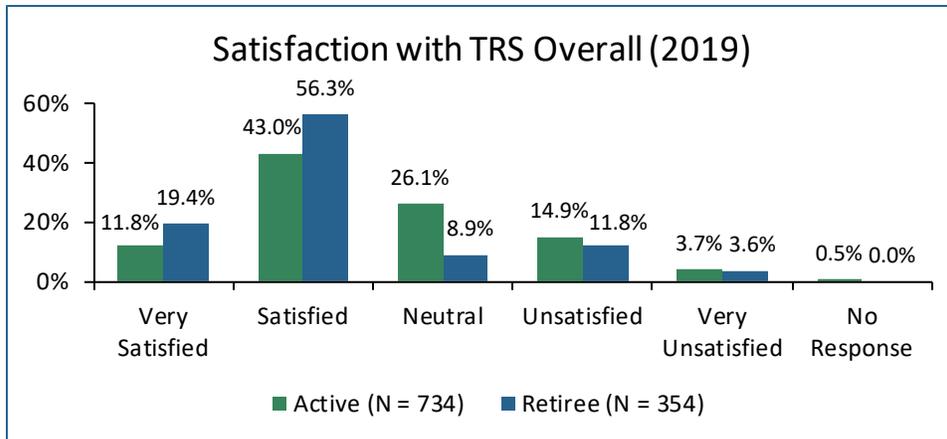


Figure 2.3. Satisfaction with TRS Overall (2019)

2.1.2. Willingness to Promote TRS as Great Organization

This subsection presents member’s willingness to promote TRS as a great organization (on a scale of 00 – Not at All Likely to 10 – Extremely Likely). The majority of members rate as likely to promote TRS as a great organization. Retired members were more likely to promote TRS compared to active members. 26% of retired members were extremely likely to promote TRS compared to 16% of active members. Active members more like to respond as neutral (29%).

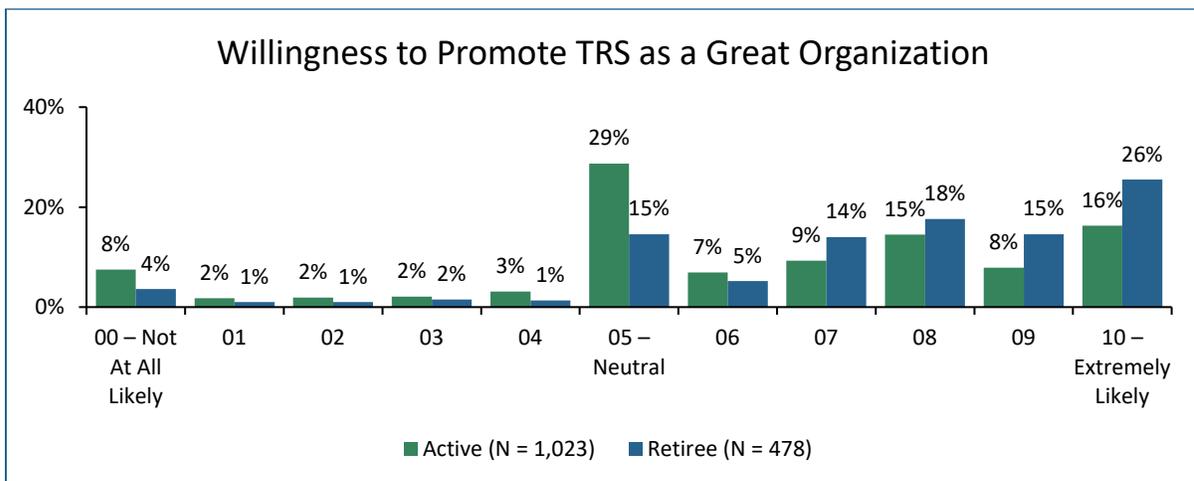


Figure 2.4. Willingness to Promote TRS as a Great Organization

2.1.3. Values and Priorities

Most Important Values and Priorities

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

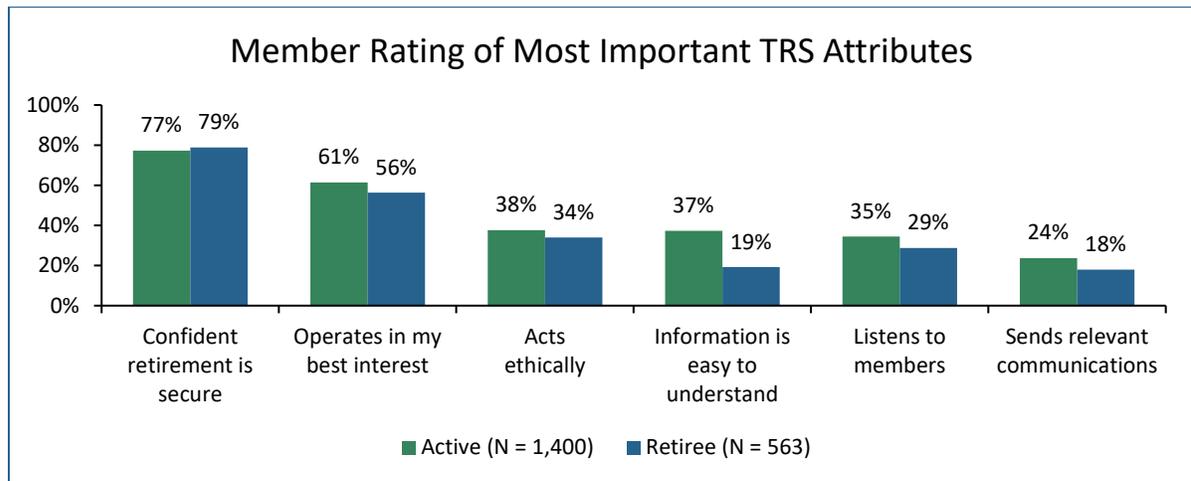


Figure 2.5. Member ratings of Three Most Important Values and Priorities for TRS

Performance Ratings of TRS Values

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

The survey results show:

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

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

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Active Members (N=1,521)					
Confidence Retirement is Secure	16%	44%	26%	10%	5%
TRS Operates in by Best Interest	14%	43%	31%	8%	4%
TRS Acts Ethically	15%	45%	34%	3%	3%
TRS Listens to Its Members	12%	33%	42%	8%	5%
TRS Information is Easy to Understand	13%	45%	25%	14%	4%
TRS Sends Relevant Communications	14%	45%	28%	10%	4%
Aggregate Rating	14%	42%	31%	9%	4%
Retired Members (N=571)					
Confidence Retirement is Secure	29%	51%	15%	4%	1%
TRS Operates in by Best Interest	22%	52%	18%	6%	2%
TRS Acts Ethically	24%	49%	22%	3%	2%
TRS Listens to Its Members	15%	40%	34%	7%	4%
TRS Information is Easy to Understand	18%	58%	17%	5%	2%
TRS Sends Relevant Communications	23%	49%	23%	4%	2%
Aggregate Rating	22%	50%	22%	5%	2%

Performance Ratings of TRS Values by Age Group

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

The results show younger active members are less likely to strongly agree they are confident their retirement is secure with TRS (<30-year-old: 9% strongly agree) than older members (60+: 22% strongly agree). Younger members are also more likely to strongly disagree with this item (<30-year-old: 10% strongly disagree) than older members (60+: 2% strongly disagree). These results may indicate younger active members would benefit from further information regarding their TRS retirement benefits and retirement readiness planning.

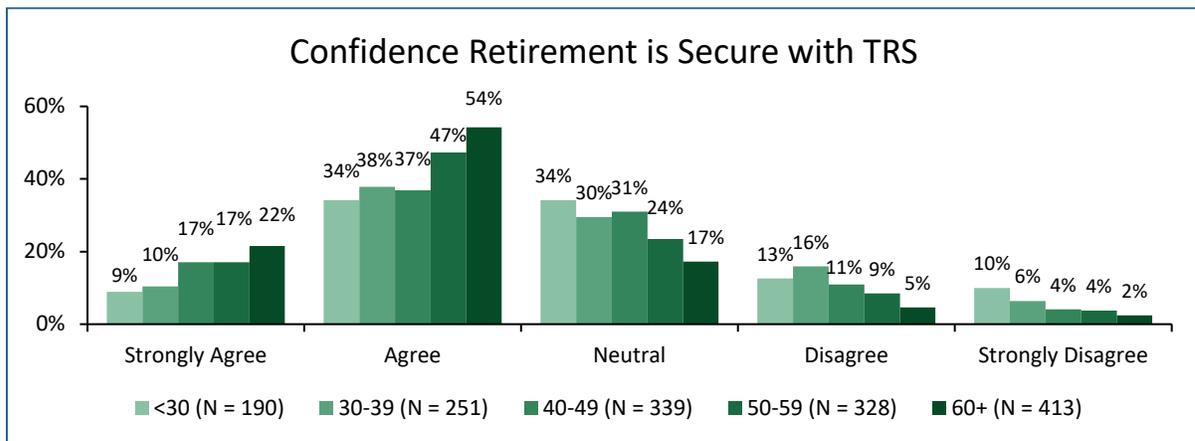


Figure 2.6. Confidence Retirement is Secure with TRS by Active Member Age Group

Additionally, younger active members are less likely to strongly agree TRS operates in their best interest (<30-year-old: 5% and 30-39: 6% strongly agree) than older members (50-59: 20% and 60+: 21% strongly agree). 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.

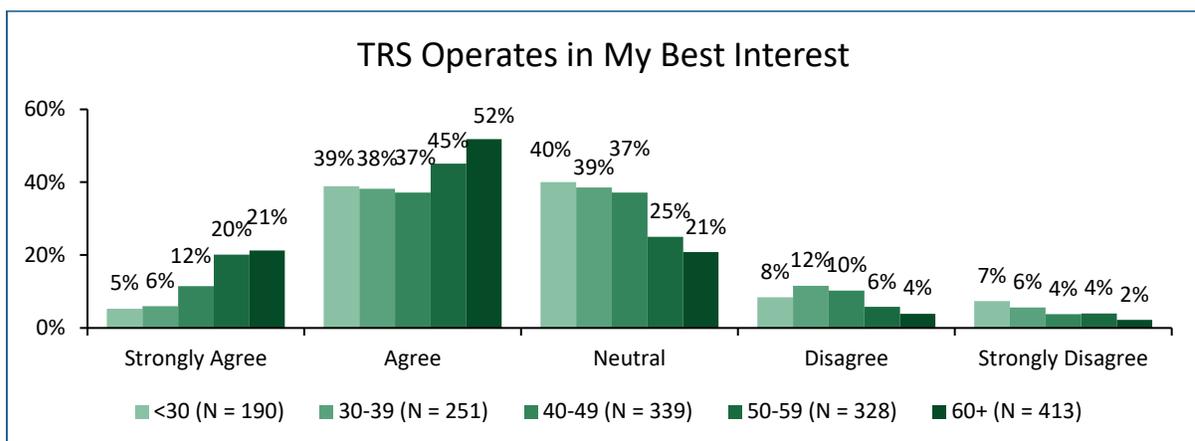


Figure 2.7. TRS Operates in My Best Interest by Active Member Age Group

2.1.4. TRS Interactions

Preferences for Interacting with TRS

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

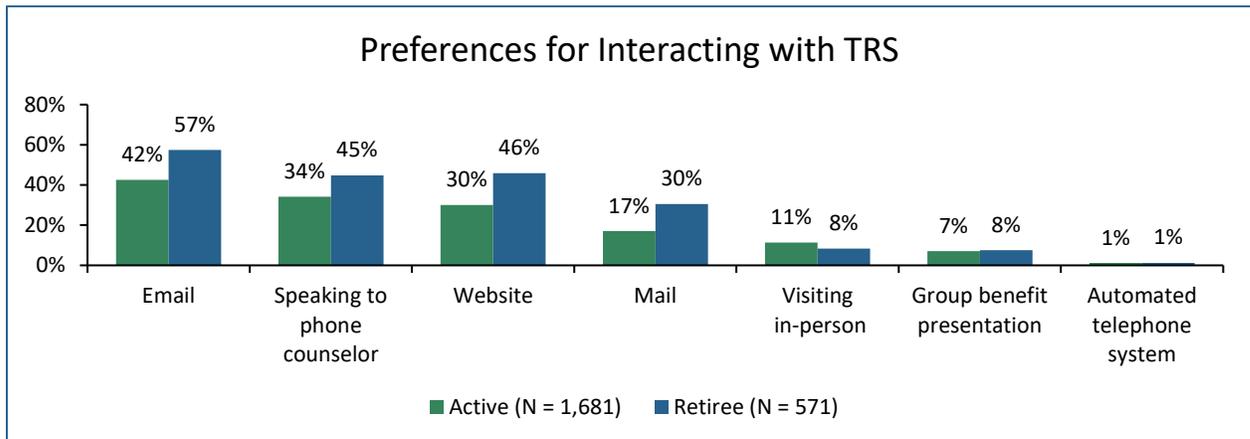
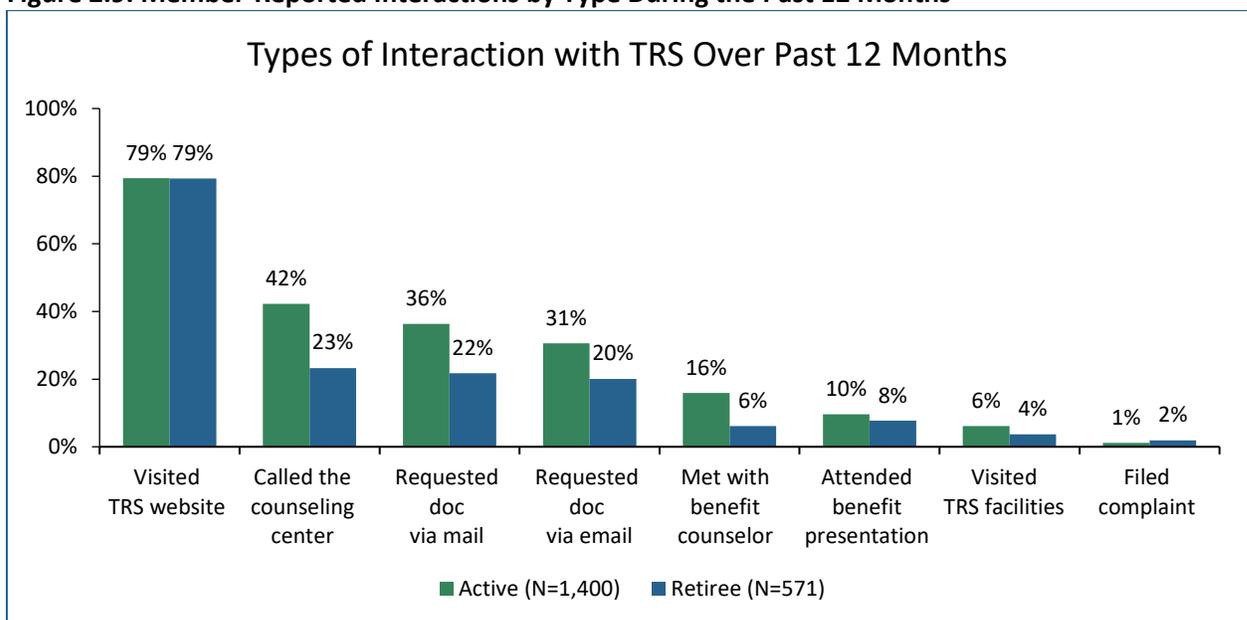


Figure 2.8. Member Preferences for Interacting with TRS

Types of Interactions During Past 12 Months

Over the past 12 months, “Visited the TRS website” is rated as the most frequent type of interaction with TRS for both active (79%) and retired (79%) members. The next most frequently reported interactions were “Called the counseling center and spoke to a counselor”, “Requested documentation via mail”, and “Requested documentation via email.”

Figure 2.9. Member-Reported Interactions by Type During the Past 12 Months



Satisfaction with TRS Interactions

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

The majority of both active (66%) and retired members (80%) rated as either very satisfied or satisfied with TRS interactions overall in 2021. Compared to 2020, active member combined ratings of very satisfied and satisfied increased from 57%. Retired members combined ratings of very satisfied and satisfied increased from 78% for both 2019 and 2020. Both active and retired members were more likely to rate as satisfied in 2021 compared to 2020.

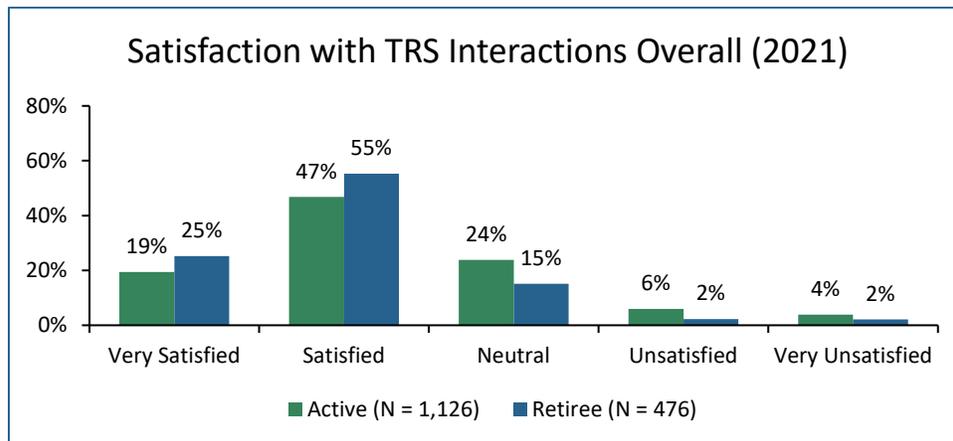


Figure 2.10. Satisfaction with TRS Interactions Overall (2021)

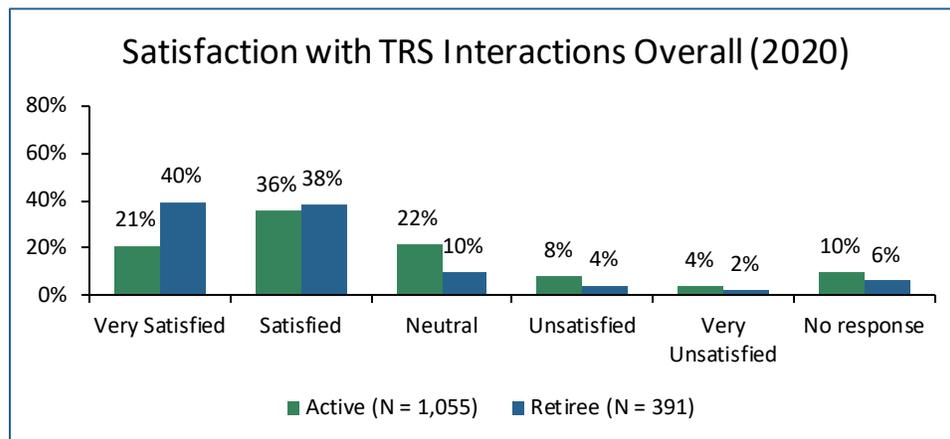


Figure 2.11. Satisfaction with TRS Interactions Overall (2020)

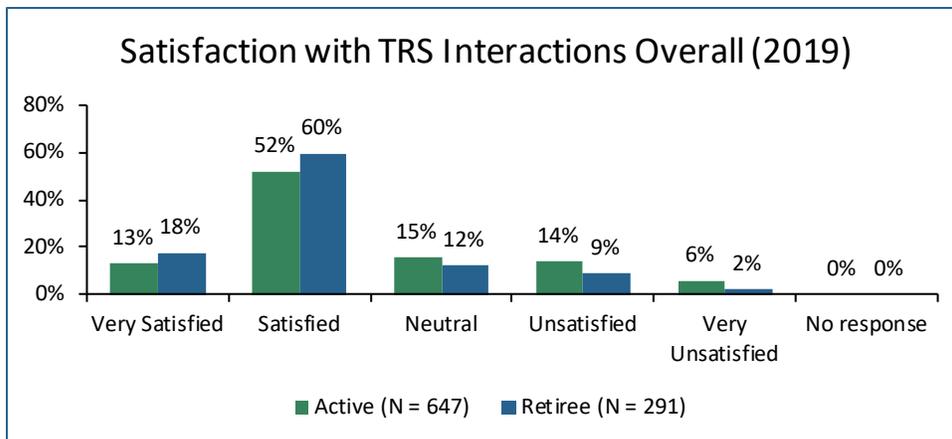


Figure 2.12. Satisfaction with TRS Interactions Overall (2019)

Satisfaction Ratings by Interaction Type

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

The survey results show:

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

Table 2.2. Satisfaction Ratings by Interaction Type

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Members						
Attend Group Benefit Presentation	130	15%	52%	27%	4%	2%
Visit TRS Facilities	79	46%	30%	8%	5%	1%
Meet with Benefit Counselor	210	43%	35%	11%	4%	7%
Request Documentation via Mail	484	26%	45%	16%	7%	6%
Speak with Phone Counselor	552	36%	40%	10%	7%	7%
Request Documentation via Email	406	24%	45%	16%	9%	6%
Use TRS Website	1,039	20%	41%	21%	10%	7%
Use Complaint Handling Process	16	0%	25%	25%	13%	25%
Aggregate Satisfaction Rating		24%	37%	16%	13%	9%
Retired Members						
Attend Group Benefit Presentation	44	27%	64%	2%	5%	2%
Speak with Phone Counselor	133	32%	47%	14%	4%	3%
Visit TRS Facilities	21	43%	33%	10%	5%	0%
Request Documentation via Mail	124	27%	53%	8%	7%	4%
Meet with Benefit Counselor	35	31%	60%	9%	0%	0%
Request Documentation via Email	115	22%	53%	14%	4%	8%
Use TRS Website	453	27%	50%	15%	4%	3%
Use Complaint Handling Process	11	9%	27%	18%	27%	9%
Aggregate Satisfaction Rating		27%	51%	13%	5%	4%

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

2.2. Pension Benefit Services

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

2.2.1. Retirement Readiness

Financial Confidence in Retirement

This subsection presents member’s ratings of their confidence in having enough money for retirement. The survey results show more retired members (70%) reported they are very confident or somewhat confident they will have enough money to live comfortably throughout their retirement years compared to active members (54%).

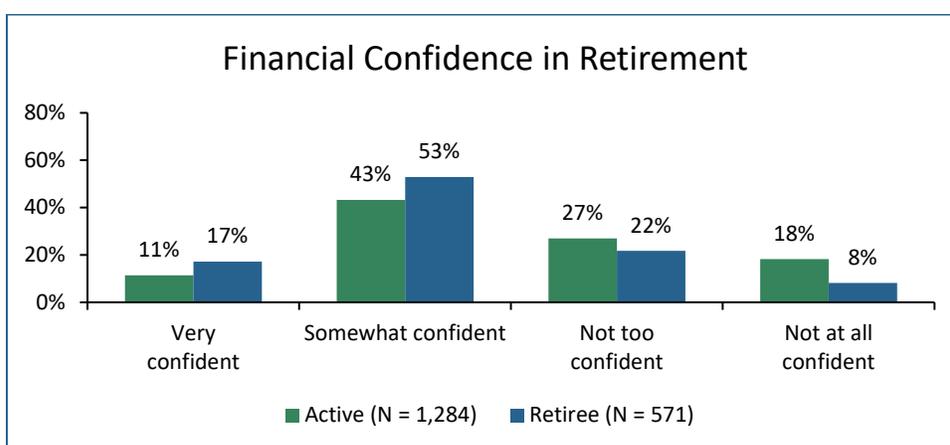


Figure 2.13. Financial Confidence in Retirement

In reviewing active member confidence by age group, younger active members (<30 years old to 39 years old) are more likely to be not at all confident they will have enough money for retirement compared to the older active members (50 years old to 60+ years old).

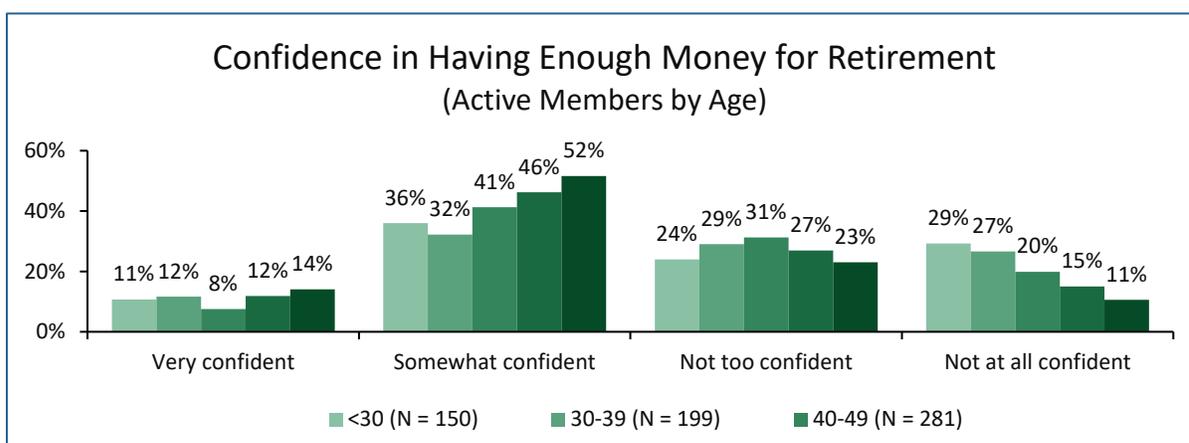


Figure 2.14. Financial Confidence in Retirement (Active Member by Age)

Estimated Income Needed for Retirement

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

Survey responses from active members showed 57% had estimated how much income they will need in retirement. Respondents that had not estimated how much income they will need for retirement were asked to rate reasons for not estimating their needed retirement income. The most common reason for not estimating income needed in retirement is “I don’t know how to estimate how much I need in retirement” (54%).

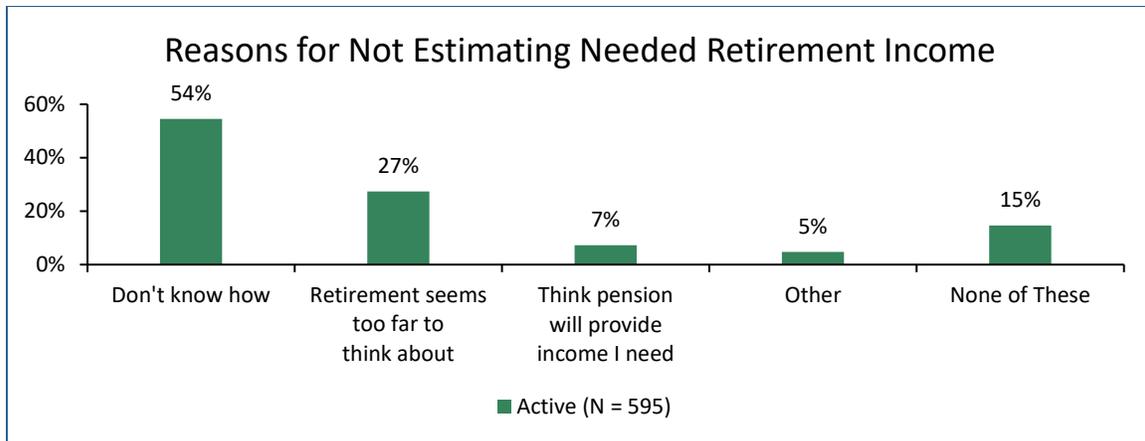


Figure 2.15. Reasons for Not Estimating Income Needed in Retirement (Active Member)

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

2.2.2. Saving Outside of Retirement

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

Approximately 42% of active members reported they are saving for retirement outside of the TRS pension plan. For active members that reported saving outside their pension, 403(b), IRA, and cash account are the three most common types of savings.

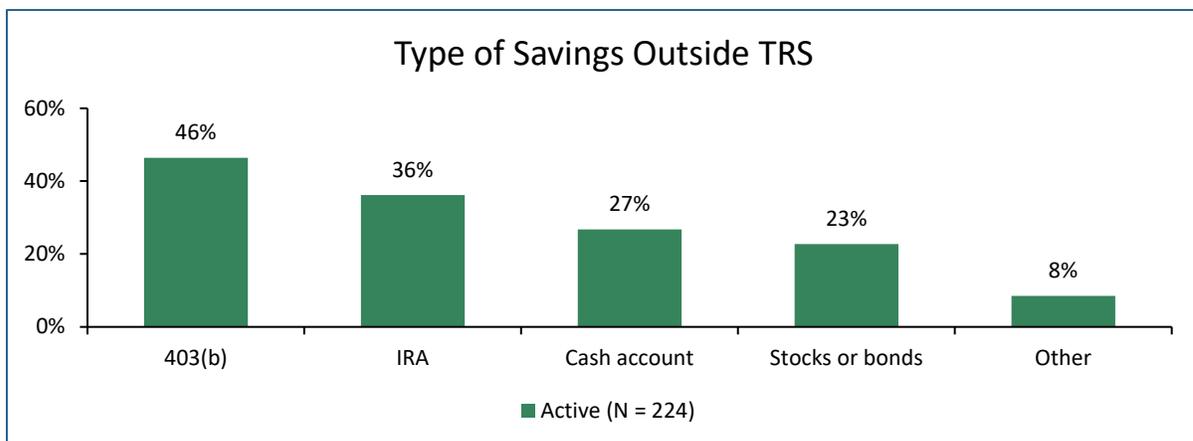


Figure 2.16. Type of Savings Outside of TRS (Active Member)

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

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

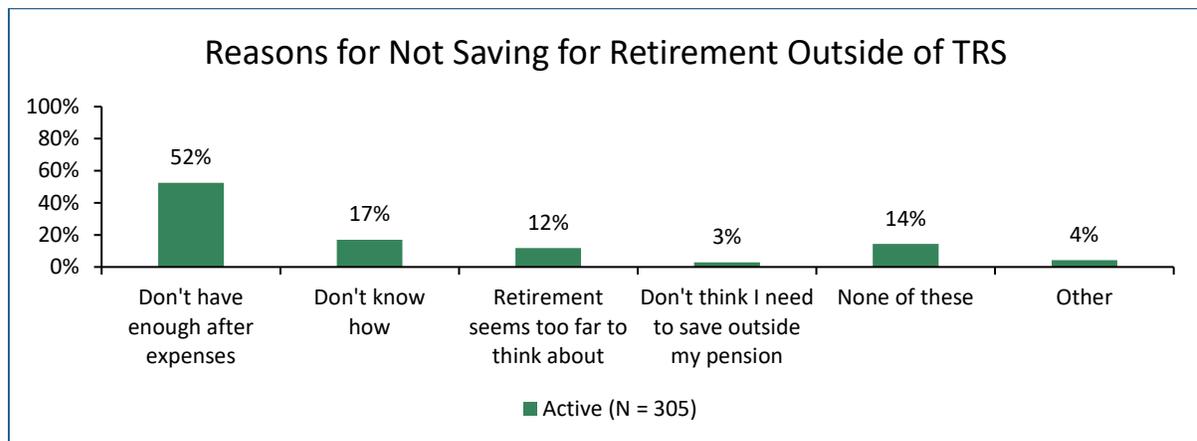


Figure 2.17. Reasons for Not Saving Outside of TRS (Active Member)

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 44%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (50-59 years old: 33%, 60+ years old: 26%). This may indicate younger active members would benefit from additional information on how to save for retirement outside of their TRS pension.

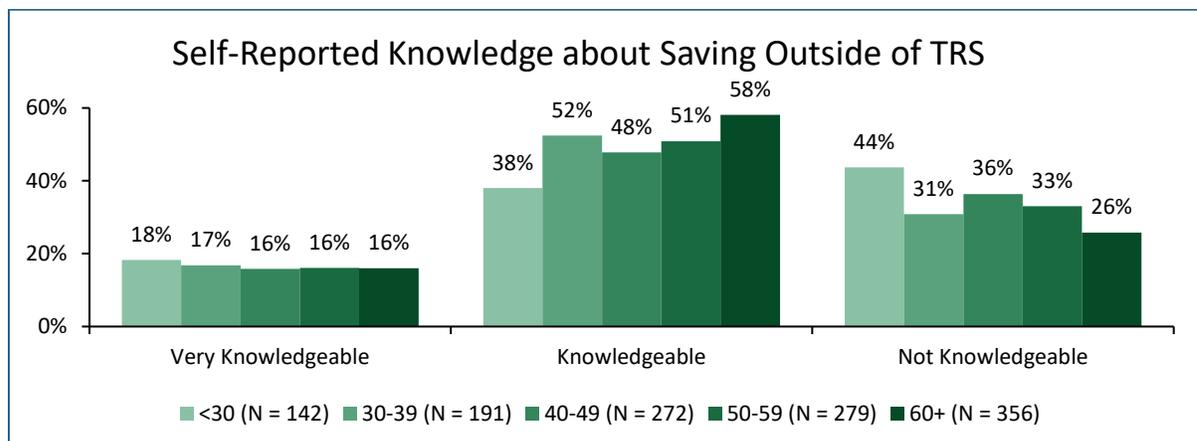


Figure 2.18. Self-Reported Knowledge About Saving Outside of TRS by Active Member Age Group.

Sources of Information for Saving for Retirement Outside of TRS

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

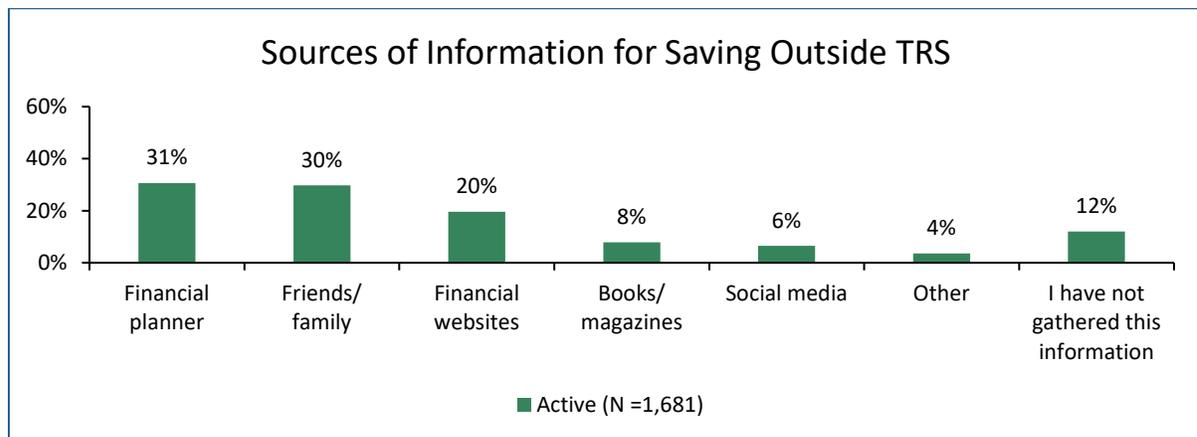


Figure 2.19. Sources of Information for Saving Outside TRS by Active Member.

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

2.2.3. Requested TRS Retirement or Special Service Credit Estimate

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

Retirement Estimate

- 43% of active member and 9% of retired member survey respondents reported they had requested a retirement estimate from TRS in the last 12 months.
- The majority of respondents that had requested a retirement estimate (84% of active members and 94% of retired members), reported the estimates were accurate.
- 23% of active members that had requested a retirement estimate responded the estimate was not easy to understand, while only 15% of retired members responded the estimate was not easy to understand.

Special Service Credit Purchase Estimate

- 13% of active member and 4% of retired member survey respondents reported they had requested a special service credit purchase estimate from TRS in the last 12 months.
- The majority of respondents that had requested a special service credit purchase estimate (83% of active members and 83% of retired members), reported the estimates were accurate.
- 15% of active members and 44% of retirees that had requested a special service credit purchase estimate stated the estimate was not easy to understand.

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

Table 2.3. Retirement and Special Service Credit Purchase Estimate

		N	Yes	No
Retirement Estimate				
Active	Requested from TRS in Past 12 Months	1,235	43%	57%
	Estimate was Accurate	522	84%	16%
	Estimate was Easy to Understand	522	77%	23%
Retiree	Requested from TRS in Past 12 Months	571	9%	91%
	Estimate was Accurate	52	94%	6%
	Estimate was Easy to Understand	52	85%	15%
Special Service Credit Purchase Estimate				
Active	Requested from TRS in Past 12 Months	1,235	13%	87%
	Estimate was Accurate	154	83%	17%
	Estimate was Easy to Understand	154	72%	28%
Retiree	Requested from TRS in Past 12 Months	571	4%	96%
	Estimate was Accurate	23	83%	17%
	Estimate was Easy to Understand	23	57%	44%

2.2.4. MyTRS Website

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

Frequency of Visiting *MyTRS*

The percent of active members that reported having ever visited *MyTRS* increased in 2021 (72%) compared to 2020 and 2019, at ~63%, while the percent of retired members increased from 57% in 2020 to 75% in 2021. Among the members who have visited *MyTRS* over the past 12 months, 58% of active members and 61% of retired members visit *MyTRS* a few times a year.

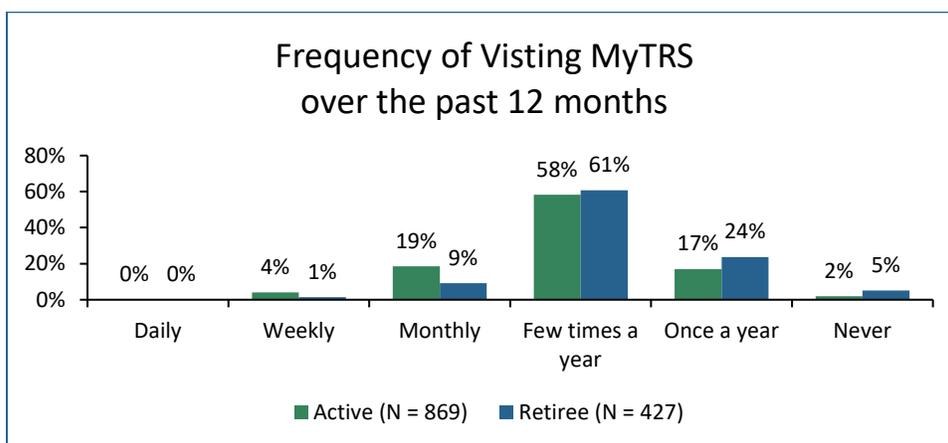


Figure 2.20. Frequency of Visiting *MyTRS*.

Reasons for Visiting MyTRS

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

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

	Active (N=873)	Retiree (N=325)
Reasons for Visiting MyTRS in Last 12 Months		
Obtain retirement estimate	47%	-
Access annuity verifications and 1099-R forms	-	44%
Receive announcements	21%	33%
Change address	21%	15%
Subscribe to electronic publications	13%	17%
Register for group presentation	4%	-
Request bill to reinstate withdrawn service	6%	-
Other	9%	8%

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

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

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

	Active (N=873)	Retiree (N=325)
Three Most Important Reasons for Visiting MyTRS		
Obtain retirement estimate	66%	-
Access annuity verifications and 1099-R forms	-	57%
Receive announcements	29%	39%
Change address	23%	23%
Subscribe to electronic publications	23%	28%
Register for group presentation	11%	-
Request bill to reinstate withdrawn service	10%	-
Other	5%	7%

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

Reasons for Not Visiting or Registering with MyTRS

For members that had not previously visited MyTRS, more active members (40%) reported “I was not aware of MyTRS” as the reason for not visiting MyTRS compared to retired members (20%). More retired members (44%) reported “I have no reason to register for MyTRS at this time” as the reason for not visiting MyTRS compared to active members (21%). This may indicate TRS should provide more information to members about the availability of MyTRS, as well as the actions that can be performed using the MyTRS site.

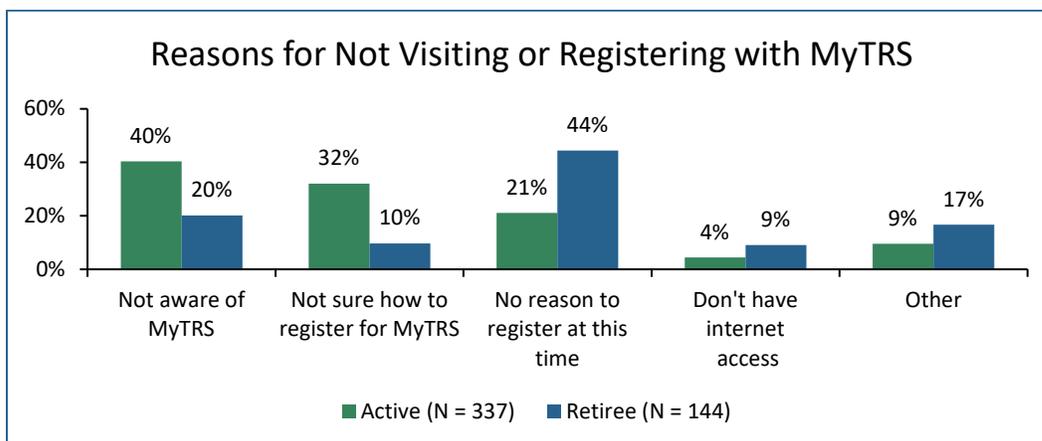


Figure 2.21. Reasons for Not Visiting MyTRS

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

Qualitative questions and “other, please specify” text were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types specified the following “Other” reasons for not having visited MyTRS.

Active Members:

- Seven indicated not having enough time
- Four stated they prefer other methods (phone, F2F, newsletters)
- Three indicated not visiting due to an account issue like not registering or lost password
- Two reported they were only 1 or 2 years in TRS
- One indicated it was hard to navigate the website

Retirees:

- Ten stated they have no reason for needing the services
- Two reported they were unaware of MyTRS
- Two members stated they prefer paper or newsletter by mail
- Two indicated it was hard to navigate the website
- One stated they were retired

MyTRS Suggested Improvements

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

A total of 269 active members provided one or more additional feature categories for MyTRS to improve.

- 98 active members commenting identified improvements related to financial considerations, including faster access to retirement information, more accurate pension/retirement estimates, and more detailed information about benefits, including more personalized and simplified information about TRS, benefits, service credit purchasing, and healthcare.
- 79 respondents mentioned improvements regarding the process, options, benefits, eligibility, employment, and checklists for retirement.

- 44 respondents wanted updates to the website in features, ability to verify information, user interface, secure chat options, and online forms.

A total of 116 retired members provided 15 unique response categories regarding improvements to *MyTRS*.

- 14 respondents requested finance-related improvements such as more details on investments, personal portfolios, and premiums/payment history.
- 6 respondents wanted improved information that is healthcare-specific (n=6), personalized (n=2), and simplified in layman's terms (n=2).
- 9 respondents requested website upgrades, 6 respondents requested retirement process details, and 10 respondents requested cost of living adjustments.

2.2.5. TRS Benefits Handbook

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

Referred to the TRS Benefits Handbook

More retired members (55%) reported they have referred to the TRS Benefits Handbook compared to active members (43%).

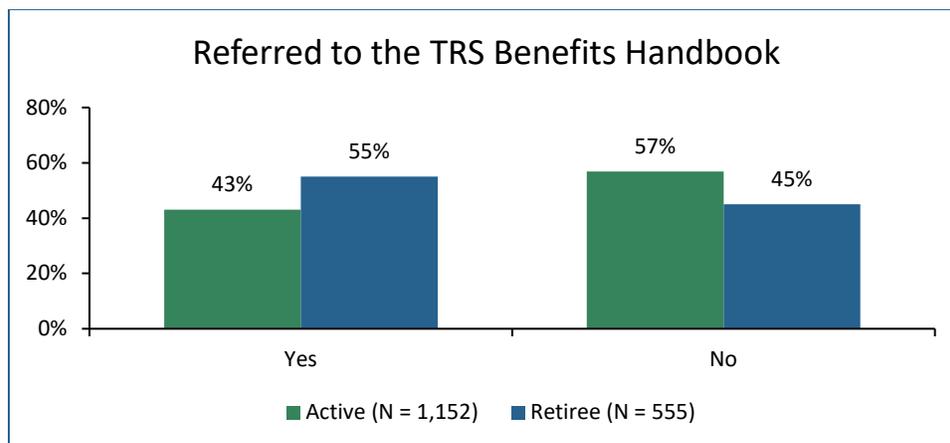


Figure 2.22. Previously Referred to the TRS Benefits Handbook.

Most Important Topics in the TRS Benefits Handbook

Members were asked to rate the three most important topics in the TRS Benefits Handbook. Active members rate “Estimate TRS retirement benefits” (22%) and “Obtain information to decide when to retire” (15%) as their two most important topics. Retired members rate “To learn about TRS health care benefits” (34%) and “To better understand TRS benefits” (33%) as their most important topics.

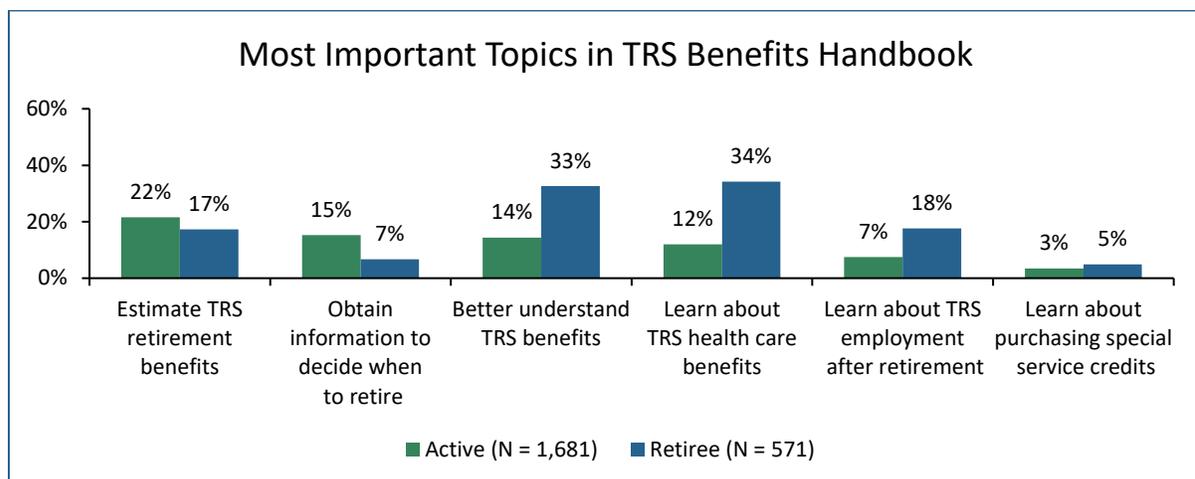


Figure 2.23. Most Important Topics in TRS Benefits Handbook.

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

Ratings of How Well the TRS Benefits Handbook Provides Information

The majority of active members rated information provided on each topic included in the TRS Benefits Handbook as very well or well. However, between 28% and 19% of active members rate the quality of the information provided as not very well, indicating further improvements to the clarity of information provided in the TRS Benefits Handbook could be made. These lower ratings include items that are particularly important to active members (i.e., “Estimate retirement benefits” and “Obtain information to decide when to retire”).

Retired members’ ratings are more positive than active members; however, at least 15% of retirees responded information related to the topics, “Learn more about TRS employment after retirement”, “Learn about TRS health care benefits”, and “Learn about purchasing special service credits” as not very well provided. This may indicate TRS should further clarify information provided in the TRS Benefits Handbook relating to employment after retirement rules to improve retired members’ ratings.

Table 2.6. Ratings of How Well TRS Handbook Provides Information

	Very Well	Well	Not Very Well
Active Members (N=482)			
Estimate TRS retirement benefits	22%	60%	19%
Obtain information to decide when to retire	15%	66%	19%
Better understand TRS benefits, in general	17%	64%	19%
Learn about TRS health care benefits	15%	57%	28%
Learn about TRS employment after retirement	12%	60%	27%
Learn about purchasing special service credits	15%	58%	28%
Retired Members (N=287)			
Better understand TRS benefits, in general	25%	65%	10%
Learn about TRS health care benefits	25%	60%	15%
Estimate TRS retirement benefits	31%	59%	10%
Learn about TRS employment after retirement	20%	65%	15%
Obtain information to decide when to retire	24%	66%	11%
Learn about purchasing special service credits	21%	64%	16%

2.3. Healthcare Services

This subsection presents the survey results of member satisfaction with TRS-ActiveCare, the healthcare plan options for TRS’ active members, and TRS-Care, the healthcare plan options for TRS’ retired members.

2.3.1. Overall Satisfaction with TRS Healthcare Services

Approximately half of the active members (44%) and the majority of retirees (72%) rate as at least satisfied with TRS healthcare services in 2021. The survey results show active members continue to be more likely to rate as neutral compared to retired members. These ratings are consistent with the 2020 and 2019 survey results.

The 2021 survey results also show a greater proportion of members rate as satisfied with TRS Healthcare Services relative to 2020. This is an increase year-over-year.

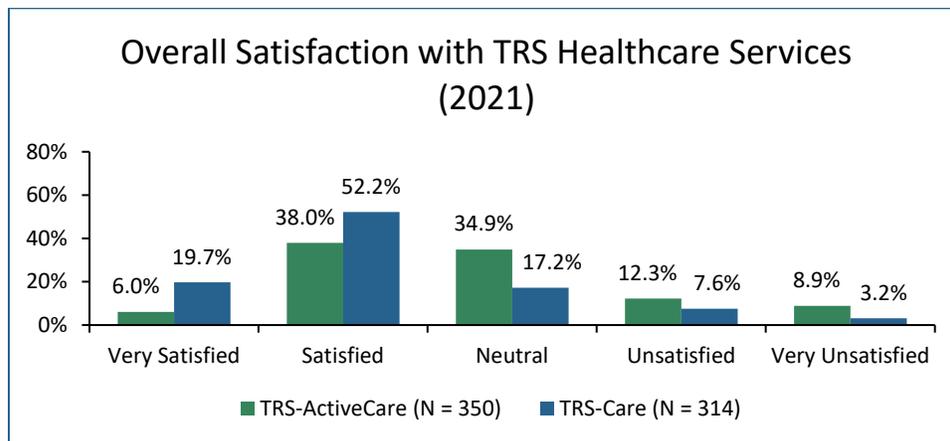


Figure 2.24. Overall Satisfaction with TRS Healthcare Services (2021)

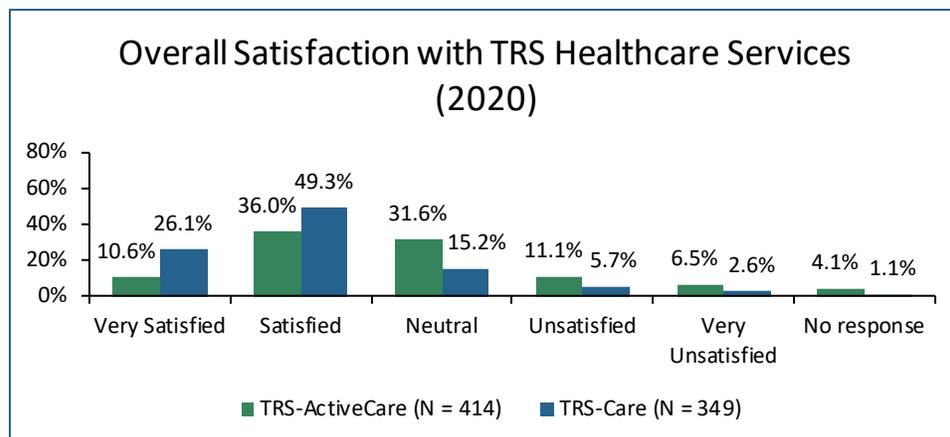


Figure 2.25. Overall Satisfaction with TRS Healthcare Services (2020)

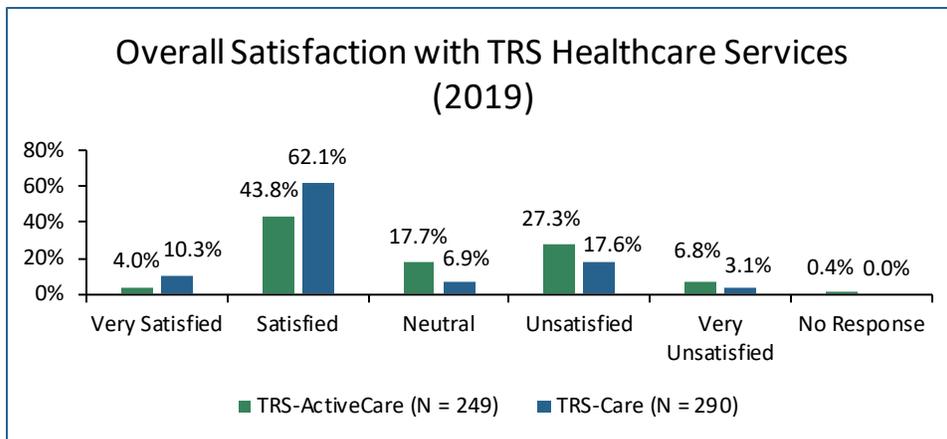


Figure 2.26. Overall Satisfaction with TRS Healthcare Services (2019)

2.3.2. Healthcare Plan Value and Improvement Opportunities

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

Value of TRS-ActiveCare and TRS-Care

- The majority of active (67%) and retired (84%) members reported TRS-ActiveCare and TRS-Care are very valuable or valuable.
- More retired members (25%) reported TRS-Care is very valuable compared to active members (8%). More active members chose not very valuable (33%) compared to retired members (16%).
- These results indicate active members may benefit from additional information on their TRS healthcare benefits.

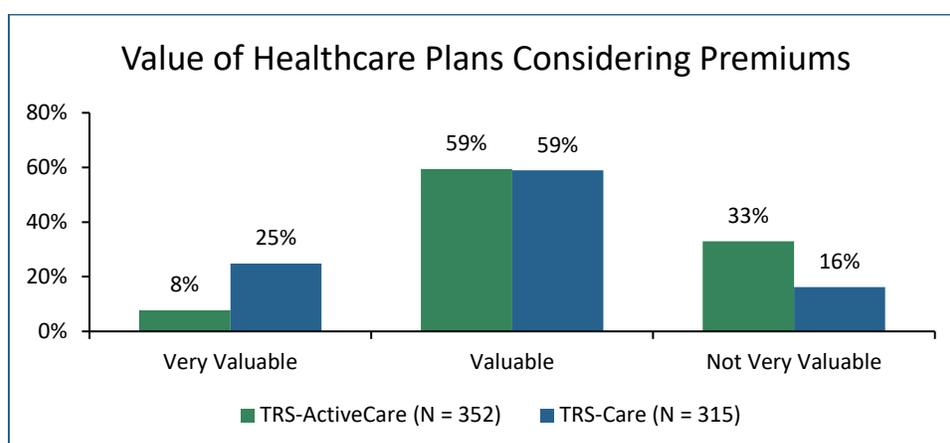


Figure 2.27. Value of TRS-ActiveCare and TRS-Care

Ways to Improve TRS-ActiveCare and TRS-Care

“Lower cost” received the highest rating for how to improve TRS-ActiveCare and TRS-Care, followed by “Cover additional services & prescription drugs”. Retired members were more likely to select “Lower cost” (100%), and “Cover additional services & prescription drugs” (83%) as their most important ways to improve the healthcare plans, compared to active members (81% or 57%).

These results indicate:

- Members value lower costs and additional services and prescription drug coverage.
- Retired members value lower costs and additional services and prescription drug coverage even more.

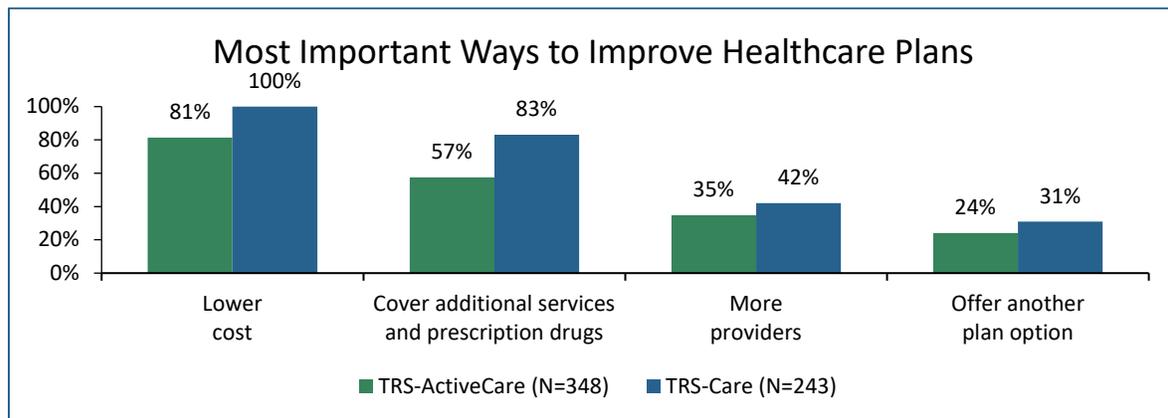


Figure 2.28. Most Important Ways to Improve Healthcare Plans

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

2.3.4. Healthcare Plan Enrollment and Satisfaction

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

Enrollment

33% of active member survey respondents reported enrollment in TRS-ActiveCare and 62% of retired members reported enrollment in TRS-Care. TRS offers the following plan types for TRS-ActiveCare and TRS-Care.

TRS-ActiveCare

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

TRS-Care

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

Healthcare Plan Enrollment and Satisfaction

TRS-ActiveCare

- The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment, but received the second-lowest satisfaction rating, with 3% of active members rating as very satisfied and 36% rating as satisfied.
- Satisfaction ratings for TRS-ActiveCare Primary were 6% very satisfied and 41% satisfied, and TRS-ActiveCare Primary+ were 6% very satisfied and 45% satisfied. These satisfaction ratings are greater than the TRS-ActiveCare HD, which has lower premiums and higher deductibles, which may indicate active members prioritize lower deductibles over lower premiums when selecting a healthcare plan.
- TRS-ActiveCare 2 received the highest satisfaction rating, with 17% of active members rating as very satisfied. However, since this plan is closed to new members, it may not be possible to increase satisfaction ratings for TRS-ActiveCare by having more members participate in this plan.

TRS-Care

- More retired members reported they were enrolled in TRS-Care Medicare Advantage (35%) than TRS-Care Standard (27%). The majority of retirees in both plans were at least satisfied with the plans.

Table 2.7. Self-Reported Healthcare Plan Enrollment and Satisfaction

	Enrollment	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Members						
TRS-ActiveCare HD	42%	3%	36%	33%	16%	12%
TRS-ActiveCare Primary	20%	6%	41%	40%	7%	6%
TRS-ActiveCare Primary+	14%	6%	45%	31%	10%	8%
TRS-ActiveCare 2	10%	17%	38%	22%	17%	6%
HMO	14%	8%	31%	45%	8%	8%
Retired Members						
TRS-Care Standard	44%	14%	50%	22%	10%	4%
TRS-Care Medicare Advantage	56%	25%	53%	14%	6%	2%

TRS-ActiveCare and TRS-Care Enrollment Materials

- The majority of members reported they used TRS-ActiveCare or TRS-Care enrollment materials to help them make decisions about healthcare plans and benefits (58% of active members and 63% of retired members)
- The majority of members reported they referred to TRS-ActiveCare or TRS-Care plan materials (68% of active members and 81% of retired members)

Table 2.8. Enrollment Materials

	N	Yes	No
Active Members			
Used Enrollment Materials to Decide to Enroll	360	58%	42%
Refer to TRS-ActiveCare plan materials	358	68%	32%
Retired Members			
Used Enrollment Materials to Decide to Enroll	317	63%	37%
Refer to TRS-Care plan materials	316	81%	19%

Sources of TRS-ActiveCare Enrollment Information

- 63% of active members reported they received TRS-ActiveCare enrollment information from their Benefits administrator.

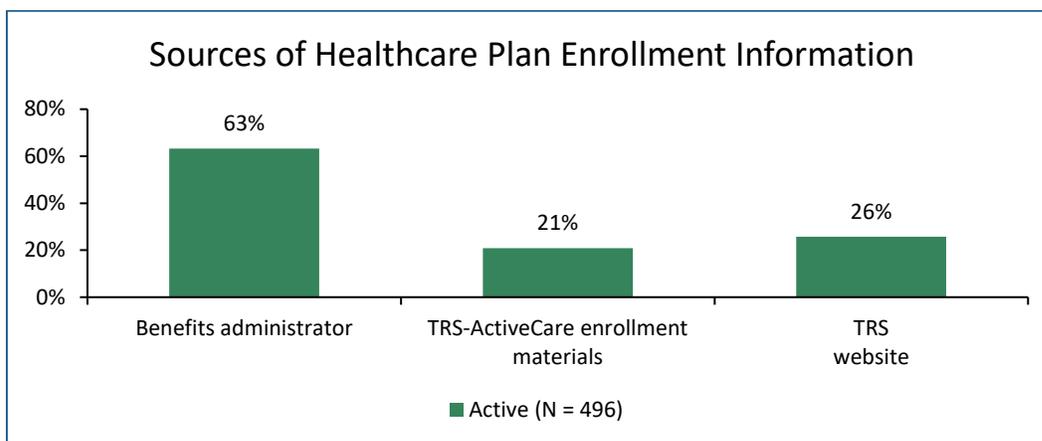


Figure 2.29. Source of TRS-ActiveCare Enrollment Information (Active Member)

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

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

- The majority of both active (80%) and retired (88%) members reported “Coverage Elsewhere” as the reason for not enrolling in TRS-ActiveCare or TRS-Care.
- “High Cost”, “Not Eligible”, and “Medical Services or Drugs Not Covered” are the next most highly rated reasons for not enrolling in TRS-ActiveCare or TRS-Care.

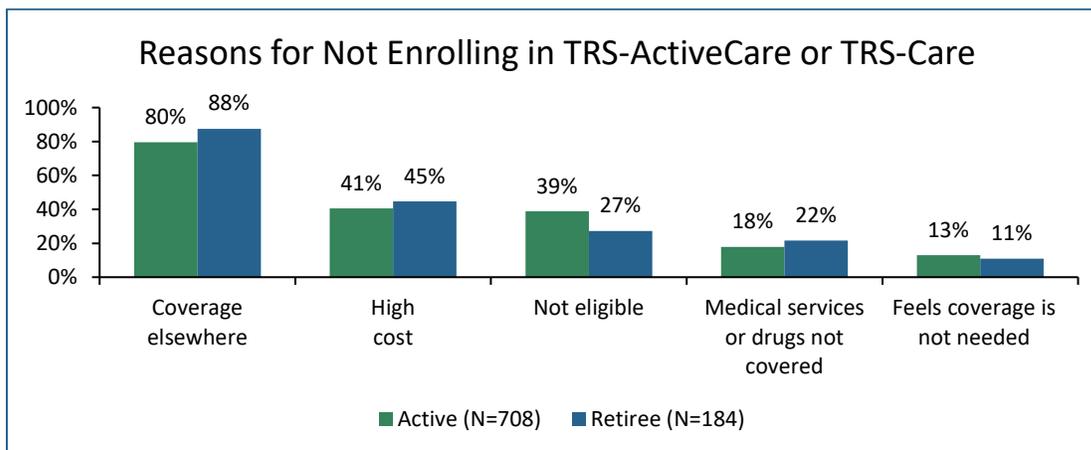


Figure 2.30. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

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

2.3.6. TRS-ActiveCare and TRS-Care Information Resources

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

In the 12 months prior to the survey, more retirees (38%) reported using *The Pulse* newsletter to get information about TRS-Care, compared to the percent of active members that used the newsletter (24%) to obtain information about TRS-ActiveCare. Fewer retirees reported using the BCBSTX website or Customer Service Line in the last few months to access information about TRS-Care compared to the percentage of active members that accessed similar information resources for TRS-ActiveCare.

Table 2.9. Use of Information Resources for TRS-ActiveCare and TRS-Care

	N	Yes	No
Active Members			
<i>The Pulse</i> Newsletter in last 12 months	356	24%	76%
BCBSTX Website in last few months	355	37%	63%
BCBSTX Customer Service Line in last few months	355	35%	65%
Retired Members			
<i>The Pulse</i> Newsletter in last 12 months	61	38%	62%
BCBSTX Website in last few months	61	30%	70%
TRS-Care Customer Service Line in last few months	61	26%	74%

Helpfulness of TRS-ActiveCare and TRS-Care Resources

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

Table 2.10. Helpfulness of Information Resources

	N	Helpful	Not Helpful
Active Members			
<i>The Pulse</i> Newsletter	84	74%	26%
BCBSTX Website	130	85%	15%
Retired Members			
<i>The Pulse</i> Newsletter	23	83%	17%
BCBSTX Website	14	71%	29%

The majority of active members that had called the BCBSTX customer service line were unsatisfied, while the majority of retired members that had called the TRS-Care customer service line during the previous 12 months were satisfied.

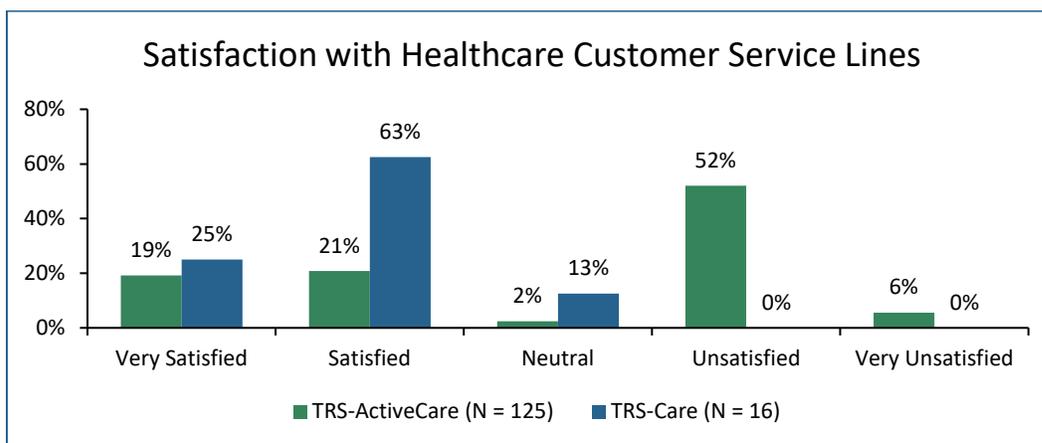


Figure 2.31. Satisfaction with Healthcare Customer Service Lines

Selection of Healthcare Plan Information Resources that Provide the Greatest Value

When asked which healthcare plan information resources members think provide the greatest value, regardless of whether the member had used the resource in the previous 12 months, more active members (42%) reported the website provides the greatest value in obtaining information about TRS healthcare programs compared to retired members (35%).

Additionally, more retired members (4%) reported *The Pulse* newsletter provides the greatest value compared to active members (2%). More retired members (18%) reported Publications provides the greatest value compared to active members (7%). More retired members (30%) reported the Customer Service Line provides a greater value in obtaining information about TRS healthcare programs compared to active members (26%). This may indicate active members would benefit by becoming more informed about publications, customer service line, and *The Pulse* newsletter as a means for obtaining healthcare plan information.

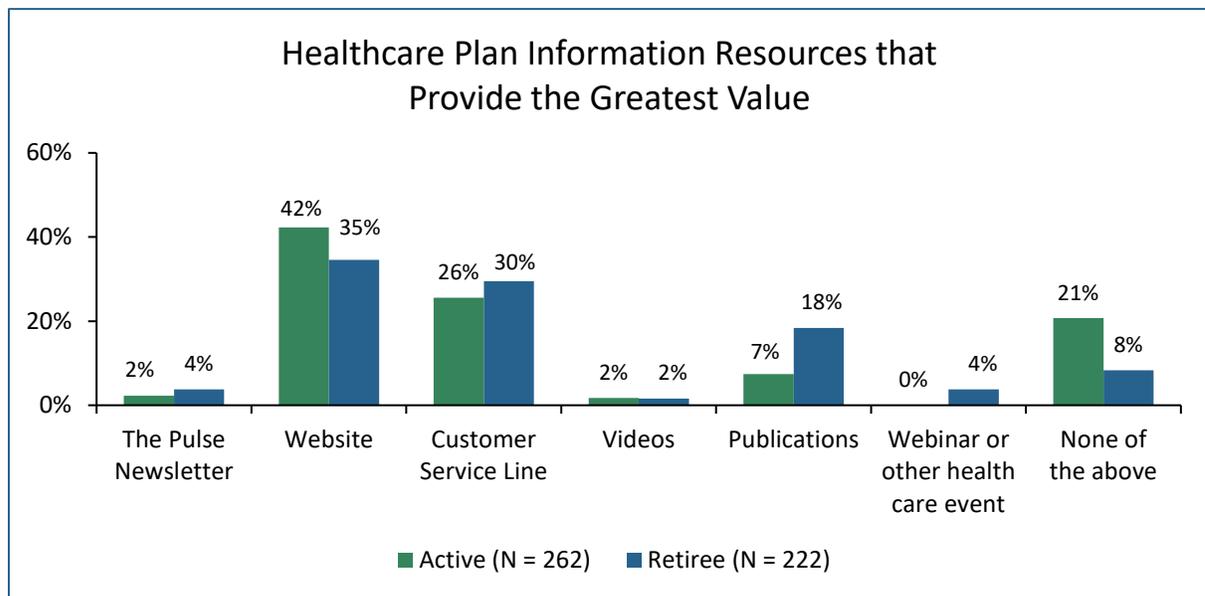


Figure 2.32. Healthcare Plan Information Resources that Provide the Greatest Value

2.4. Communications

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

2.4.1. Communication Preferences

Administrative Operations

This subsection presents member’s ratings of their top three methods for receiving communications about TRS administrative operations. For both active and retired members, email, website, and newsletter are the top three most preferred ways to obtain information about administrative operations. More retired members (46%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (24%).

Both active and retired members were invited to specify other options beyond the modes of communication provided. Of the active members, the most preferred alternative methods for receiving information about administrative operations were by social media or by board meeting broadcasts and other. Retirees were less comprehensive in specific alternate ways to obtain TRS information about administrative operations. Of the 13 retirees who specified an alternate means of communication, the majority specified a phone-based option (n=5), video recording, webinar and podcasts, public release (n=2) or mail (n=2). Of the 37 active members who specified an alternate means of communication, the majority specified a phone-based option (n=13), mail (n=12), video recording, webinar and podcasts, public release (n=2), texts (n=2), face-2-face (n = 2) or mail (n=2). Responses could belong to multiple categories so the sum of all answers can be great than the total number of members who responded.

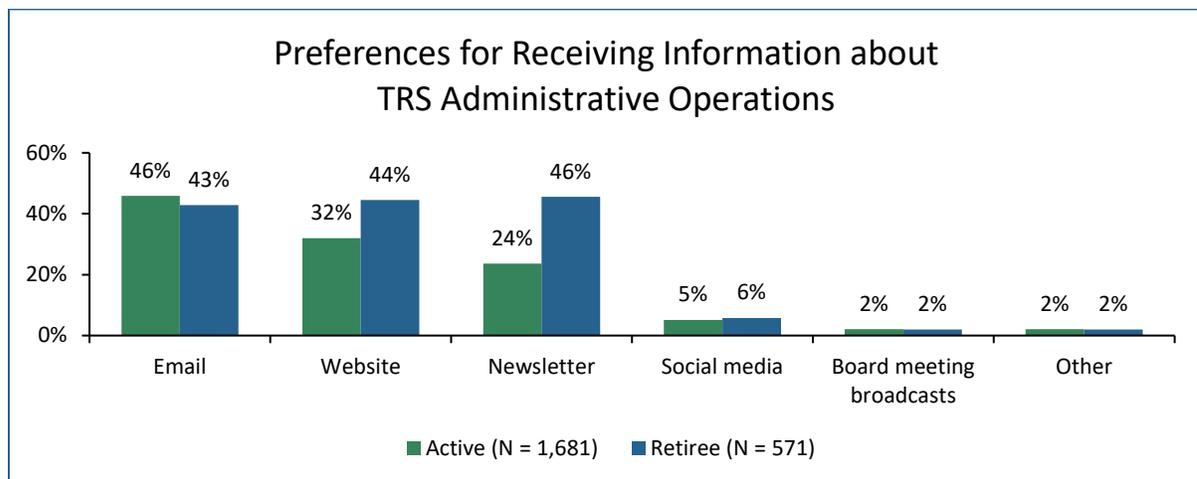


Figure 2.33. Preferences for receiving information about TRS Administrative Operations

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

Membership and Benefits

This subsection presents member’s ratings of their top three methods for receiving communications about TRS membership and benefits. Both active and retired members have a strong preference for email, speaking to a counselor, and the website as ways to obtain information about their TRS membership and benefits. Retired members (30%) have a stronger preference for mail than active members (17%).

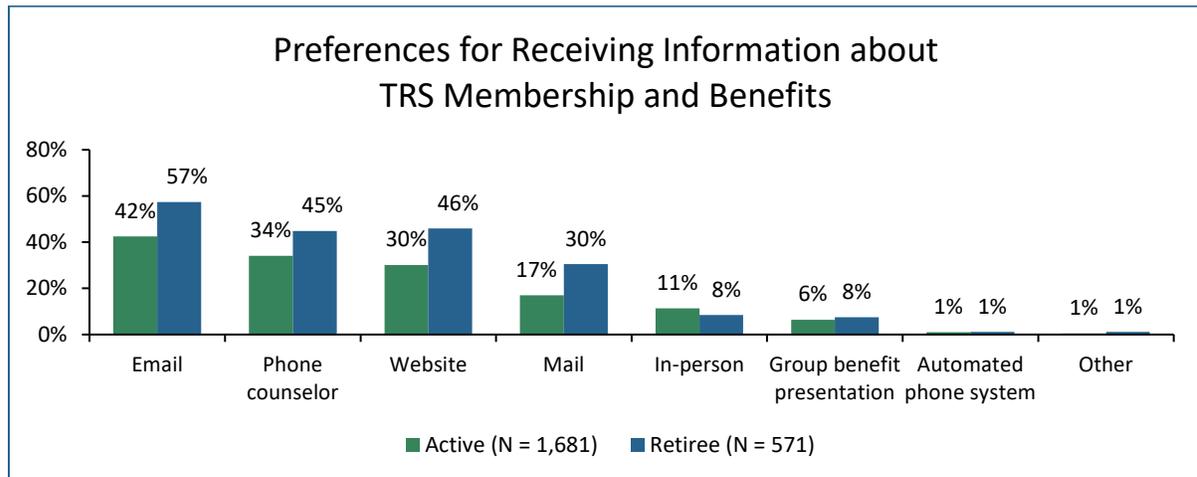


Figure 2.34. Preferences for Receiving Information about TRS Membership and Benefits

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

2.4.2. Communication Topics

Active Members

This subsection presents active member’s ratings of the TRS topics they think are most important and their ratings of how well TRS provides information related to those topics. Active members rate “Retirement Plans and Options”, “Retirement Planning”, and “Legislative Updates” as the topics they think are most important. The majority of active members rate TRS as very well or well in providing information on “Retirement Plans and Options”, “Retirement Planning”, with 68% rating TRS as very well or well in providing information on “Legislative Updates”.

Active members have high ratings of importance for retirement planning-related topics, and approximately one-third of active members report TRS is not very well providing information on these topics. It may be possible to increase communication performance ratings for these topics by increasing communication on retirement planning topics for active members.

Table 2.11. Active Member Ratings of the Importance of TRS Topics and TRS’ Performance in Providing Information Related to those Topics.

Active Members

	Very Important	Important	Not Important
Importance (N=1,049)			
Retirement Plans and Options	60%	36%	3%
Retirement Planning	52%	40%	8%
Legislative Updates	44%	48%	8%
Pension Fund Financial Health	44%	47%	9%
Activities that Impact Retirement	47%	44%	9%
Investment Performance	36%	51%	14%
Health Care Funds Financial Health	33%	50%	17%
Health Plans	45%	38%	18%
TRS Board Actions	22%	55%	23%
Administrative Operations	19%	46%	36%
	Very Well	Well	Not Very Well
Performance (N=1,033)			
Retirement Plans and Options	18%	57%	25%
Health Plans	13%	56%	31%
Retirement Planning	14%	54%	32%
Legislative Updates	10%	57%	34%
Administrative Operations	9%	58%	34%
TRS Board Actions	10%	56%	35%
Activities that Impact Retirement	12%	53%	35%
Investment Performance	9%	54%	37%
Pension Fund Financial Health	9%	53%	38%
Health Care Funds Financial Health	9%	52%	38%

Retired Members

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

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

Table 2.12. Retiree Ratings of the Importance of TRS Topics and TRS’ Performance in Providing Information Related to those Topics.

Retirees				
	Very Important	Important	Not Important	
Importance (N=489)				
Legislative Updates	60%	37%	4%	
Pension Fund Financial Health	59%	37%	4%	
Investment Performance	43%	50%	8%	
Health Care Funds Financial Health	50%	40%	10%	
TRS Board Actions	34%	55%	11%	
Retirement Plans and Options	44%	43%	13%	
Health Plans	56%	29%	15%	
Activities that Impact Retirement	36%	41%	23%	
Administrative Operations	17%	53%	30%	
Retirement Planning	28%	41%	32%	
	Very Well	Well	Not Very Well	
Performance (N=483)				
Retirement Plans and Options	25%	67%	8%	
Retirement Planning	23%	66%	11%	
Activities that Impact Retirement	21%	65%	14%	
Health Plans	23%	62%	15%	
Legislative Updates	22%	60%	18%	
Administrative Operations	14%	66%	20%	
Investment Performance	17%	62%	21%	
Pension Fund Financial Health	18%	60%	22%	
TRS Board Actions	15%	63%	22%	
Health Care Funds Financial Health	16%	61%	23%	

2.4.3. Communication Methods

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

E-mail Subscription Service

Over half of active members (61%) and retired members (75%) responded they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 15% of active members and 25% of retired members responded they were aware of the service.

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

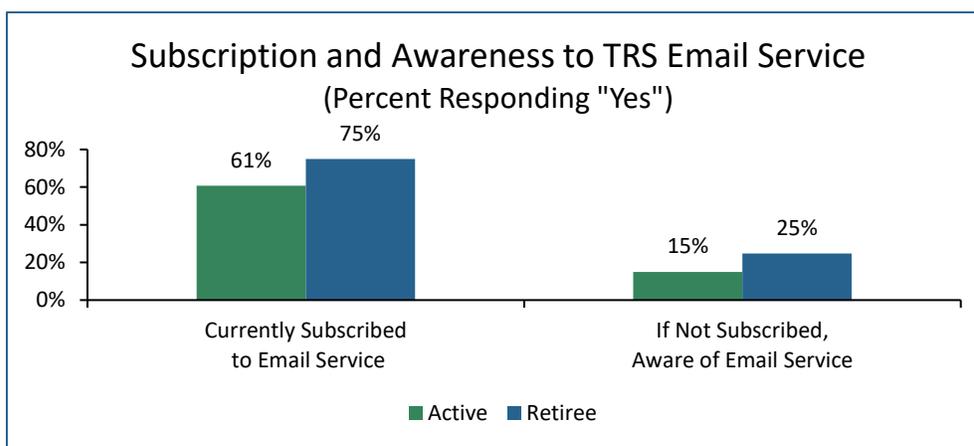


Figure 2.35. Subscription and Awareness of TRS Email Service

Table 2.13. Subscription and Awareness of TRS Email Service

	FY	N	Yes	No	No Response
Active Members					
Currently subscribed to the TRS email subscription service	2021	1,032	61%	39%	-
	2020	1,336	47%	37%	16%
	2019	832	40%	56%	4%
If not subscribed, aware that TRS offers an email subscription service	2021	406	15%	85%	-
	2020	713	15%	74%	11%
	2019	466	21%	78%	1%
Retired Members					
Currently subscribed to the TRS email subscription service	2021	482	75%	25%	-
	2020	558	47%	40%	13%
	2019	439	43%	55%	2%
If not subscribed, aware that TRS offers an email subscription service	2021	121	25%	75%	-
	2020	297	17%	73%	10%
	2019	243	37%	62%	1%

Social Media

The rated importance of social media to find TRS information was low among members in 2021. Among the sites listed, Facebook was noted as the most important with a combined rating of very important and important for active members of 31% and retirees of 27%.

When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active and retired members stated they have never visited the site. While ratings for the importance and helpfulness of social media sites is currently low among members, TRS should continue to provide content through these communication channels as membership communication preferences may change over time.

Table 2.14. Active Member Social Media Preferences and Helpfulness Ratings

Active Members				
	Very Important	Important	Not Important	I Don't Use This
Importance				
Facebook	10%	21%	43%	26%
Youtube	7%	22%	45%	26%
Twitter	3%	10%	47%	41%
	Very Helpful	Helpful	Not Helpful	Never Visited
Performance				
Facebook	6%	18%	24%	53%
Youtube	4%	19%	23%	54%
Twitter	2%	10%	26%	62%

Table 2.15. Retiree Social Media Preference and Helpfulness Ratings

Retired Members				
	Very Important	Important	Not Important	I Don't Use This
Importance				
Facebook	12%	15%	44%	29%
Youtube	6%	19%	43%	33%
Twitter	3%	6%	44%	47%
	Very Helpful	Helpful	Not Helpful	Never Visited
Performance				
Facebook	7%	16%	19%	58%
Youtube	4%	13%	18%	65%
Twitter	2%	7%	19%	72%

Brochures and Other Printed Information

When asked how satisfied members are with TRS brochures or other printed information, including the accuracy of that information, the majority of both active (49%) and retired (73%) members were Very Satisfied or Satisfied.

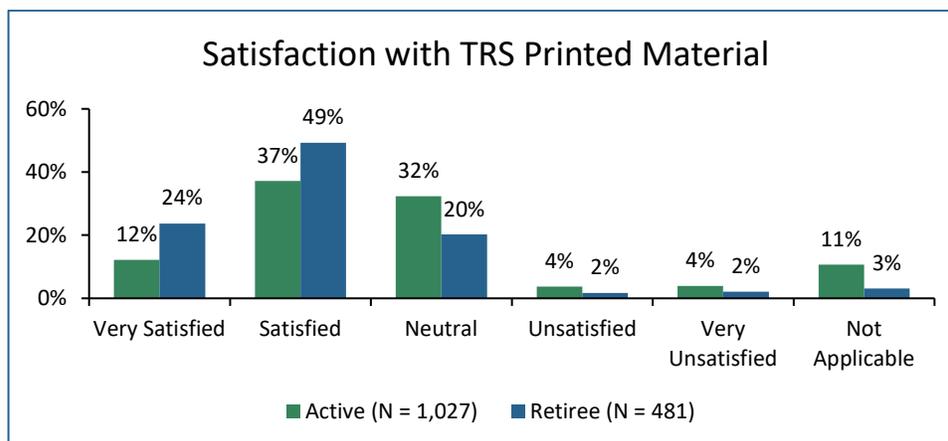


Figure 2.36. Satisfaction with TRS Printed Material

2.4.4. Communication Alternatives

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

Alternative Languages

When asked what languages other than English TRS publications need to be provided in, 87% of active members and 95% of retired members responded they do not require publications to be provided in other languages. For members identifying alternative languages, five active members listed a language other than English and Spanish, specifically 4 listed Vietnamese, and three listed Chinese. One retired member requested TRS information be available in Vietnamese.

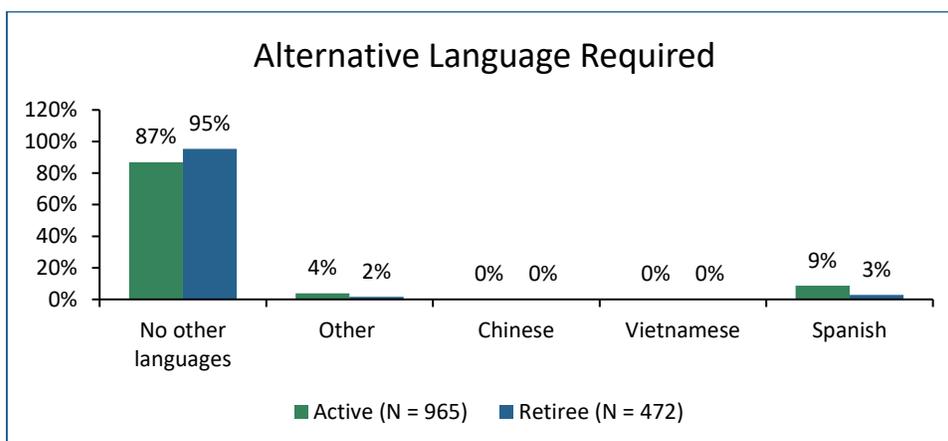


Figure 2.37. Alternative Languages Required

Active and retired members had the option to suggest additional languages for TRS information besides English, Spanish, Vietnamese, and Chinese. Table 2.16 lists the alternative languages provided.

Table 2.16. Frequencies of Other Languages Required

	Member Type		
	Active Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	34	8	42
Filipino.Tagalog	0	1	1
Hindi	0	1	1
TokPisen	1	0	1
Arabic	1	0	1
Swahili	1	0	1
Urdu	2	0	2
English	21	4	25
None.NA	9	2	11

Alternative Print Publication Formats

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

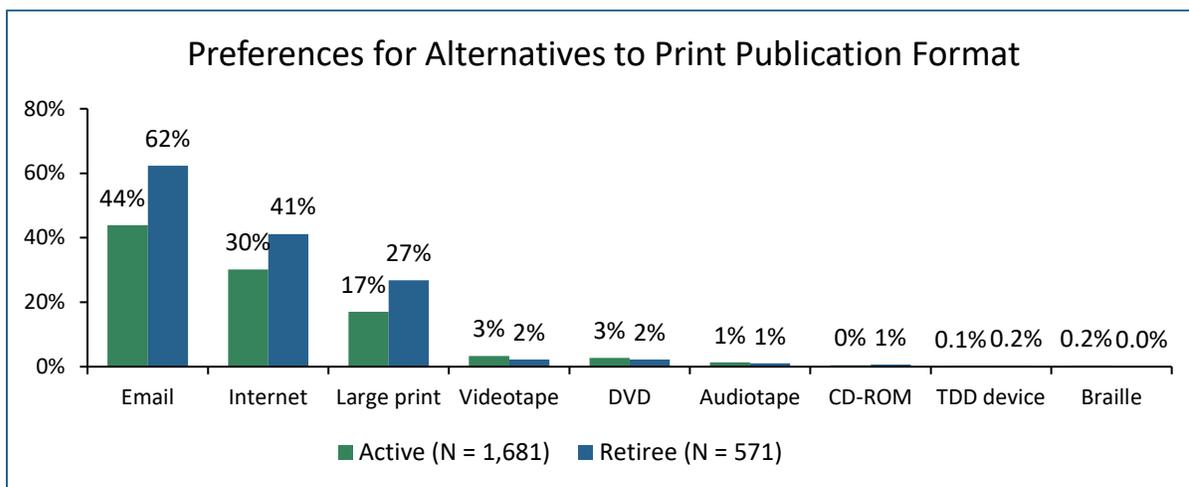


Figure 2.38. Alternative Publication Formats

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

3. Summary of Results

The objective of this 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:

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

A detailed summary of results is provided below.

TRS Overall

Satisfaction

The majority of active members (55%) and retirees (79%) rate as at least satisfied with TRS overall in 2021. The survey results show active members continue to be more likely to rate as neutral compared to retired members. These ratings are consistent with the 2020 and 2019 survey results.

The 2021 survey results also show more members rate as very satisfied with TRS overall relative to 2020 and 2019. This is a positive improvement year-over-year.

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

Values

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

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

Interactions

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

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

Pension Benefit Services

Retirement Readiness

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

More than half of the active members (57%) responded they had estimated how much income they need for retirement. For respondents that had not estimated how much they need for retirement, 54% stated the reason they had not estimated their retirement was they did not know how, and 27% said it was because retirement seems too far away.

Saving Outside of Retirement

In 2021, 42% of active members reported they are saving for retirement outside of the TRS pension plan. Active members rated “I do not have enough after my expenses are paid to save for retirement”, and “Don’t know how to save for retirement” as the most important reasons for not saving for retirement outside of TRS.

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 44%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (50-59 years old: 33%, 60+ years old: 26%). This may indicate younger active members would benefit from additional information on how to save for retirement outside of their TRS pension.

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

Requested Retirement Income or Special Service Credit Purchase Estimate

Approximately 43% of active members and 9% of retirees reported they had requested an estimate of their retirement income in the last 12 months. The majority of respondents that requested a retirement estimate reported the estimate was accurate; however, 23% of active members and 15% of retired members reported the estimate was not easy to understand.

Approximately 13% of active members and 4% of retirees reported they had requested a special service credit purchase estimate from TRS in the last 12 months. 17% of active respondents and 17% of retirees that had requested a special service credit purchase estimate stated the estimates were

not accurate and 15% of active members and 44% of retirees that had requested a special service credit purchase estimate stated the estimate was not easy to understand.

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

MyTRS

The percent of active members that reported having ever visited *MyTRS* increased in 2021 (72%) compared to 2020 and 2019, at ~63%, while the percent of retired members increased from 57% in 2020 to 75% in 2021. For active members, “Obtain personalized retirement estimates” is the most important reason for visiting *MyTRS* in the last 12 months. For retired members, “Access annuity verifications and 1099-R forms” are the most important reasons.

“I was not aware of *MyTRS*”, “No reason to register at this time”, and “I am not sure how to register for *MyTRS*” were the most common reasons members reported for not visiting *MyTRS*. This may indicate TRS should provide more information to members about the availability of *MyTRS*, its capabilities, as well as the actions that can be performed using the *MyTRS* site.

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

TRS Benefits Handbook

The majority of active members rated information provided on each topic included in the TRS Benefits Handbook as very well or well. However, between 28% and 19% of active members rate the quality of the information provided as not very well, indicating further improvements to the clarity of information provided in the TRS Benefits Handbook could be made.

Retired members’ ratings are more positive than active members; however, at least 15% of retirees responded information related to the topics, “Learn more about TRS employment after retirement”, learn about TRS health care benefits, and learn about purchasing special service credits as not very well provided. This may indicate TRS should further clarify information provided in the TRS Benefits Handbook relating to employment after retirement rules to improve retired members’ ratings.

Healthcare Services

Overall Satisfaction

Approximately half of the active members (44%) and the majority of retirees (72%) rate as at least satisfied with TRS healthcare services in 2021. The survey results show active members continue to be more likely to rate as neutral compared to retired members. These ratings are consistent with the 2020 and 2019 survey results.

The 2021 survey results also show a greater proportion of members rate as satisfied with TRS Healthcare Services relative to 2020. This is an increase year-over-year.

Value of Healthcare Plans

The majority of active (59%) and retired (81%) members reported TRS-ActiveCare and TRS-Care is Very Valuable or Valuable. More retired members (28%) reported TRS-Care is Very Valuable compared to active members (13%). More active members chose Not Very Valuable (22%) or No Response (18%)

compared to retired members (12% and 8%, respectively). These results indicate active members may benefit from additional information on their TRS healthcare benefits.

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

Plan Enrollment and Satisfaction

36% of active member survey respondents reported enrollment in TRS-ActiveCare and 65% of retired members reported enrollment in TRS-Care. The majority of members reported they used TRS-ActiveCare or TRS-Care enrollment materials to help them make decisions about healthcare plans and benefits.

The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment, but also received the second lowest satisfaction rating, with 3% of active members rating as very satisfied and 37% rating as satisfied.

Satisfaction ratings for TRS-ActiveCare Primary were 6% very satisfied and 41% satisfied, and TRS-ActiveCare Primary+ were 6% very satisfied and 44% satisfied. These satisfaction ratings are greater than the TRS-ActiveCare HD, which has lower premiums and higher deductibles, which may indicate active members prioritize lower deductibles over lower premiums when selecting a healthcare plan.

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

More retired members reported they were enrolled in TRS-Care Medicare Advantage (35%) than TRS-Care Standard (27%). The majority of retirees in both plans were at least satisfied with the plans.

Reasons for not Enrolling TRS-ActiveCare or TRS-Care

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

Healthcare Plan Information Resources

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

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

Communications

Preferences for Receiving Communications about TRS Administrative Operations

For both active and retired members, email, website, and newsletter are the top three most preferred ways to obtain information about administrative operations. More retired members (46%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (24%).

Preferences for Receiving Communications about Membership and Benefits

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

Communication Topics

Active members have high ratings of importance for retirement planning-related topics, and approximately one-third (25% to 34%) of active members report TRS is not very well providing information on these topics. It may be possible to increase communication performance ratings for these topics by increasing communication on retirement planning topics for active members.

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

Communication Methods

Email - Over half of active members (61%) and retired members (75%) responded they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 15% of active members and 25% of retired members responded they were aware of the service. Since email is one of the preferred ways for members to receive communications, TRS should continue to inform members about the email subscription service to gain additional subscribers.

Social Media - Both active and retired members rate Facebook as the most important social media site for obtaining information about TRS. However, ratings of importance remain low, with a combined rating of very important and important for active members of 31% and retirees of 27%. When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active and retired members stated they have never visited these sites. Ratings for the importance and helpfulness of social media sites are low among members; however, TRS should consider continuing to provide content through these communication channels as membership communication preferences may change over time.

Brochures - When asked how satisfied members are with TRS brochures or other printed information, including the accuracy of information, the majority of both active (49%) and retired (73%) members were very satisfied or satisfied.

Communication Alternatives

When asked what languages other than English TRS publications need to be provided in, 87% of active members and 95% of retired members responded they do not require publications to be provided in other languages. For members identifying alternative languages, five active members listed a



language other than English and Spanish, specifically 4 listed Vietnamese, and three listed Chinese. One retired member requested TRS information be available in Vietnamese

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

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Appendix A – Active Member Survey

Introduction

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

Thank you in advance for your thoughtful participation.

2. Which language do you prefer to take the survey? ¿Qué idioma prefiere para realizar la encuesta?
 - English
 - Español

TRS Overall

3. Please rate your overall satisfaction with TRS.
 - Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable
4. Please rate your agreement or disagreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I know TRS operates in my best interest.	<input type="radio"/>				
I feel confident my retirement is secure with TRS.	<input type="radio"/>				
TRS sends communications that are relevant to my needs.	<input type="radio"/>				
TRS acts ethically.	<input type="radio"/>				
Information provided by TRS is easy to understand.	<input type="radio"/>				
TRS listens to its members.	<input type="radio"/>				

5. Out of the previous six items, which are the most important to you? (Choose your top three.)
 - I know TRS operates in my best interest.
 - I feel confident my retirement is secure with TRS.
 - TRS sends communications that are relevant to my needs.
 - TRS acts ethically.
 - Information provided by TRS is easy to understand.
 - TRS listens to its members.

TRS Interactions

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

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

Display this question if respondent answers yes, they have called the toll-free counseling center and spoke with a counselor in the past 12 months.

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

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 TRS in providing information to you when you met with a TRS benefit counselor?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

Display this question if respondent answers yes, they have attended a group benefit presentation in the past 12 months.

9. How satisfied are you with TRS in providing information to you when you attended a group benefit presentation?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

10. How satisfied are you with TRS in providing information to you when you requested documentation via e-mail?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

11. How satisfied are you with TRS in providing information to you when you requested documentation via mail?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

12. How satisfied are you with the TRS Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

13. How satisfied are you with TRS' facilities, including your ability to access TRS, the office location, signs, and cleanliness?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

Display this question if respondent answers yes, they have filed a complaint in the past 12 months.

14. 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 Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

15. Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

16. How satisfied are you with TRS' ability to timely serve you, including the amount of time you wait for service in person?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

17. 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 Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable
18. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

Pension Benefit Services

19. How confident are you that you will have enough money to live comfortably throughout your retirement years?
- Very confident
 - Somewhat confident
 - Not too confident
 - Not at all confident
20. 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.

21. Do any of the following reasons apply as to why you have not estimated how much income you will need in retirement? (Check all that apply.)
- I think my TRS pension will give me the income I need in retirement; so, I don't need to estimate anything else.
 - Retirement seems too far away to think about estimating how much income I will need.
 - I don't know how to estimate how much I need in retirement.
 - None of those are the reason.
 - Other (please specify) _____

22. Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such as a 403(b) or IRA?
- Yes
 - No

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

23. What type of account? (Check all that apply.)
- 403(b)
 - IRA
 - Cash account (e.g., CD, money market, or savings account)
 - Stocks or bonds
 - Other (please specify) _____

Display this question if respondent answers no, they are saving for retirement outside of their TRS pension plan.

24. Do any of the following reasons apply as to why you are not saving for retirement outside of your TRS pension plan? (Check all that apply.)
- I do not think I need to save extra outside of my TRS pension plan.
 - Retirement seems too far away to save for now.
 - I do not have enough after my expenses are paid to save for retirement outside of my TRS pension plan.
 - I don't know how to save for retirement outside of my TRS pension plan.
 - None of those are the reason.
 - Other (please specify) _____

25. How knowledgeable do you feel about ways to save for retirement outside of your TRS pension plan?
- Very Knowledgeable
 - Knowledgeable
 - Not Knowledgeable

26. If you have gathered information on ways to save for retirement outside of your TRS pension plan, where have you gotten most of your information? (Check all that apply.)
- Financial planner
 - Financial websites
 - Social media (e.g., YouTube videos, Facebook, etc.)
 - Books/magazines
 - Friends/family
 - Other (please specify) _____
 - I have not gathered this information

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

	Yes	No
An estimate of your retirement from TRS?	<input type="radio"/>	<input type="radio"/>
An estimate from TRS for any special 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.

28.

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

Display this question if respondent answers yes, they have requested an estimate TRS for any special service credit they have considered purchasing.

29.

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

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

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

- Yes
- No

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

- Yes
- No

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

32. Have you visited MyTRS?

- Yes
- No

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

33. Over the past 12 months, how often did you visit MyTRS?
- Daily
 - Weekly
 - Monthly
 - Few times a year
 - Once a year
 - Never
34. Please indicate whether you have done any of the following in MyTRS over the past 12 months.
(Check all that apply.)
- Accessed annuity verifications and 1099-R Forms
 - Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
 - Received important TRS announcements of meetings, webcasts, presentations and other events
 - Changed your address on record in TRS files
 - Other (please specify) _____
35. Out of the following reasons for visiting MyTRS, which are the most important:
(Choose your top three.)
- Access annuity verifications and 1099-R Forms
 - Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
 - Receive important TRS announcements of meetings, webcasts, presentations and other events
 - Change your address on record in TRS files
 - Other (please specify) _____
36. What features or information, if any, would you like to see MyTRS provide to assist with planning for retirement that were not listed previously?

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

37. Which of the following are reasons why you have not visited the MyTRS website?
(Check 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 specify) _____

Skip to this question if respondent answers never, when asked how often they visited MyTRS over the past 12 months.

38. Have you referred to the TRS Benefits Handbook?
- Yes
 - No
39. If you were to refer to the TRS Benefits Handbook, what would be most important to you? (Choose your top three.)
- To obtain information that will help you decide when to retire
 - To estimate how much you will receive in TRS retirement benefits
 - To learn about TRS health care benefits
 - To learn about TRS employment-after-retirement opportunities
 - To learn about purchasing TRS special service credit
 - To better understand your TRS benefits in general

Display this question if respondent answers yes, they have referred to the TRS Benefits Handbook.

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

	Very Well	Well	Not Very Well
To obtain information that will help you decide when to retire	<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"/>
To learn about TRS health care benefits	<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"/>
To learn about purchasing TRS special service credit	<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"/>

Health Care Services

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

41. Which TRS-ActiveCare plan are you enrolled in?
- TRS-ActiveCare HD** – The plan has a nationwide network with out-of-network coverage and features one of the lower premiums and higher deductibles of the plan options. It is compatible with health savings accounts (HSAs). There is no requirement for Primary Care Physicians (PCPs) or referrals, and you must meet your deductible before the plan pays for non-preventive care.
 - TRS-ActiveCare Primary** – The plan has a statewide network and no out-of-network coverage. It features one of the lower premiums and higher deductibles of the plan options. It is not compatible with health savings accounts (HSAs). A PCP referral is required to see a specialist, and copays are required for doctor visits before you meet deductible.
 - TRS-ActiveCare Primary+** - The plan has a statewide network and no out-of-network coverage. It features one of the lowest deductibles and higher premiums of the plan options. It is not compatible with a health savings accounts (HSAs). A PCP referral is required to see a specialist, and copays for many services and drugs are required.

- **TRS-ActiveCare 2** – The plan has a nationwide network with out-of-network coverage. There is no requirement for PCPs or referrals, and copays for many drugs and services are required. The plan is closed and is not accepting new enrollees.
- **HMO** – The plan includes a network of doctors, hospitals, and other healthcare providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.
- I am not enrolled in TRS-ActiveCare.

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

- Yes
- No

43. Where did you get information to enroll in TRS-ActiveCare? (Check all that apply.)

- Your benefits administrator
- The TRS website
- TRS-ActiveCare enrollment materials

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

44. As a TRS-ActiveCare participant, do you refer to TRS-ActiveCare plan materials when learning about your benefits?

- Yes
- No

Display this question if respondent answers yes, they referred to TRS-ActiveCare plan materials when learning about their benefits.

45. Do the TRS-ActiveCare plan materials provide clear information about benefits?

- Very Clear
- Clear
- Unclear
- Very Unclear

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

- Yes
- No

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

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

- Helpful
- Not Helpful

48. In the last 12 months, have you contacted Blue Cross Blue Shield about your TRS-ActiveCare benefits?

- Yes
- No

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

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

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

50. In the past **12 months**, have you accessed information about your health care benefits through the Blue Cross Blue Shield TRS-ActiveCare website?

- Yes
- No

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

51. How helpful was the Blue Cross Blue Shield TRS-ActiveCare website?

- Helpful
- Not Helpful

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

- ActiveCare Customer Service Line
- Website
- Videos
- Publications
- The Pulse*
- None of the above

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

- Very Valuable
- Valuable
- Not Very Valuable

54. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-ActiveCare? (Choose your top three.)

- Lower costs
- More providers
- Cover additional services and prescription drugs
- Offer another plan option

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

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

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

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

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

Communications

The next set of questions deal with TRS communications.

57. What are your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning):

(Choose your top three.)

- E-mail
- Website
- Newsletter
- Social media
- Board meeting broadcasts
- Other (please specify) _____

58. What are your preferred ways to obtain information about your **TRS membership and benefits**:

(Choose your top three.)

- Calling and speaking to a counselor
- Visiting in-person
- E-mail
- Mail
- Website
- Listening to the automated telephone system
- Participating in a group benefit presentation
- Other (please specify) _____

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

	Very Important	Important	Not Important
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<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"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

60. When it comes to providing information that is relevant and easy-to-understand, how well does TRS provide you with information on:

	Very Well	Well	Not Very Well
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<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"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislative updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

- Yes
- No

Display this question if respondent answers *no*, when asked if they are currently subscribed to the TRS e-mail subscription services.

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

- Yes
- No

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

	Very Important	Important	Not Important	I Don't Use This
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very Helpful	Helpful	Not Helpful	Never Visited
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

66. Do you require that TRS information be available in any of the following languages? (Check all that apply).
- Spanish
 - Vietnamese
 - Chinese
 - Other (please specify) _____
 - No/No other languages
67. If TRS made its print publications available in the following alternative formats, which would you likely use? (Check all that apply.)
- Large print
 - Braille
 - CD-ROM
 - Through a TDD device
 - Audiotape
 - Videotape
 - DVD
 - Internet
 - E-mail
 - Other (please specify) _____

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

68. How likely are you to recommend/promote TRS as a great organization?
- 00 – Not At All Likely
 - 01
 - 02
 - 03
 - 04
 - 05 – Neutral
 - 06
 - 07
 - 08
 - 09
 - 10 – Extremely Likely
69. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?
- _____

Appendix B – Retiree Survey

Introduction

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

Thank you in advance for your thoughtful participation.

2. Which language do you prefer to take the survey? ¿Qué idioma prefieres para realizar la encuesta?
 - English
 - Español

TRS Overall

3. Please rate your overall satisfaction with TRS.
 - Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable
4. Please rate your agreement or disagreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I know TRS operates in my best interest.	<input type="radio"/>				
I feel confident my retirement is secure with TRS.	<input type="radio"/>				
TRS sends communications that are relevant to my needs.	<input type="radio"/>				
TRS acts ethically.	<input type="radio"/>				
Information provided by TRS is easy to understand.	<input type="radio"/>				
TRS listens to its members.	<input type="radio"/>				

5. Out of the previous six items, which are the most important to you? (Choose your top three.)
 - I know TRS operates in my best interest.
 - I feel confident my retirement is secure with TRS.
 - TRS sends communications that are relevant to my needs.
 - TRS acts ethically.
 - Information provided by TRS is easy to understand.
 - TRS listens to its members.

TRS Interactions

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

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

Display this question if respondent answers yes, they have called the toll-free counseling center and spoke with a counselor in the past 12 months.

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

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 TRS in providing information to you when you met with a TRS benefit counselor?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

Display this question if respondent answers yes, they have attended a group benefit presentation in the past 12 months.

9. How satisfied are you with TRS in providing information to you when you attended a group benefit presentation?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

10. How satisfied are you with TRS in providing information to you when you requested documentation via e-mail?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

11. How satisfied are you with TRS in providing information to you when you requested documentation via mail?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

12. How satisfied are you with the TRS Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

13. How satisfied are you with TRS' facilities, including your ability to access TRS, the office location, signs, and cleanliness?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

Display this question if respondent answers yes, they have filed a complaint in the past 12 months.

14. 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 Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

15. Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

16. How satisfied are you with TRS' ability to timely serve you, including the amount of time you wait for service in person?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

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

17. 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 Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable
18. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied
 - Not Applicable

Pension Benefit Services

19. How confident are you that you will have enough money to live comfortably throughout your retirement years?
- Very confident
 - Somewhat confident
 - Not too confident
 - Not at all confident

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

	Yes	No
An estimate of your retirement from TRS?	<input type="radio"/>	<input type="radio"/>
An estimate from TRS for any special 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.***

21.

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

Display this question if respondent answers *yes, they have requested an estimate TRS for any special service credit they have considered purchasing.*

22.

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

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

23. Have you visited MyTRS?

- Yes
- No

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

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

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

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

- Accessed annuity verifications and 1099-R Forms
- Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Received important TRS announcements of meetings, webcasts, presentations and other events
- Changed your address on record in TRS files
- Other (please specify) _____

26. Out of the following reasons for visiting MyTRS, which are the most important: (Choose your top three.)

- Access annuity verifications and 1099-R Forms
- Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
- Receive important TRS announcements of meetings, webcasts, presentations and other events
- Change your address on record in TRS files
- Other (please specify) _____

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

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

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

(Check 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 specify) _____

Skip to this question if respondent answers never, when asked how often they visited MyTRS over the past 12 months.

29. Have you referred to the TRS Benefits Handbook?

- Yes
- No

30. If you were to refer to the TRS Benefits Handbook, what would be most important to you?

(Choose your top three)

- To obtain information that will help you decide when to retire
- To estimate how much you will receive in TRS retirement benefits
- To learn about TRS health care benefits
- To learn about TRS employment-after-retirement opportunities
- To learn about purchasing TRS special service credit
- To better understand your TRS benefits in general

Display this question if respondent answers yes, they have referred to the TRS Benefits Handbook.

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

	Very Well	Well	Not Very Well
To obtain information that will help you decide when to retire	<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"/>
To learn about TRS health care benefits	<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"/>
To learn about purchasing TRS special service credit	<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"/>

Health Care Services

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

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

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

34. As a TRS-Care participant do you refer to your TRS-Care plan materials when learning about your benefits?
- Yes
 - No

Display this question if respondent answers yes, they referred to TRS-Care plan materials when learning about their benefits.

35. Do the TRS-Care materials provide clear information about plan benefits?
- Very Clear
 - Clear
 - Unclear
 - Very Unclear

Display this question if respondent answers no, they did not refer to TRS-Care plan materials when learning about their benefits.

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

	Yes	No
Called the TRS-Care customer service line	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through the TRS-Care online resources	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through the TRS-Care website	<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 e-mail healthcare newsletter	<input type="radio"/>	<input type="radio"/>

Display this question if respondent answers yes, they called the TRS-Care customer service line in the past 12 months.

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

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

Display this question if respondent answers yes, they accessed information about their health care benefits through the TRS-Care website in the past 12 months.

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

- Helpful
- Not Helpful

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

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

- Helpful
- Not Helpful

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

- Customer Service Line
- Website
- Videos
- Publications
- Webinar or other health care event
- The Pulse*
- None of the above

41. Considering your premiums, rate the value of the benefits provided under TRS-Care?
- Very Valuable
 - Valuable
 - Not Very Valuable
42. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-Care? (Choose your top three.)
- Lower costs
 - More providers
 - Cover additional services and prescription drugs
 - Offer another plan option
43. Overall, how satisfied or dissatisfied are you with TRS-Care services?
- Very Satisfied
 - Satisfied
 - Neutral
 - Unsatisfied
 - Very Unsatisfied

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

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

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

Communications

The next set of questions deal with TRS communications.

45. What are your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning): (Choose your top three.)
- E-mail
 - Website
 - Newsletter
 - Social media
 - Board meeting broadcasts
 - Other (please specify) _____

46. What are your preferred ways to obtain information about your **TRS membership and benefits**:
(Choose your top three.)

- Calling and speaking to a counselor
- Visiting in-person
- E-mail
- Mail
- Website
- Listening to the automated telephone system
- Participating in a group benefit presentation
- Other (please specify) _____

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

	Very Important	Important	Not Important
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<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"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

48. When it comes to providing information that is relevant and easy-to-understand, how well does TRS provide you with information on:

	Very Well	Well	Not Very Well
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Planning	<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"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the healthcare funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislative updates impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

- Yes
- No

Display this question if respondent answers no, when asked if they are currently subscribed to the TRS e-mail subscription services.

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

- Yes
- No

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

	Very Important	Important	Not Important	I Don't Use This
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very Helpful	Helpful	Not Helpful	Never Visited
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

54. Do you require that TRS information be available in any of the following languages? (Check all that apply.)

- Spanish
- Vietnamese
- Chinese
- Other (please specify) _____
- No/No other languages

55. If TRS made its print publications available in the following alternative formats, which would you likely use? (Check all that apply.)

- Large print
- Braille
- CD-ROM
- Through a TDD device
- Audiotape
- Videotape
- DVD
- Internet
- E-mail
- Other (please specify) _____

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

- 00 – Not At All Likely
- 01
- 02
- 03
- 04
- 05 – Neutral
- 06
- 07
- 08
- 09
- 10 – Extremely Likely

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

About Elite Research, LLC

In 2021, Elite Research, LLC celebrates its seventeenth 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 Sen Zhu, PhD at info@eliteresearch.com.