



Member Satisfaction Survey

2022 Report

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Executive Summary

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

The 2022 MSS survey was enhanced. The instrument was redesigned to collect more useful information and improve the experience for participants, thus increasing the completion rate and decreasing the drop-off rate by using a block split questionnaire design that allowed for three shorter surveys (pension benefits services, healthcare services, communication) each with a set of required items for all participants that asked about overall satisfaction with TRS and opportunities to improve TRS services.

TRS Overall

A greater percentage of retirees are very satisfied with TRS overall in 2022 than in 2021 and 2020. Overall satisfaction with TRS is consistent between 2022 and 2021. In 2022, significantly more retirees report a very satisfied level of satisfaction with TRS overall compared to 2021 and 2020.

*Overall satisfaction with
TRS is consistent
between 2022 and 2021*

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

Members rate “I feel confident my 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 members and retirees. Active members rate the performance of “I know TRS operates in my best interest” lower than retirees. This suggests a possible need for greater communication on TRS services and decisions for active members.

Less young active members strongly agree “Confident 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. Examination of the unweighted banner tables for age group by preferred ways to obtain information about TRS membership and benefits showed that older active members preferred calling and speaking to a phone counselor and visiting TRS than younger active members. Younger active members preferred email and physical mail than older active members. The website was preferred reactively equally among the age groups.

Pension Benefit Services

Younger active members are less likely to have financial confidence in their retirement. Over 60% of younger active members (<30 years old to 39 years old) are not confident they will have enough money to live comfortably throughout their retirement years, which was an increase from 2021. Almost half of younger active members (<30 years old to 39 years old) are not knowledgeable about saving for retirement outside TRS, also an increase from 2021. The increases in proportions of both lack of confidence and lack of knowledge in 2022 compared to 2021 suggests a possible need for retirement planning education for younger active members.

A greater percentage of respondents visited MyTRS in 2022. 70% of active members and 77% retirees reported having ever visited MyTRS in 2022. For the 30% of active members who have never visited, almost half reported “I was not aware of MyTRS” as the reason for not visiting MyTRS. For the 23% of retirees who have never visited, half reported “I have no reason to register for MyTRS at this time” as the reason for not visiting MyTRS. 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.

Healthcare Services

A greater percentage of active members are satisfied with TRS healthcare services in 2022 than in 2021. Overall satisfaction of active members with TRS healthcare services increased from 2021 to 2022. For retirees, the percentage rating satisfied with TRS healthcare services increased in 2022 compared to 2021; however, there is a drop of very satisfied from 2021 to 2022.

Members enrolled in TRS-ActiveCare and TRS-Care see these programs as valuable. Among surveyed, more active (70%) and retired (90%) members reported TRS-ActiveCare and TRS-Care are very valuable or valuable in 2022 compared to 2021. When asked what would improve TRS-ActiveCare or TRS-Care, more members selected “Lower employee premiums” and “Cover additional services and prescription drugs”.

*More members see
value in Healthcare
Programs in 2022*

Members enrolled in certain TRS-ActiveCare and TRS-Care Plans rate higher satisfaction levels. For active members, the TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment but received the second-lowest satisfaction rating. Satisfaction ratings for the TRS-ActiveCare Primary plan are greater than the TRS-ActiveCare HD plan. 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. Retirees who enrolled in the TRS-Care Medicare Advantage plan are more likely to rate as very satisfied with services than retirees enrolled in TRS-Care Standard plan.

Communications

The importance of communication topics varies between active members and retirees. Active members gave 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-related topics for active members. Retirees gave high ratings of importance for topics related to the pension fund’s financial health.

A greater percentage of respondents are subscribed to the TRS email subscription service in 2022 than in 2021. More active members (70%) and retirees (82%) stated they are subscribed to the TRS email subscription service compared to 2021 (active members: 61%, retirees: 75%). Of respondents that are not subscribed to the survey, over 74% 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 2022. Members rate social media (Facebook, YouTube, and Twitter) as a communication method of lower importance 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 2022 Member Satisfaction Survey was administered by Elite Research. The survey was designed to collect active member and retiree evaluations of TRS services and to provide actionable information that may be used to improve TRS services. Questions for all respondents focused on the following areas:

- Overall Satisfaction of TRS
- Opportunities to Improve TRS Services

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

- Retirement Benefit Services
- Healthcare Services
- Communication

The 2022 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 for each of the three split surveys. These changes make the sample more representative of the population of all active and retired TRS members while also allowing for statistical comparisons of key relationships and program outcomes.

The survey was conducted by collecting responses to six unique questionnaires 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 2020, 2021, and 2022, through June 30, 2022 (i.e., active members that contributed to TRS between September 1, 2019 and June 30, 2022). The retiree population includes members that retired prior to June 30, 2022.

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, 2022, 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 Member					
< 30 years old	1,317	3,700	37,111	113,469	155,597
30-39 years old	3,356	8,981	65,029	195,043	272,409
40-49 years old	3,866	11,653	62,027	200,961	278,507
50-59 years old	7,233	23,854	52,559	159,014	242,660
60+ years old	7,081	19,551	29,902	60,724	117,258
Total	22,853	67,739	246,628	729,211	1,066,431
Retiree					
< 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 members and retiree 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 email bounce rates obtained when the survey was conducted in 2021.

The random sample of contacts contained 136,068 active members and 28,350 retirees. 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 for each of the three split surveys (pension benefit services, healthcare services, and communication).

Table 1.2. Distribution of TRS Random Sample Characteristics

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
Active Member					
< 30 years old	1,109	3,246	7,125	18,750	30,230
30-39 years old	3,088	7,125	6,750	15,000	31,963
40-49 years old	3,750	6,750	5,625	12,000	28,125
50-59 years old	3,750	6,375	5,625	9,000	24,750
60+ years old	3,750	6,000	4,875	6,375	21,000
Total	29,496	15,447	30,000	61,125	136,068
Retiree					
< 65 years old	1,890	2,730	3,150	2,730	10,500
65-74 years old	2,310	2,520	2,100	2,100	9,030
75+ years old	2,520	2,100	2,100	2,100	8,820
Total	6,720	7,350	7,350	6,930	28,350

1.2. Survey Collection and Processing

1.2.1. Collection

Survey responses were collected between August 16, 2022, and September 7, 2022. Of the 136,068 active members included in the original sample, 128,013 had a matching telephone number and 100% had at least one matching email address. Of the 28,350 retirees included in the original sample, 27,994 had at least one matching telephone number and 28,349 had at least one matching email 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 email address, initial contact attempts were made via email. All potential respondents with an email address received an initial invitation to participate in the survey and at least two additional email reminders if they had not responded to the survey.

Respondents with email addresses that bounced (i.e., were not deliverable) or who did not respond to these email 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 1.3. Sample Contact Methods

	Active Member (136,068)	Retiree (28,350)
Contact Methods		
Phone Number only	0	1
Email only	8,055	356
Both Phone and Email	128,013	27,993
Email		
None	0	1
1 Email	77,314	22,051
2 Email	58,754	6,298
Phone Numbers		
None	8,055	356
1 Phone Numbers	113,683	21,930
2 Phone Numbers	14,330	6,064

Table 1.4 shows the distribution of email and phone contacts. Of the 164,407 email contacts, 48.3% (n = 79,486) opened the email invitation. Of the 79,486 who opened the email, 12.4% (n = 9,846) clicked the survey link embedded in the email and at least started the survey by reading the introduction text and selecting which language they preferred.

For respondents contacted via a phone number, the survey was conducted as a telephone survey or SMS text survey link with multiple contact attempts. The Computer-Assisted Telephone Interviewing (CATI) system dialed and reached 708 active members and 104 retirees. Follow-up email and SMS text survey invitation were sent to members (322 active and 76 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 (5,954 active members and 3,377 retirees), phone interview (89 active members and 28 retirees), or SMS text (322 active members and 76 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, email, and IP address across responses. For survey participants identified as having multiple responses, the most completed response was kept for analysis. 91 duplicate respondents were removed.
- **Incomplete Responses:** 2,230 active members and the 575 retirees who clicked the survey link but did not answer any questions were removed.

Table 1.4. Distribution of Data Collection Methods

	Active Member	Retiree
Total Email Contacts		
Bounced (undelivered)	13,701	3,027
Sent email not opened	59,397	8,796
Opened email, but did not click survey link	56,595	13,045
Clicked email link, started survey	6,365	3,481
Total	136,058	28,349
Total Phone Contacts		
CATI dialed, no answer	8,227	899
Not valid/not completed	7,519	795
Dialed and contact answered	708	104
Phone Interview started	89	28
Not interested (Sent SMS text)	322	76
Total	16,865	1,902

Table 1.5. Distribution of Validity Checks

	Active Member	Retiree
Clicked the survey link or phone contacted		
Duplicates	56	35
Multiple takers, kept most complete one	29	8
Only clicked link, no questions answered	2,230	575
Started the survey	4,050	2,863
Total	6,365	3,481
Started the survey, invalids		
Not paying attention, no matrix variance	126	47
Took survey too fast for valid completion	62	4
Valid for analysis		
Answered last item	3,496	2,475
Partial survey completed (at least 25%)	19	39
Total	3,515	2,514

- **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 126 active members and 47 retirees across all the matrix questions showed no variance and were removed from further analysis.
- **Took survey too fast:** Research suggests removing responses where the respondent took less than two seconds to answer each survey question. Responses at this rate may be indicative of careless and inattentive answering (Huang et al., 2012). 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.

For each of the three split surveys, participants were grouped into four categories based on the percentage of questions they completed ($\leq 25\%$, $\leq 50\%$, $\leq 75\%$, and $\leq 100\%$). The 2 seconds per question rule was applied to each group to determine whether participants took the survey too fast. Of the 4,050 active members and 2,863 retirees who started the survey, 62 active and 4 retired survey participants, were identified as taking the survey too fast and were removed from further analysis.

After the data validation process, responses from 3,515 active members and 2,514 retirees across all three surveys were determined to be valid and included for analysis.

1.2.3. Survey Response

The survey generated a total of 6,029 valid responses, including 3,515 active members and 2,514 retirees. For valid retirees, 96.5% completed the survey online via an email invitation, 1.1% completed a telephone interview, and 2.3% completed the online survey via SMS text invitation. For valid active members, 89.5% completed the survey online via an email invitation, 2.4% completed a telephone interview, and 8.1% completed the online survey via SMS text invitation.

Table 1.6. Distribution of Valid Participants by Data Collection Methods

	Active Member	Retiree
Collection method		
Email	3,146	2,427
Phone	86	28
SMS Text	283	59
Total	3,515	2,514

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, 3,515 completed active member surveys would yield a margin of error of ± 1.51 percentage points, and 2,514 completed retiree surveys would yield a margin of error of ± 1.79 percentage points, at the 95 percent confidence level.

Since this is a stratified sample, the margin of error (MoE) for point estimates will be approximately 2.75 percentage points for active members and 3.25 percentage points for retirees for each of the three split surveys. This is a necessary tradeoff to ensure an adequate sample for statistically meaningful comparisons across subgroups; however, the MoE is relatively small ($< 4\%$) so there should be little impact on conclusions.

Table 1.7. Distribution of Respondent Demographic Characteristics

	Pension Benefit Services				Healthcare Services				Communication				TRS Overall				Total
	Has CRM		No CRM		Has CRM		No CRM		Has CRM		No CRM		Has CRM		No CRM		
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
Active Member																	
< 30 years old	6	17	26	79	11	18	29	71	6	12	18	55	23	47	73	205	348
30-39 years old	34	57	52	83	28	61	40	75	29	52	42	77	91	170	134	235	630
40-49 years old	38	57	27	66	23	58	33	51	30	68	30	68	91	183	90	185	549
50-59 years old	61	91	69	78	75	95	67	69	76	106	58	69	212	292	194	216	914
60+ years old	93	131	55	85	86	127	47	80	94	152	55	69	273	410	157	234	1,074
Total	232	353	229	391	223	359	216	346	235	390	203	338	690	1,102	648	1,075	3,515
Retiree																	
< 65 years old	70	86	80	73	72	80	79	56	72	88	90	69	214	254	249	198	915
65-74 years old	80	85	59	54	77	73	55	47	85	83	58	48	242	241	172	149	804
75+ years old	80	59	58	51	70	71	52	61	98	67	69	59	248	197	179	171	795
Total	230	230	197	178	219	224	186	164	255	238	217	176	704	692	600	518	2,514

1.2.4. Weighting Considerations

As shown in Table 1.8, the 2022 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 members and retirees by weighting the survey responses to reflect population characteristics. The population characteristics (i.e., control variables) used for weighting the data in prior years were the same items listed in Table 1.8: status (active 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

Table 1.8. Population and Sample Characteristics

	Active Member		Retiree	
	Population	Response	Population	Response
Active Member Age				
< 30 years old	15%	10%	-	-
30-39 years old	26%	18%	-	-
40-49 years old	26%	16%	-	-
50-59 years old	23%	26%	-	-
60+ years old	10%	30%	-	-
Retiree Age				
< 65 years old	-	-	20%	36%
65-74 years old	-	-	47%	32%
75+ years old	-	-	33%	32%
Gender				
Male	25%	38%	24%	52%
Female	75%	62%	76%	48%
Contact with TRS				
No Contact	92%	49%	74%	44%
Contact	8%	51%	26%	56%

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 2020 & 2021 Member Satisfaction Survey

Comparisons were conducted on related responses between 2022, 2021 and 2020 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

Communication

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

1.3.2. Statistical Analysis

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

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

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

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

- School Type
- Job Classification
- Satisfaction with TRS Overall
- Service Credit Years (active members only)
- Member Type (retirees only)
- 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), 3. Professional/Administrative and 4. Peace Officers.
- Overall Satisfaction with TRS: The original 5-point Likert scale was collapsed into three levels (Satisfied, Neutral, and Unsatisfied) by combining Very Satisfied and Satisfied, and Very Unsatisfied and Unsatisfied.

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

Table 1.9. presents a summary of the demographic characteristics of the sample responses by the additional categories.

Table 1.9. Survey Respondent Demographic Information

	Active Member		Retiree	
	N	%	N	%
School Type				
Higher Education	1,083	31%	512	20%
Public School	2,432	69%	2,002	80%
Job Classification				
Teachers & Health	1,251	35%	1,414	56%
Support Staff	1,208	35%	590	24%
Professional/Administrative	1,029	29%	509	20%
Peace Officer	27	1%	1	0%
Satisfaction with TRS Overall				
Unsatisfied	632	18%	277	11%
Neutral	962	27%	235	9%
Satisfied	1,891	54%	1,997	79%
Not Applicable	30	1%	5	1%
Service Credit Years (Active Member)				
Less than 5 years	957	30%	62	3%
5 – 9 years	473	15%	91	4%
10 – 19 years	680	22%	481	21%
20+ years	1,050	33%	1,706	72%
Member Type (Retiree)				
Service Retiree	-	-	2,447	97%
Disability Retiree	-	-	67	3%
Self-Reported Healthcare Plan (Active Member)				
TRS-ActiveCare HD	158	14%	-	-
TRS-ActiveCare Primary	131	12%	-	-
TRS-ActiveCare Primary+	50	4%	-	-
TRS-ActiveCare 2	28	3%	-	-
Regional HMO	29	3%	-	-
Not Enrolled	741	64%	-	-
Self-Reported Healthcare Plan (Retiree)				
TRS-Care Standard Plan (Not Medicare)	-	-	175	22%
TRS-Care Medicare Advantage Plan	-	-	270	34%
Not Enrolled	-	-	342	44%

1.3.3. Limitations

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

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

Second, TRS management has made multiple improvements in the past several years. The outcome of certain improvements may need a relatively long time to emerge. Because the analysis included in this report compares data back to 2020, 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. Communication. Group percentages in figures and tables that do not sum to 100% are due to rounding, other than where a note is made for multi-select items or not applicable category not displayed.

2.1. TRS Overall

This subsection presents the survey results 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 (54%) and retirees (80%) rate as at least satisfied with TRS overall in 2022. The survey results show active members continue to be more likely to rate as neutral compared to retirees. These ratings are consistent with the 2021 and 2020 survey results.

The 2022 survey results also show more retiree members rate as very satisfied with TRS overall relative to 2021 and 2020, while active members had a similar rate to 2020. This is a positive improvement year-over-year.

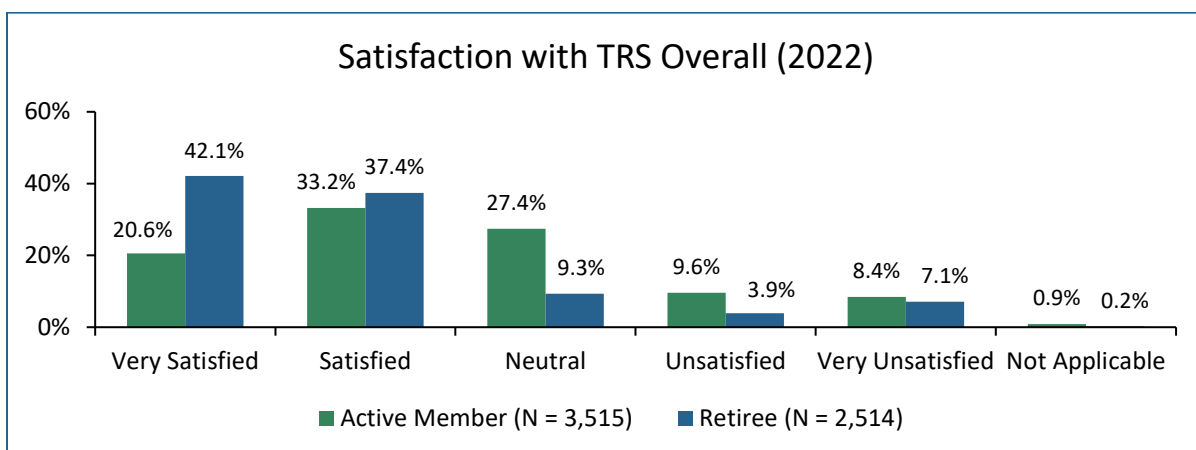


Figure 2.1. Satisfaction with TRS Overall (2022)

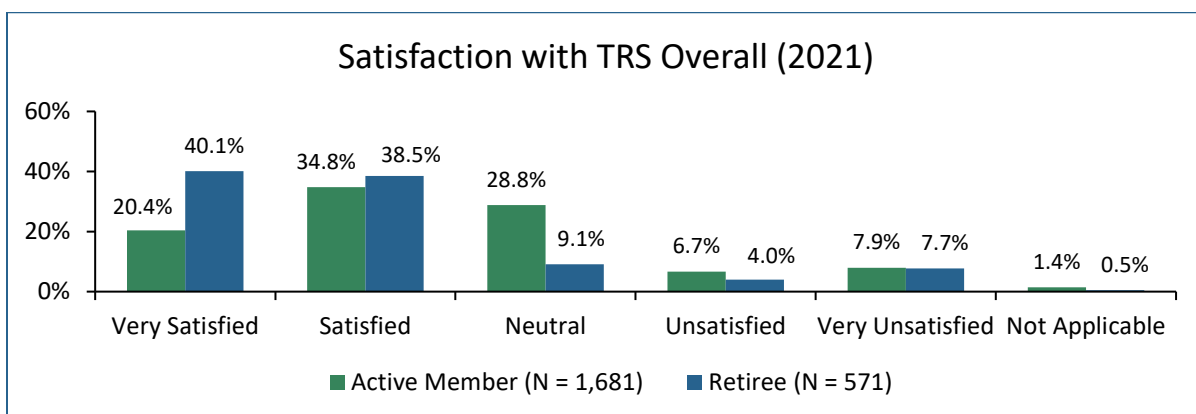


Figure 2.2. Satisfaction with TRS Overall (2021)

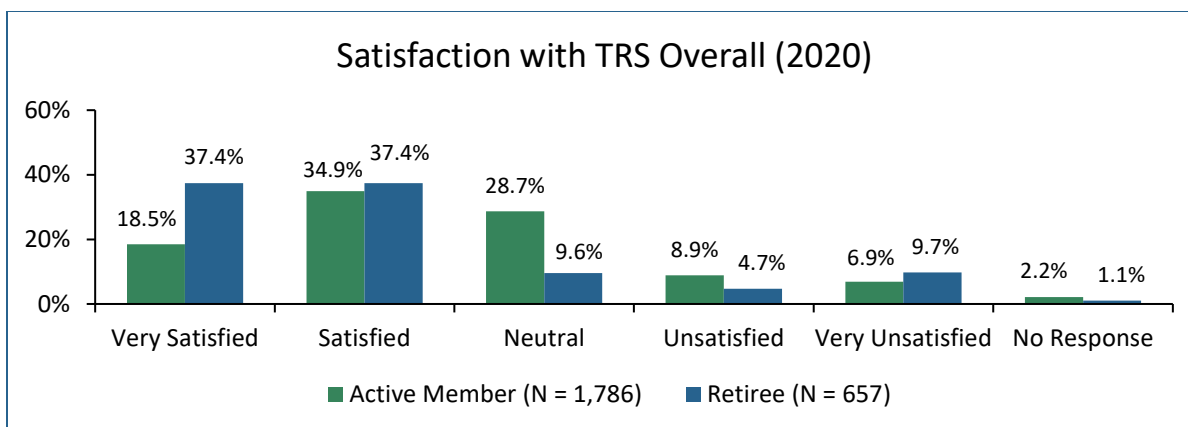


Figure 2.3. Satisfaction with TRS Overall (2020)

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. Retirees were more likely to promote TRS compared to active members. 26% of retirees were extremely likely to promote TRS compared to 14% of active members. Active members more like to respond as somewhat likely (23%).

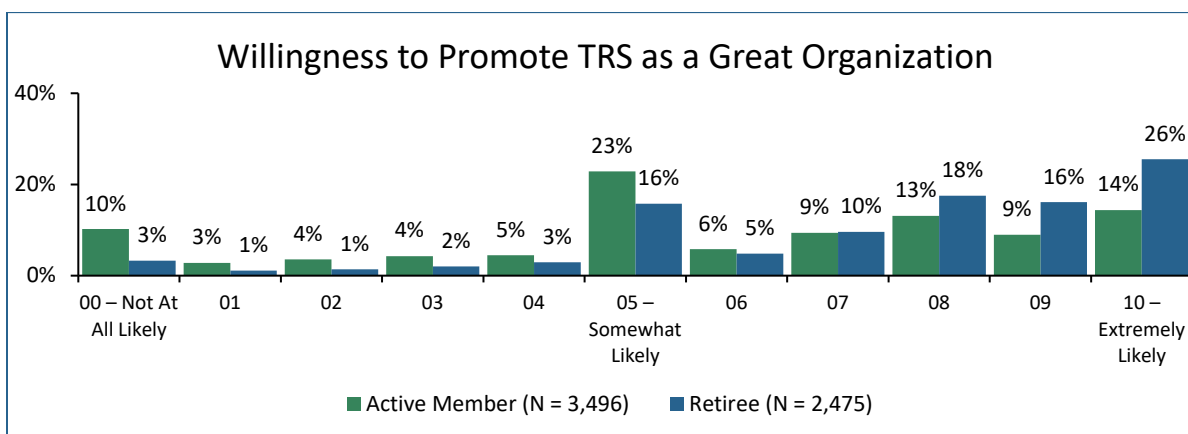


Figure 2.4. Willingness to Promote TRS as a Great Organization

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 members and retirees 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.

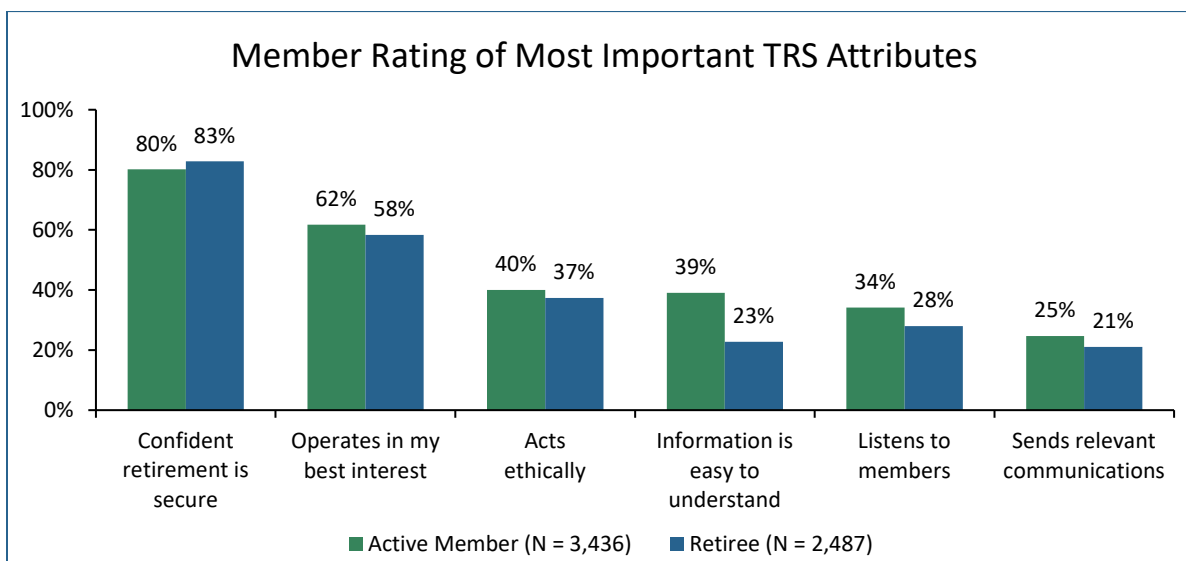


Figure 2.5. Member Ratings of Three Most Important TRS Attributes

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 "TRS Listens to Its Members" and are more likely to disagree "TRS Information is Easy to Understand" or "TRS Sends Relevant Communications" than retirees. 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 Member (N=3,515)					
Confidence Retirement is Secure	17%	42%	26%	10%	5%
TRS Operates in by Best Interest	14%	41%	31%	9%	5%
TRS Acts Ethically	17%	42%	35%	3%	3%
TRS Listens to Its Members	12%	29%	44%	9%	6%
TRS Information is Easy to Understand	13%	41%	26%	14%	6%
TRS Sends Relevant Communications	15%	43%	27%	11%	4%
Aggregate Rating	15%	40%	31%	9%	5%
Retiree (N=2,514)					
Confidence Retirement is Secure	17%	42%	26%	10%	5%
TRS Operates in by Best Interest	26%	51%	17%	4%	2%
TRS Acts Ethically	27%	49%	20%	2%	2%
TRS Listens to Its Members	18%	39%	35%	6%	2%
TRS Information is Easy to Understand	24%	54%	15%	5%	2%
TRS Sends Relevant Communications	25%	54%	16%	3%	2%
Aggregate Rating	23%	49%	21%	5%	2%

Performance Ratings of TRS Values by Age Group

For the two values rated as the most important, “I feel confident my 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 retirees, and less likely to strongly 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: 11%, 30-39 year-old: 10%, and 40-49 year old: 11% strongly agree) than older members (50-59 year old: 17% and 60+: 24% strongly agree). Younger members are also more likely to strongly disagree with this item (<30-year-old: 8% and 30-39 year-old: 10% strongly disagree) than older members (50-59 year old: 4% and 60+: 3% strongly disagree). These results may indicate younger active members would benefit from further information regarding their TRS retirement benefits and retirement readiness planning.

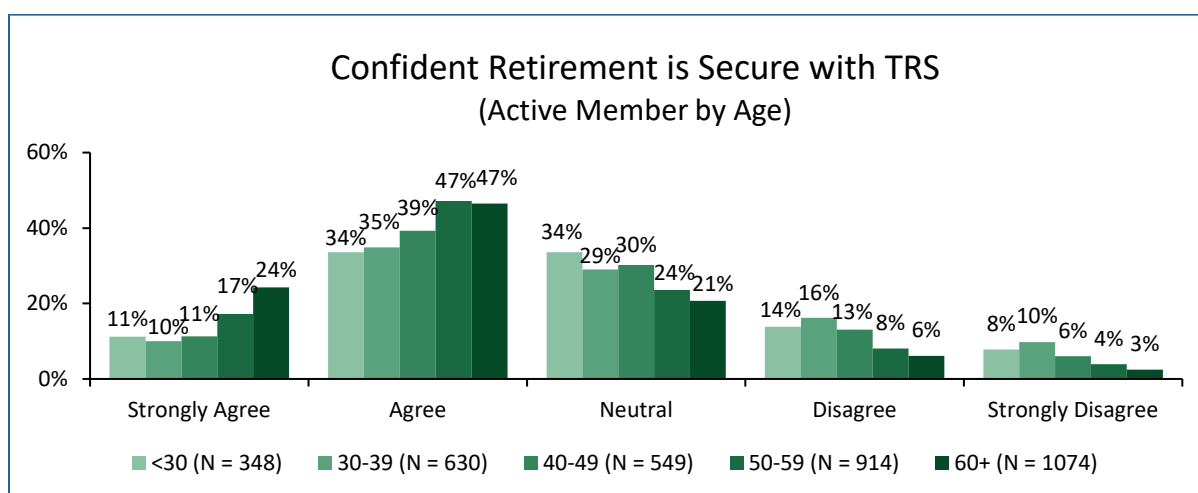


Figure 2.6. Confident Retirement is Secure with TRS by Active Member Age Group

Additionally, younger active members are less likely to strongly agree TRS operates in their best interest (<30-year-old: 8% and 30-39: 7% strongly agree) than older members (50-59: 16% and 60+: 22% 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.

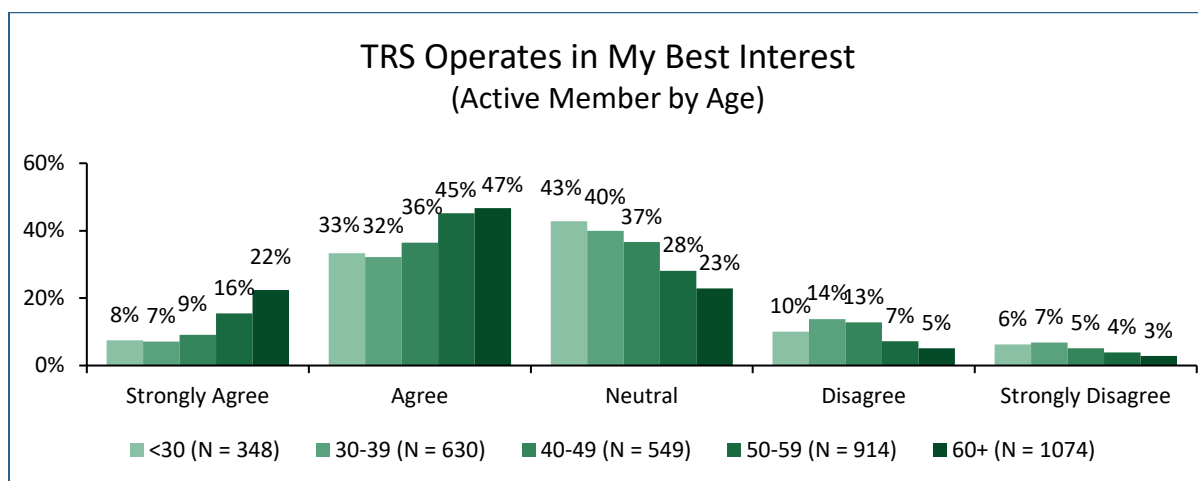


Figure 2.7. TRS Operates in My Best Interest by Active Member Age Group

2.1.4. TRS Interactions

Preferences for Interacting with TRS

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

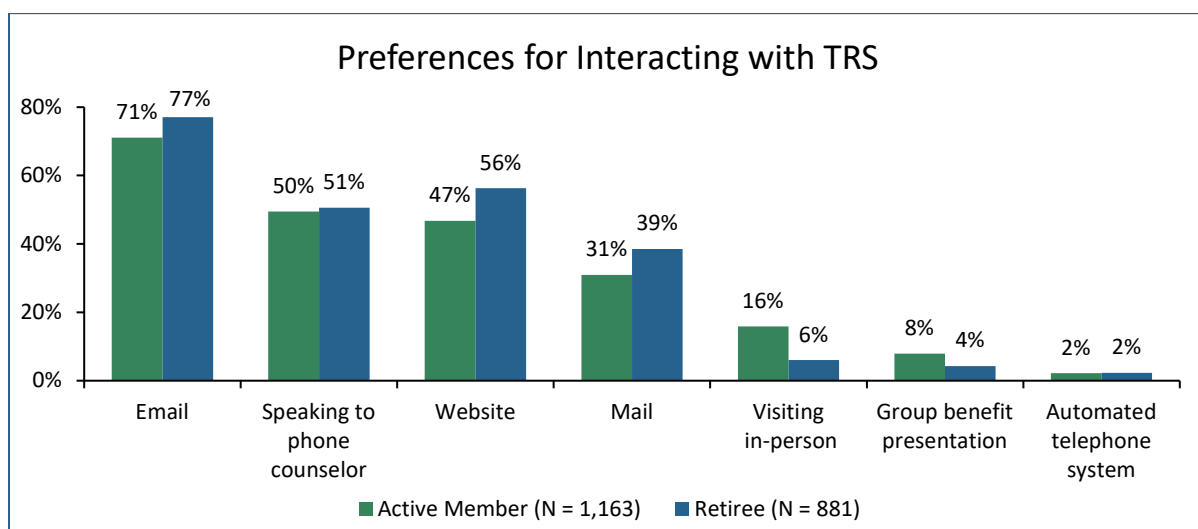


Figure 2.8. Preferences for Interacting with TRS

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

Types of Interactions During Past 12 Months

Over the past 12 months, “Visited the TRS website” is rated as the most frequent type of interaction with TRS for both active (80%) and retired (77%) 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.”

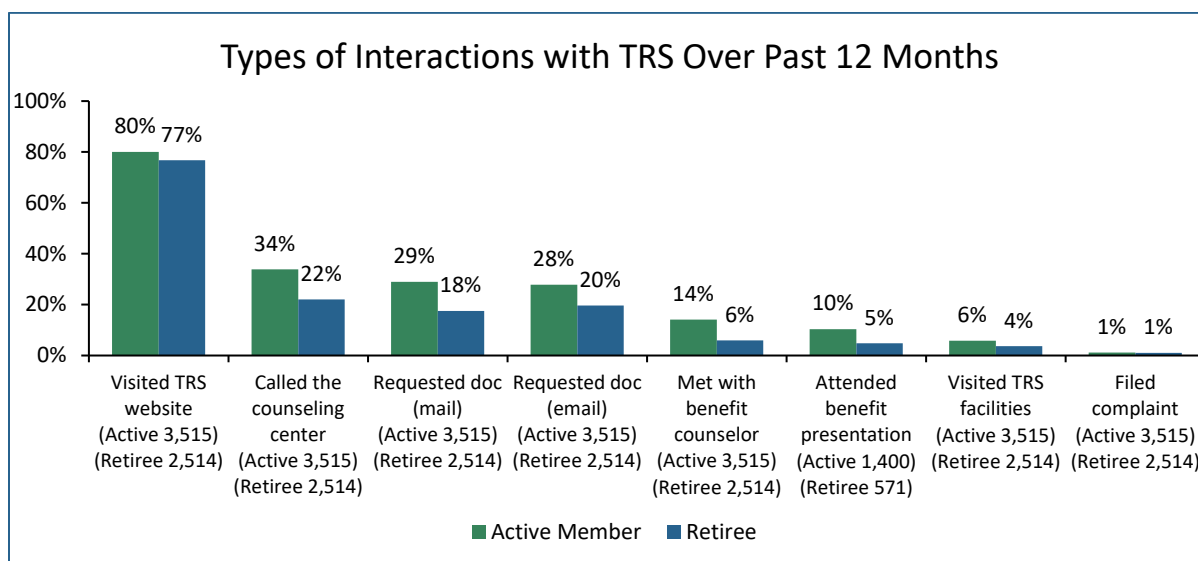


Figure 2.9. Types of Interactions with TRS Over Past 12 Months

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

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 members (59%) and retirees (78%) rated they were either very satisfied or satisfied with TRS interactions overall in 2022. Compared to 2021, active member combined ratings of very satisfied and satisfied decreased from 66% to 59% in 2022, retirees combined ratings of very satisfied and satisfied decreased from 80% to 78% in 2022. Retirees were more likely to rate as very satisfied in 2022 compared to 2021.

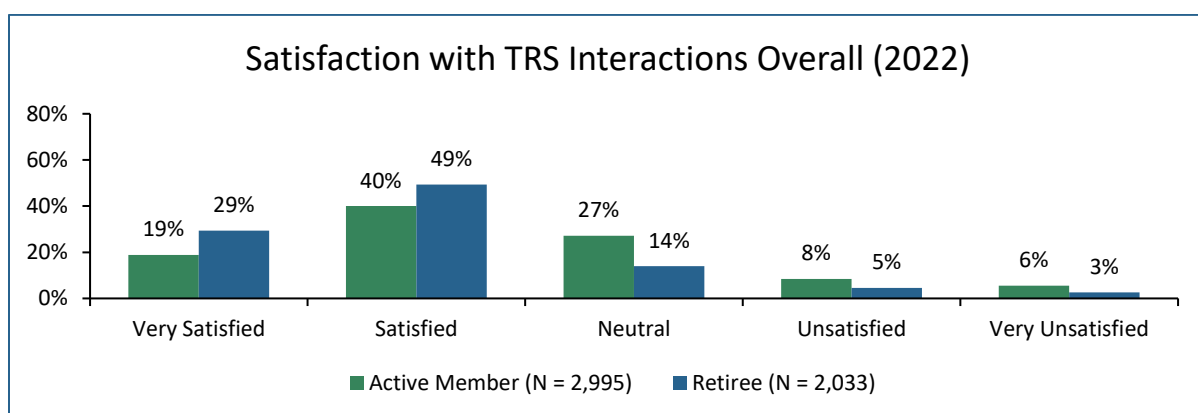


Figure 2.10. Satisfaction with TRS Interactions Overall (2022)

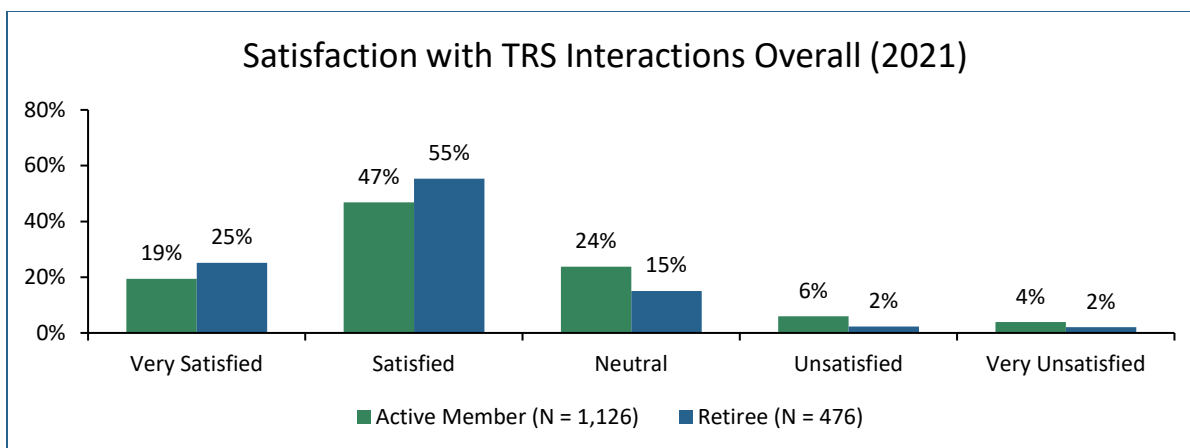


Figure 2.11. Satisfaction with TRS Interactions Overall (2021)

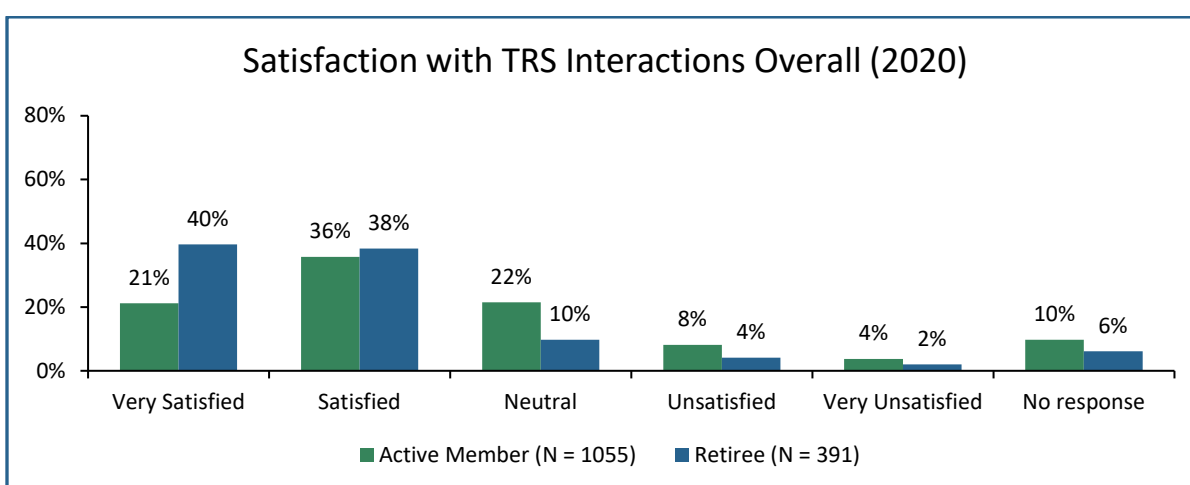


Figure 2.12. Satisfaction with TRS Interactions Overall (2020)

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

Table 2.2. Satisfaction Ratings by Interaction Type

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
Attend Group Benefit Presentation	364	19%	47%	26%	7%	1%
Speak with Phone Counselor	1,190	35%	37%	12%	9%	7%
Visit TRS Facilities	205	50%	28%	11%	2%	5%
Meet with Benefit Counselor	497	42%	31%	15%	6%	6%
Request Documentation via Mail	1,016	31%	38%	15%	9%	7%
Request Documentation via Email	977	25%	39%	16%	11%	9%
Use TRS Website	2,807	18%	40%	21%	13%	8%
Use Complaint Handling Process	43	7%	16%	26%	23%	21%
Aggregate Satisfaction Rating		28%	36%	18%	10%	8%
Retiree						
Attend Group Benefit Presentation	120	22%	49%	23%	3%	3%
Speak with Phone Counselor	554	39%	38%	10%	7%	6%
Visit TRS Facilities	92	41%	30%	21%	1%	0%
Meet with Benefit Counselor	146	46%	35%	10%	6%	3%
Request Documentation via Mail	438	36%	44%	10%	6%	4%
Request Documentation via Email	490	34%	44%	12%	6%	4%
Use TRS Website	1921	29%	48%	15%	5%	3%
Use Complaint Handling Process	25	12%	20%	8%	20%	24%
Aggregate Satisfaction Rating		32%	39%	13%	7%	6%

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 retirees (67%) reported they are very confident or somewhat confident they will have enough money to live comfortably throughout their retirement years compared to active members (52%).

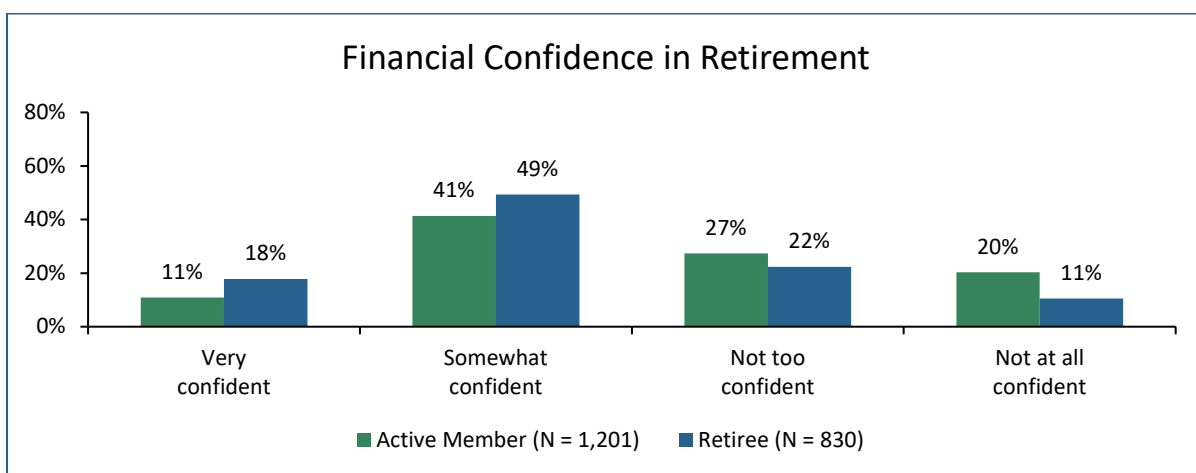


Figure 2.13. Financial Confidence in Retirement

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).

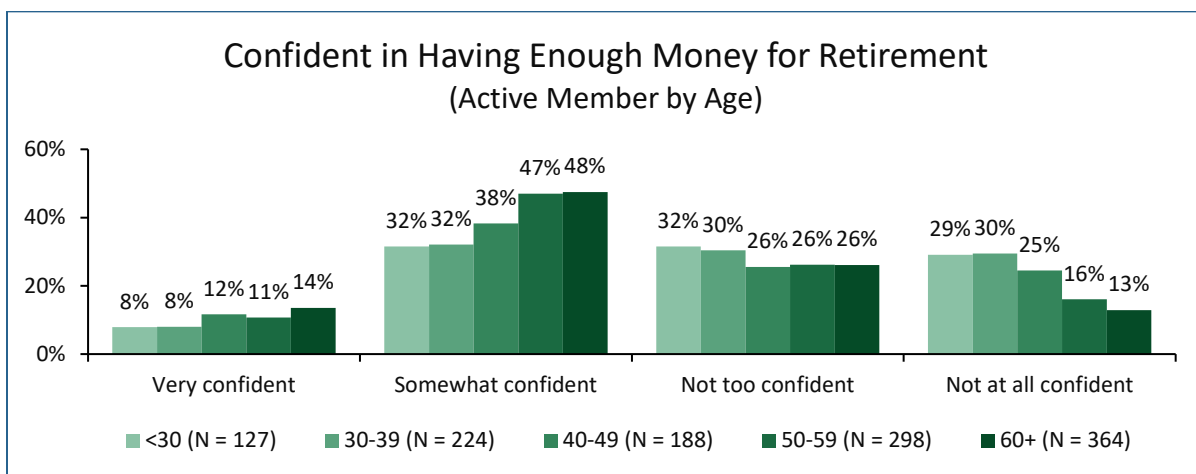


Figure 2.14. Confident in Having Enough Money for Retirement (Active Member by Age)

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 42% had estimated how much income they will need in retirement. Respondents that had not estimated how much income they will need for retirement (58%) 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” (59%).

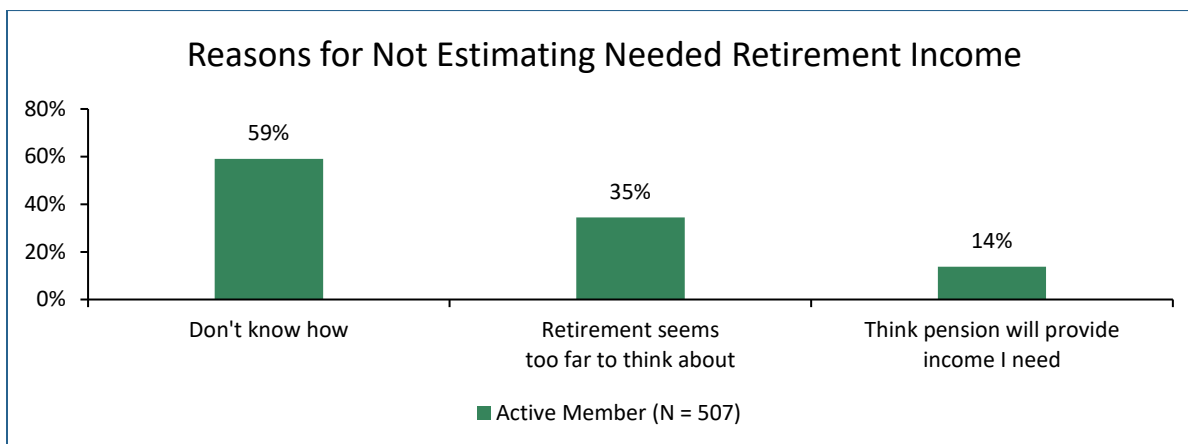


Figure 2.15. Reasons for Not Estimating Needed Retirement Income (Active Member)

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

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 56% 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.

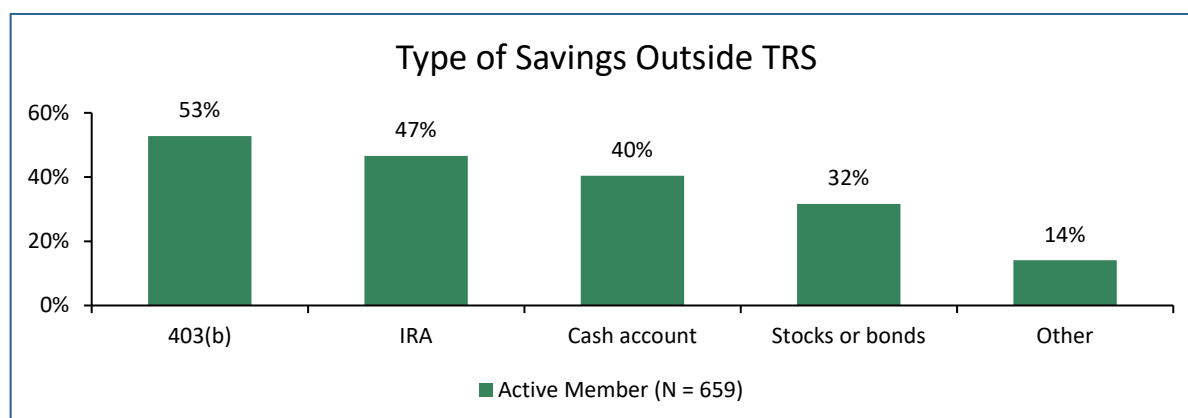


Figure 2.16. Type of Savings Outside of TRS (Active Member)

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

Active members rated “Don’t know how to save for retirement” as the most important reason for not saving for retirement outside of TRS.

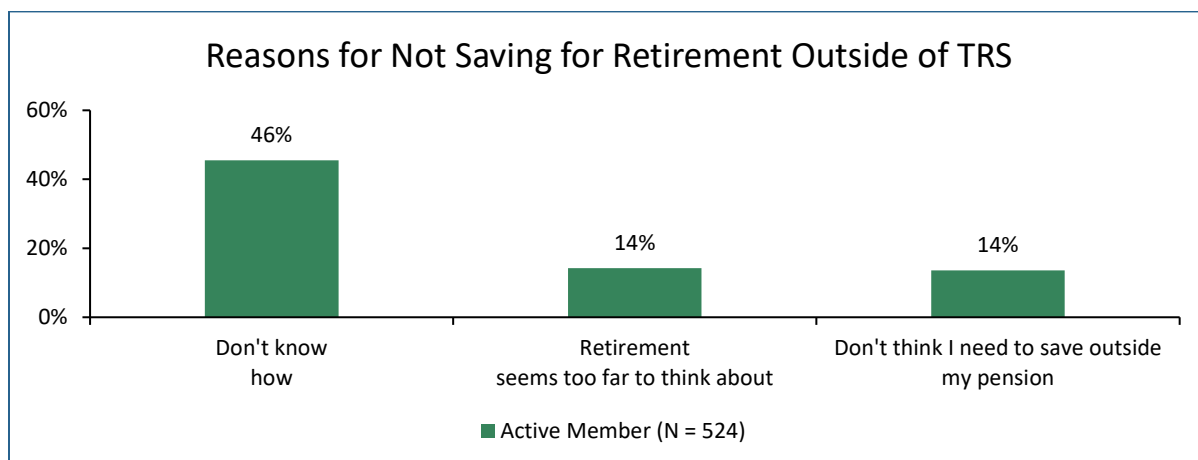


Figure 2.17. Reasons for Not Saving Outside of TRS (Active Member)

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

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 49%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (50-59 years old: 28%, 60+ years old: 28%). This may indicate younger active members would benefit from additional information on how to save for retirement outside of their TRS pension.

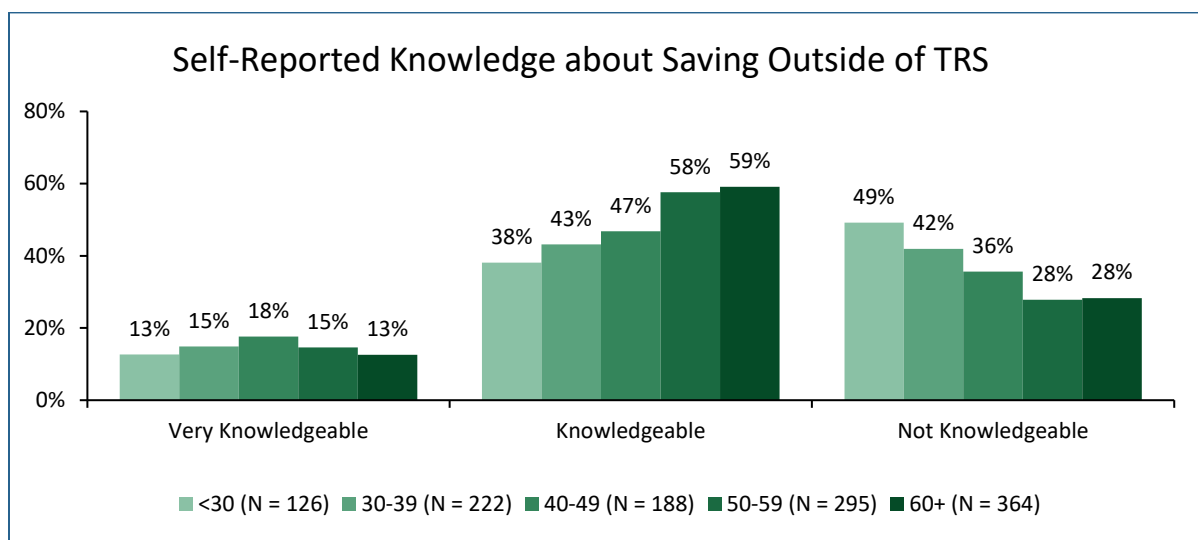


Figure 2.18. Self-Reported Knowledge about Saving Outside of TRS by Active Member Age Group

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.

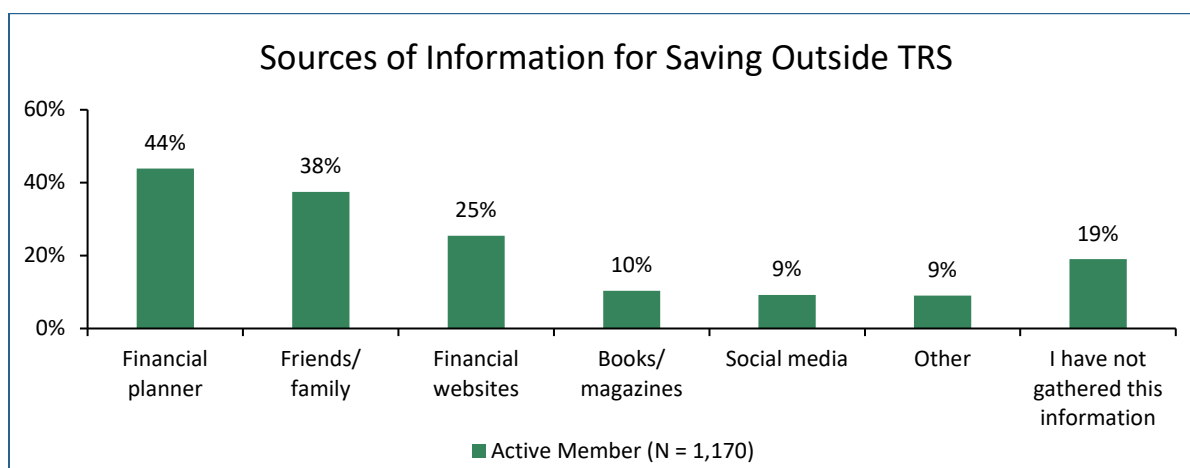


Figure 2.19. Sources of Information for Saving Outside TRS by Active Member

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 active member survey participants had requested an estimate of their TRS retirement or an estimate of a special service credit purchase within the last 12 months.

- 40% of active member survey respondents reported they had requested a retirement estimate from TRS in the last 12 months.
- 12% of active member survey respondents reported they had requested a special service credit purchase estimate from TRS in the last 12 months.

Table 2.3. Retirement and Special Service Credit Purchase Estimate

		N	Yes	No
Retirement Estimate				
Active Member	Requested from TRS in Past 12	1,194	40%	60%
Special Service Credit Purchase Estimate				
Active Member	Requested from TRS in Past 12	1,195	12%	88%

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* decreased in 2022 (70%) compared to 2021 and 2020, at 72%, while the percent of retirees increased from 75% in 2021 to 77% in 2022. Among the members who have visited *MyTRS* over the past 12 months, 53% of active members and 57% of retirees visit *MyTRS* a few times a year.

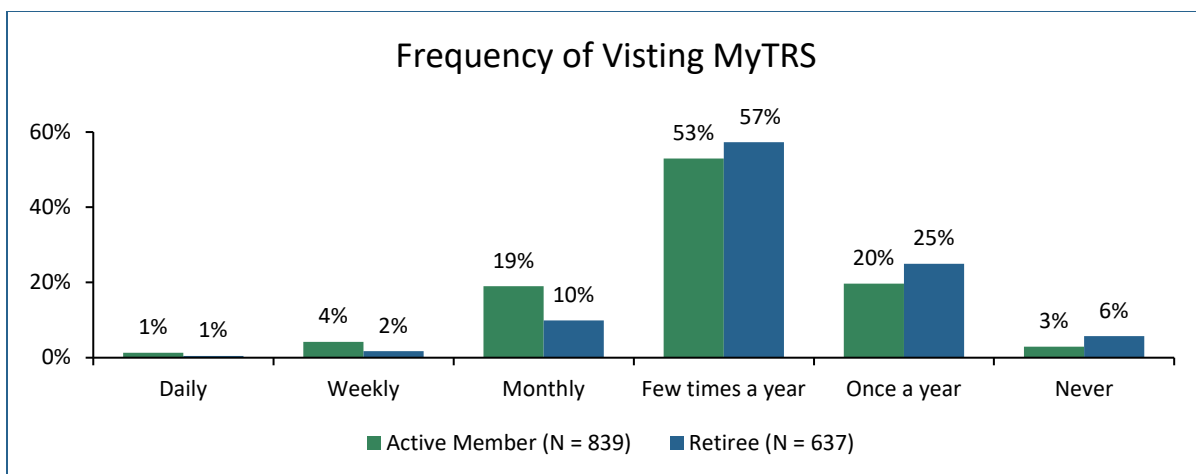


Figure 2.20. Frequency of Visiting *MyTRS*

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 retirees, “Access annuity verifications and 1099-R forms” is the most important reason. The next most important reasons for visiting *MyTRS*, are “Change Address”, and “Other”.

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

	Active Member (N=686)	Retiree (N=507)
Reasons for Visiting MyTRS in Last 12 Months		
Obtain retirement estimate	63%	-
Access annuity verifications and 1099-R forms	-	58%
Changed federal income tax withholding	-	20%
Change address	23%	20%
Register for group presentation	8%	-
Other	26%	28%

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

Table 2.5. Count of “Other” Text Reasons for Visiting MyTRS

	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	70	34	104
Appointment	3	1	4
Beneficiaries	8	0	8
Buy In Program	4	0	4
Complaint	7	4	11
Financial Inquiry	1	0	1
Forms Documents	3	0	3
Healthcare Insurance	1	10	11
Need Info	17	6	23
Refund	2	0	2
Request Info	10	2	12
Retirement Info	21	3	24
Review Account	11	4	15
Tax Info	1	3	4
Track Growth	1	0	1
Update Change Info	9	7	16
Verify Info	11	11	22
View Balance	10	1	11
View Statement	2	0	2
Website	4	0	4
Years of Service	3	0	3
None.NA	39	41	80

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 2.6. Ratings of Three Most Important Reasons for Visiting MyTRS

	Active Member (N=722)	Retiree (N=515)
Three Most Important Reasons for Visiting MyTRS		
Obtain retirement estimate	80%	-
Access annuity verifications and 1099-R forms	-	73%
Changed federal income tax withholding	-	40%
Change address	33%	35%
Register for group presentation	23%	-
Other	22%	18%

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 (45%) reported “I was not aware of *MyTRS*” as the reason for not visiting *MyTRS* compared to retirees (16%). More retirees (50%) reported “I have no reason to register for *MyTRS* at this time” as the reason for not visiting *MyTRS* compared to active members (18%). This may indicate TRS should provide more information

to active members and retirees about the availability of *MyTRS*, as well as the actions that can be performed using the *MyTRS* site.

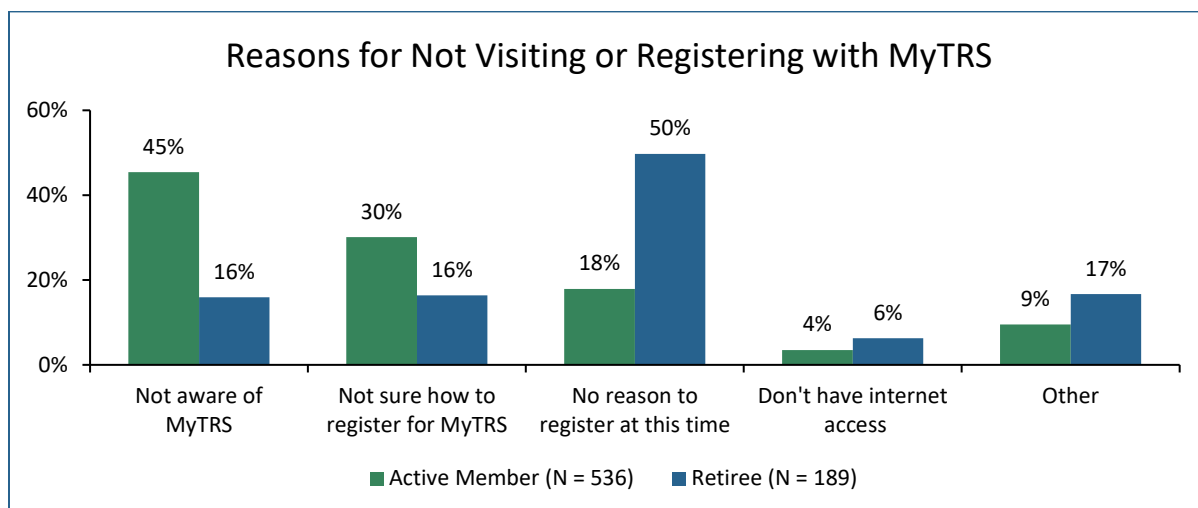


Figure 2.21. Reasons for Not Visiting or Registering with *MyTRS*

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types specified the following “Other” reasons for not having visited *MyTRS*. The most common reason reported by both active members and retirees was that they had not retired yet or had no need to visit *MyTRS*. Eleven active members and two retirees reported not having enough time. Eight active members and five retirees reported having account, registration or access issues as the reason for not visiting.

Table 2.7. Count of “Other” Text Reasons for Not Visiting *MyTRS*

	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	72	47	119
Account/registration/access issue	8	5	13
Need info/lack of knowledge	8	0	8
No need/don't know/not retired yet	24	25	49
Not enough time	11	2	13
Paper preference	2	1	3
Phone preference	0	1	1
Too complicated/low confidence	6	2	8
Website problems	3	1	4
None/NA	10	10	20

MyTRS Suggested Improvements

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

A total of 316 active members provided one or more additional feature categories for MyTRS to improve.

- 191 active members commenting identified improvements related to financial considerations, including faster access to retirement information, more accurate retirement estimates, and more detailed information about benefits, including more personalized and simplified information about TRS, benefits, service credit purchasing, and healthcare.
- 77 respondents mentioned improvements regarding the process, options, benefits, eligibility, employment, and checklists for retirement.
- 27 respondents wanted updates to website features, such as the ability to verify information, user interface, secure chat options, and online retirement and beneficiary forms.

A total of 139 retirees provided 11 unique response categories regarding improvements to MyTRS.

- 49 respondents requested finance-related improvements such as more details on investments, personal portfolios, and premiums/payment history.
- 40 respondents wanted improved information that is healthcare-specific (n=15), and benefit and retirement information personalized to themselves (n=25).
- 18 respondents requested website upgrades.
- 6 respondents requested retirement process details.
- 31 respondents noted complaints or requested cost of living adjustments.

Table 2.8. Count of “Other” Text Reasons for Improving MyTRS

	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	703	351	1054
Health insurance, other benefit options	20	15	35
Provide video instructions, more presentations	8	2	10
Send emails	8	1	9
Account funds, personal information, beneficiaries	47	25	72
Complaint, COLA	43	31	74
Need info, more personal info	81	38	119
Questions	5	2	7
Improve phone system/service/in person services	16	7	23
Website, FAQ, access	27	8	35
Improved retirement calculator, expenses calculator	33	4	37
Improve retirement application process, access to forms	28	6	34
None/NA	387	212	599

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 retirees (56%) reported they have referred to the TRS Benefits Handbook compared to active members (41%).

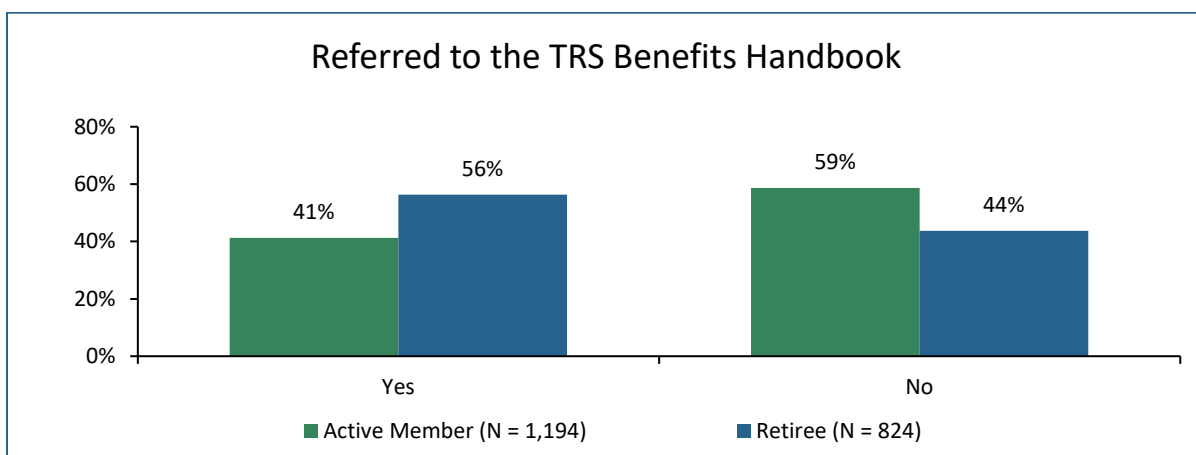


Figure 2.22. Referred to the TRS Benefits Handbook

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" (68%) and "Better understand TRS benefits" (49%) as their two most important topics. Retirees rate "Learn about TRS employment after retirement" (68%) and "Obtain information to decide when to retire" (57%) as their most important topics.

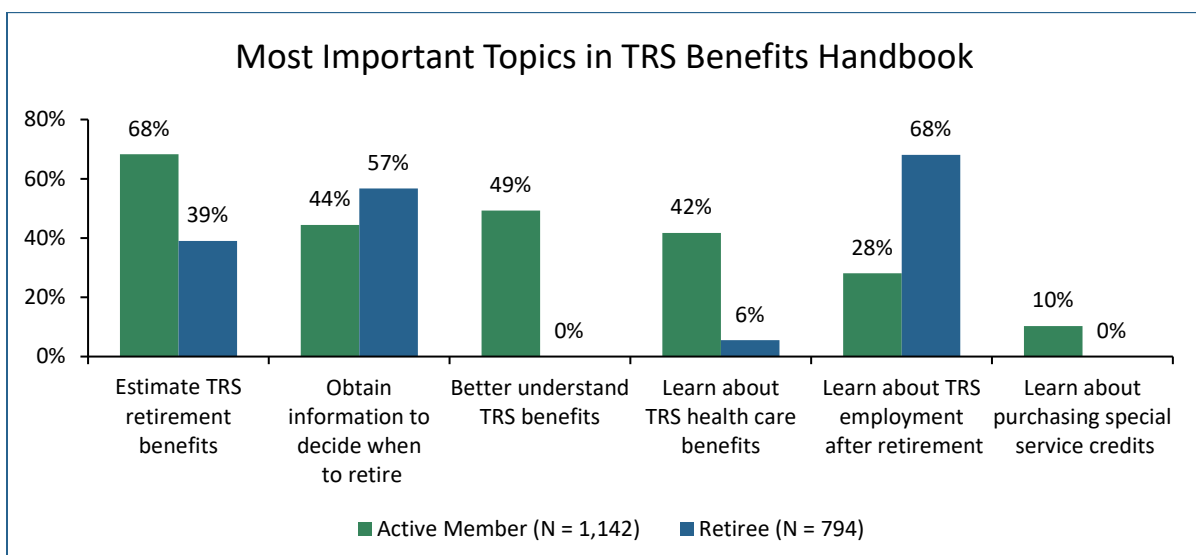


Figure 2.23. Most Important Topics in TRS Benefits Handbook

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 26% and 17% 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.

Retirees' ratings are more positive than active members; however, at least 9% 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 retirees' ratings.

Table 2.9. Ratings of How Well TRS Handbook Provides Information

	Very Well	Well	Not Very Well
Active Member (N=493)			
Better understand TRS benefits, in general	17%	66%	17%
Learn about TRS health care benefits	15%	66%	19%
Obtain information to decide when to retire	16%	65%	19%
Estimate TRS retirement benefits	21%	59%	20%
Learn about TRS employment after retirement	14%	64%	22%
Learn about purchasing special service credits	13%	61%	26%
Retiree (N=462)			
Better understand TRS benefits, in general	31%	64%	5%
Estimate TRS retirement benefits	35%	57%	8%
Obtain information to decide when to retire	29%	63%	8%
Learn about TRS health care benefits	30%	61%	9%
Learn about TRS employment after retirement	25%	66%	9%
Learn about purchasing special service credits	22%	67%	11%

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' retirees.

2.3.1. Overall Satisfaction with TRS Healthcare Services

The majority of the active members (54%) and retirees (77%) rate as at least satisfied with TRS healthcare services in 2022. The survey results show active members continue to be more likely to rate as neutral compared to retirees.

The 2022 survey results also show a greater proportion of both members rate as satisfied with TRS healthcare services relative to 2021. This is an increase year-over-year.

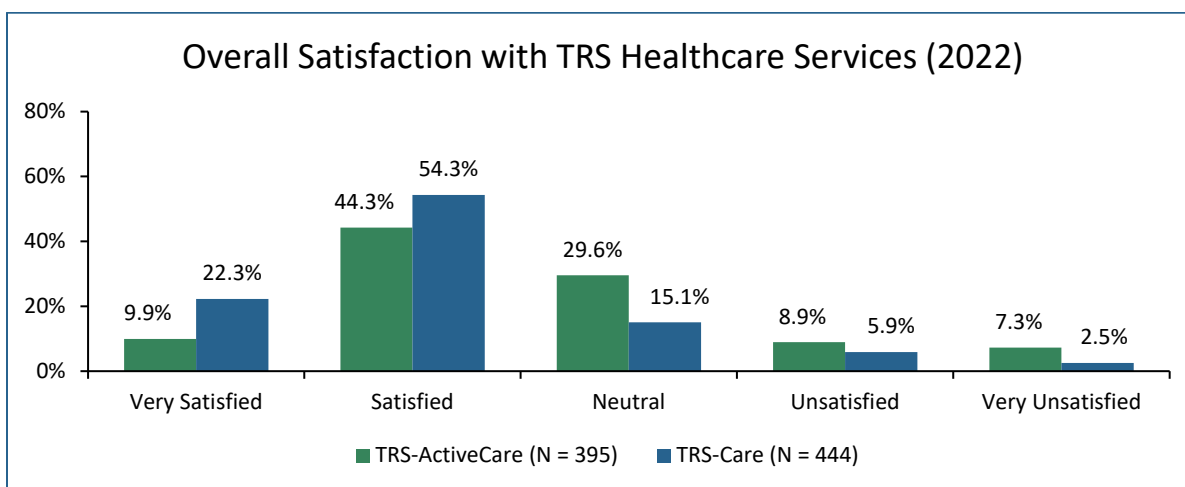


Figure 2.24. Overall Satisfaction with TRS Healthcare Services (2022)

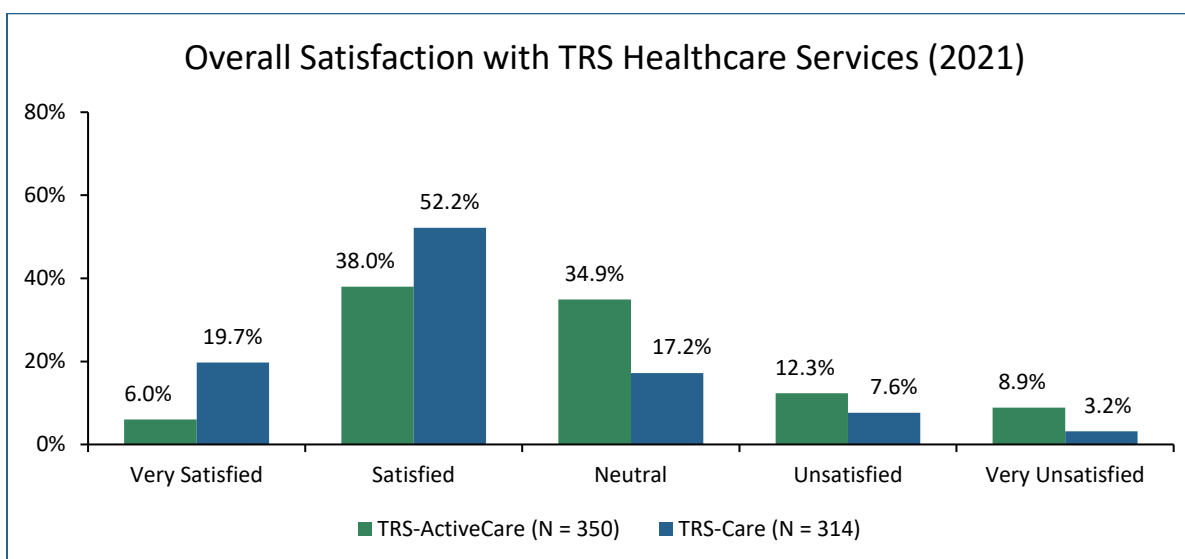


Figure 2.25. Overall Satisfaction with TRS Healthcare Services (2021)

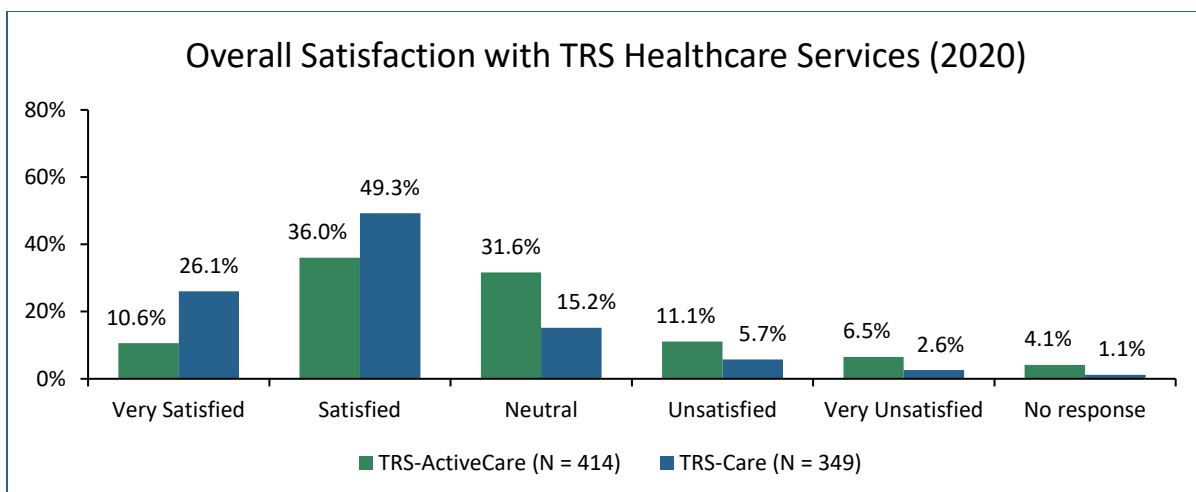


Figure 2.26. Overall Satisfaction with TRS Healthcare Services (2020)

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 (70%) and retired (90%) members reported TRS-ActiveCare and TRS-Care are very valuable or valuable.
- More retirees (24%) reported TRS-Care is very valuable compared to active members (13%). More active members chose not very valuable (30%) compared to retirees (10%).
- These results indicate active members may benefit from additional information on their TRS healthcare benefits.

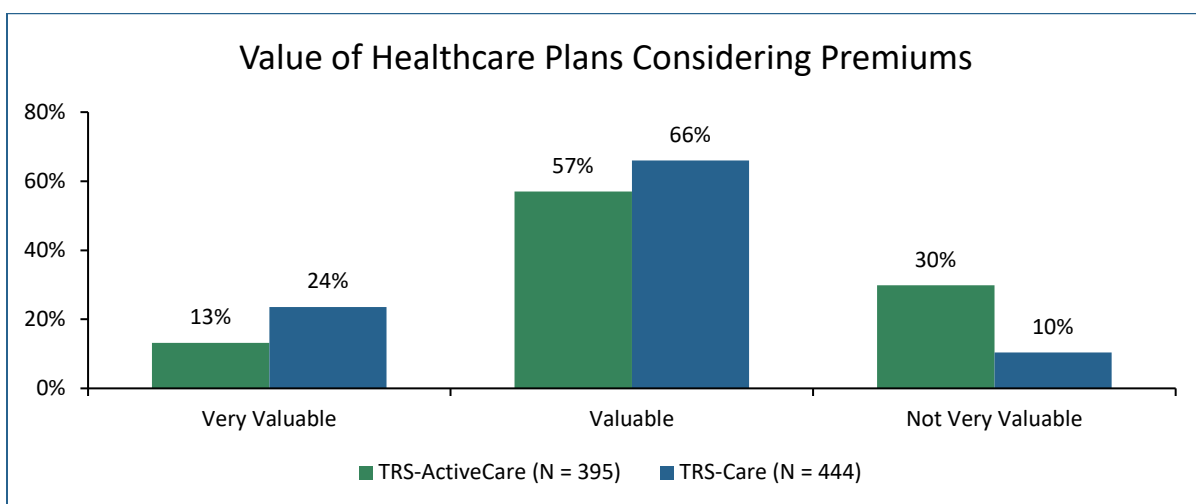


Figure 2.27. Value of Healthcare Plans Considering Premiums

Ways to Improve TRS-ActiveCare and TRS-Care

"Lower employee premiums" received the highest rating for how to improve TRS-ActiveCare and TRS-Care, followed by "Cover additional services & prescription drugs". In addition, retirees were more

likely to select “Lower costs” (43%), and “Cover additional services & prescription drugs” (60%) as their important ways to improve the healthcare plans, compared to active members (19% or 58%).

These results indicate:

- Both active members and retirees value lower premiums and additional services and prescription drug coverage.
- Retirees value lower costs and additional services and prescription drug coverage more than active members.

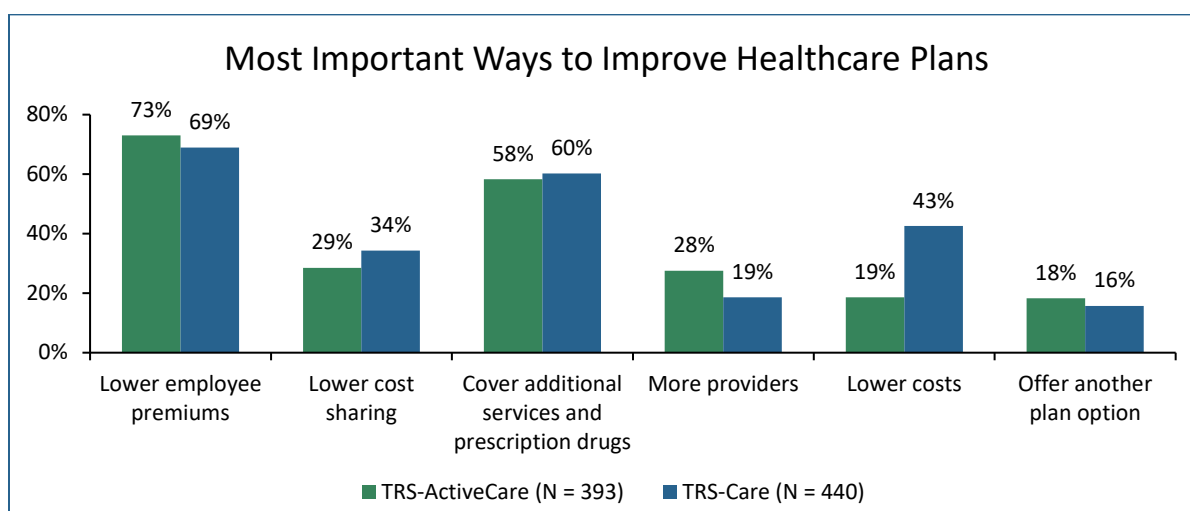


Figure 2.28. Most Important Ways to Improve Healthcare Plans

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

2.3.3. Healthcare Plan Enrollment and Satisfaction

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

Enrollment

36% of active member survey respondents reported enrollment in TRS-ActiveCare and 56% of retirees 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.
- Regional 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 10% of active members rating as very satisfied and 42% rating as satisfied.
- Satisfaction ratings for TRS-ActiveCare Primary were 9% very satisfied and 48% 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 11% of active members rating as very satisfied. 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 retirees reported they were enrolled in TRS-Care Medicare Advantage (34%) than TRS-Care Standard (22%). The majority of retirees in both plans were at least satisfied with the plans.

Table 2.10. Self-Reported Healthcare Plan Enrollment and Satisfaction

	Enrollment %	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
TRS-ActiveCare HD	14%	10%	42%	29%	11%	8%
TRS-ActiveCare Primary	12%	9%	48%	28%	8%	7%
TRS-ActiveCare Primary+	4%	10%	42%	34%	6%	8%
TRS-ActiveCare 2	3%	11%	45%	29%	11%	4%
Regional HMO	3%	11%	42%	36%	4%	7%
Retiree						
TRS-Care Standard	22%	10%	53%	21%	12%	3%
TRS-Care Medicare Advantage	34%	30%	55%	11%	2%	2%

TRS-ActiveCare and TRS-Care Enrollment Materials

- The majority of retirees (63%) reported they used TRS-Care enrollment materials to help them make decisions about healthcare plans and benefits; however, 31% of active members reported they used TRS-ActiveCare enrollment materials.
- The majority of members reported they referred to TRS-ActiveCare or TRS-Care plan materials (79% of active members and 83% of retirees).

Table 2.11. Enrollment Materials

	N	Yes	No
Active Member			
Used Enrollment Materials to Decide to Enroll	393	31%	69%
Refer to TRS-ActiveCare plan materials	395	79%	21%
Retiree			
Used Enrollment Materials to Decide to Enroll	445	63%	37%
Refer to TRS-Care plan materials	445	83%	17%

Sources of TRS-ActiveCare Enrollment Information

- 67% of active members reported they received TRS-ActiveCare enrollment information from their Benefits Administrator.

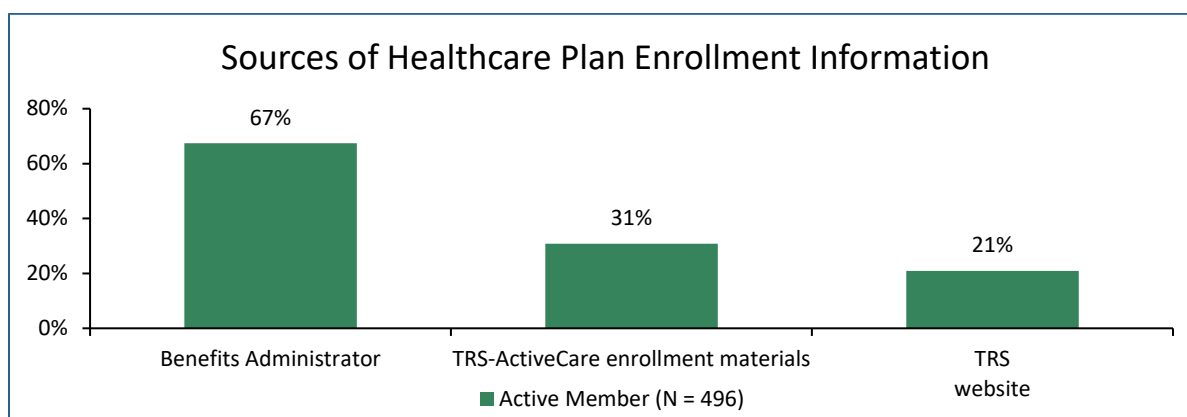


Figure 2.29. Source of Healthcare Plan Enrollment Information (Active Member)

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

- More retirees (41%) reported “High cost” as the reason for not enrolling in TRS-Care compared to active members (31%).
- More active members (44%) reported “Not eligible” as the reason for not enrolling in TRS-ActiveCare compared to retirees (31%).

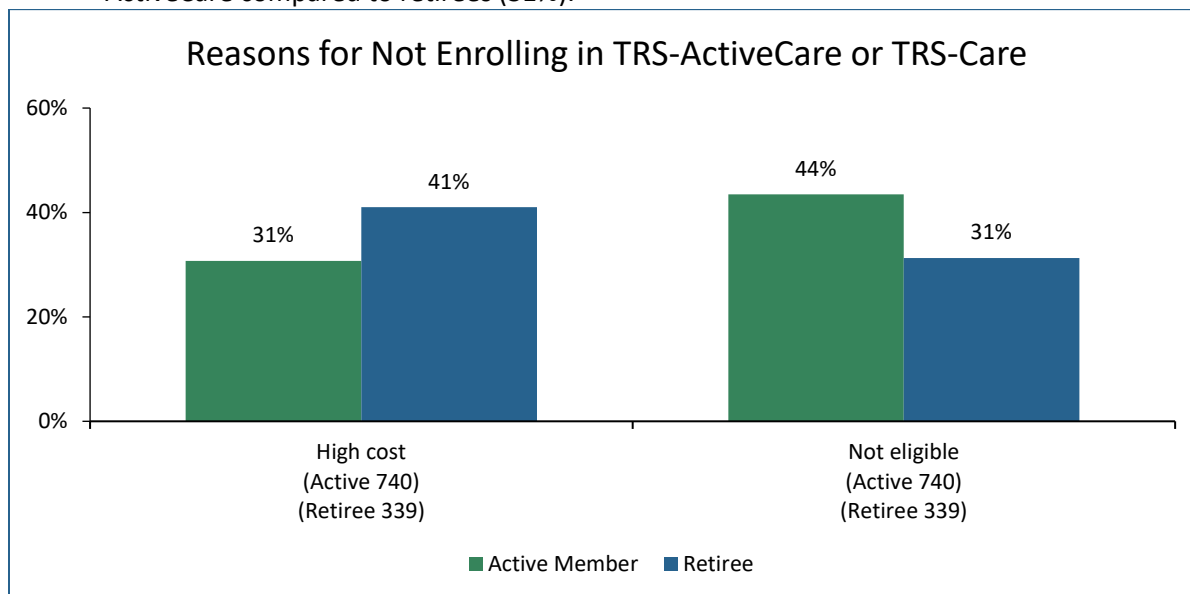


Figure 2.30. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

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

2.3.4. TRS-ActiveCare and TRS-Care Information Resources

This subsection presents whether members used TRS healthcare program information resources 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 (39%) reported using *The Pulse* newsletter to get information about TRS-Care, compared to the percent of active members that used the newsletter (32%) 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 2.12. Use of Information Resources for TRS-ActiveCare and TRS-Care

	N	Yes	No
Active Member			
<i>The Pulse</i> Newsletter in last 12 months	395	32%	68%
BCBSTX Website in last 12 months	395	46%	54%
BCBSTX Customer Service Line in last 12 months	395	35%	65%
Retiree			
<i>The Pulse</i> Newsletter in last 12 months	75	39%	61%
BCBSTX Website in last 12 months	75	23%	77%
TRS-Care Customer Service Line in last 12 months	75	33%	67%

Helpfulness of TRS-ActiveCare and TRS-Care Resources

The majority of both active members and retirees that 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 2.13. Helpfulness of Information Resources

	N	Very Helpful	Helpful	Not Helpful
Active Member				
<i>The Pulse</i> Newsletter	126	10%	77%	13%
BCBSTX Website	130	6%	75%	19%
Retiree				
<i>The Pulse</i> Newsletter	29	7%	72%	21%
BCBSTX Website	17	18%	70%	12%

The majority of active members and retirees that had called the BCBSTX customer service line were at least satisfied during the previous 12 months.

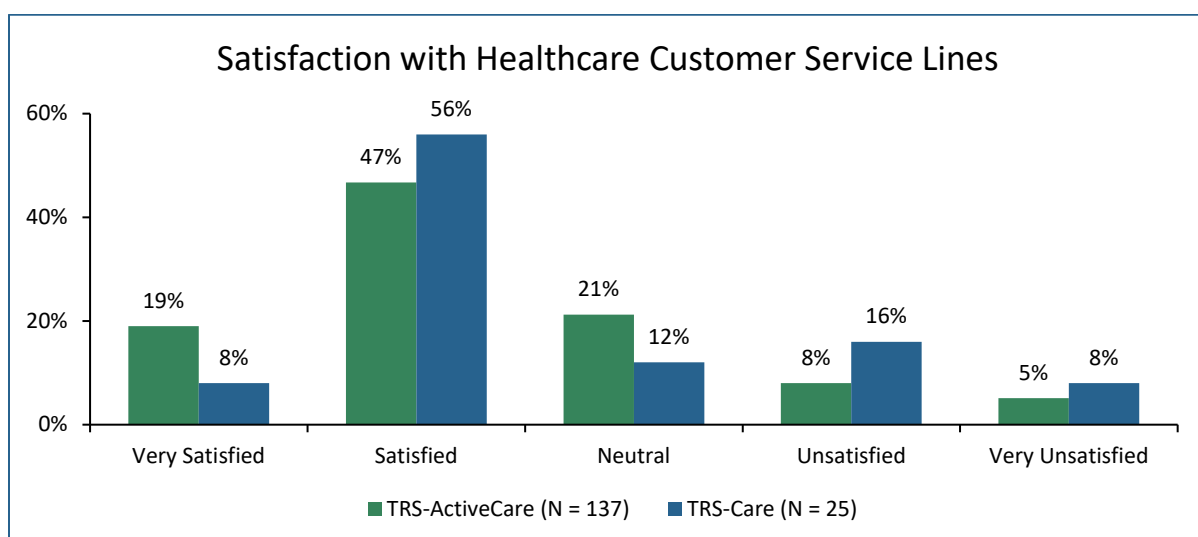


Figure 2.31. Satisfaction with Healthcare Customer Service Lines

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 (47%) reported the website provides the greatest value in obtaining information about TRS healthcare programs compared to retirees (41%).

Additionally, more retirees (3%) reported *The Pulse* newsletter provides the greatest value compared to active members (0%). More retirees (15%) reported Publications provides the greatest value compared to active members (6%). More retirees (37%) reported the Customer Service Line provides a greater value in obtaining information about TRS healthcare programs compared to active members (24%). This may indicate active members would benefit from becoming more informed about publications and the customer service line as a means for obtaining healthcare plan information.

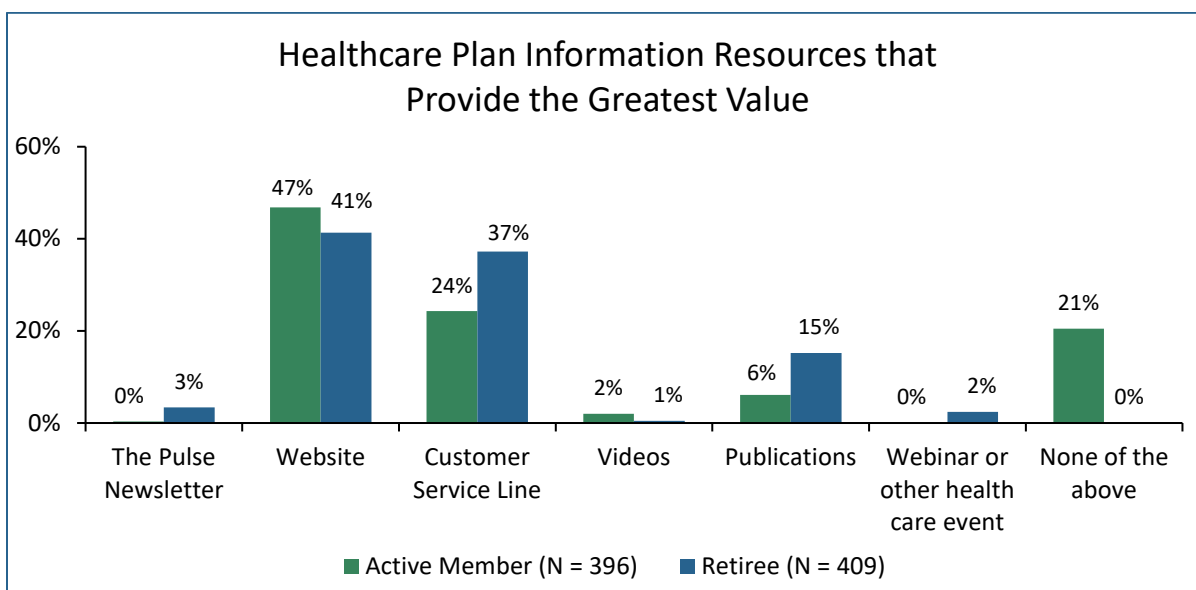


Figure 2.32. Healthcare Plan Information Resources that Provide the Greatest Value

2.4. Communication

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 members and retirees, email, website, and newsletter are the top three preferred ways to obtain information about administrative operations. More retirees (70%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (49%).

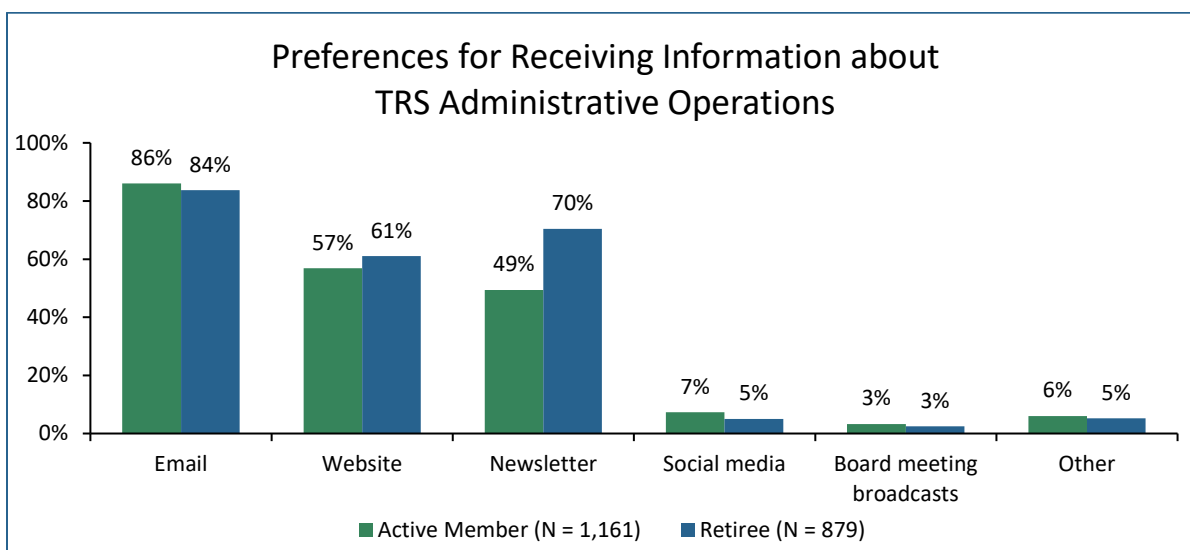


Figure 2.33. Preferences for Receiving Information about TRS Administrative Operations

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

Both active members and retirees were invited to specify other options beyond the modes of communication provided (Table 2.14). Of the 15 retirees who specified an alternate means of communication, the majority specified mail (n=5) or text message (n = 3). Of the 20 active members who specified an alternate means of communication, the majority specified a phone-based option (n=3), mail (n=6), and pdf (n=5).

Table 2.14. Count of “Other” Types of Alternative Communication Formats

	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	33	33	66
Email	1	1	2
Explanation	1	0	1
Mail	6	5	11
Newsletter	0	2	2
PDF	5	1	6
Phone call	3	1	4
Print	2	1	3
Social Media	0	1	1
Text Message	0	3	3
YouTube/Online Videos	2	0	2
None NA	13	18	31

Membership and Benefits

This subsection presents member’s ratings of their top three methods for receiving communications about TRS membership and benefits. Both active members and retirees have a strong preference for email, speaking to a phone counselor, and the website as ways to obtain information about their TRS membership and benefits. Retirees (39%) have a stronger preference for mail than active members (31%).

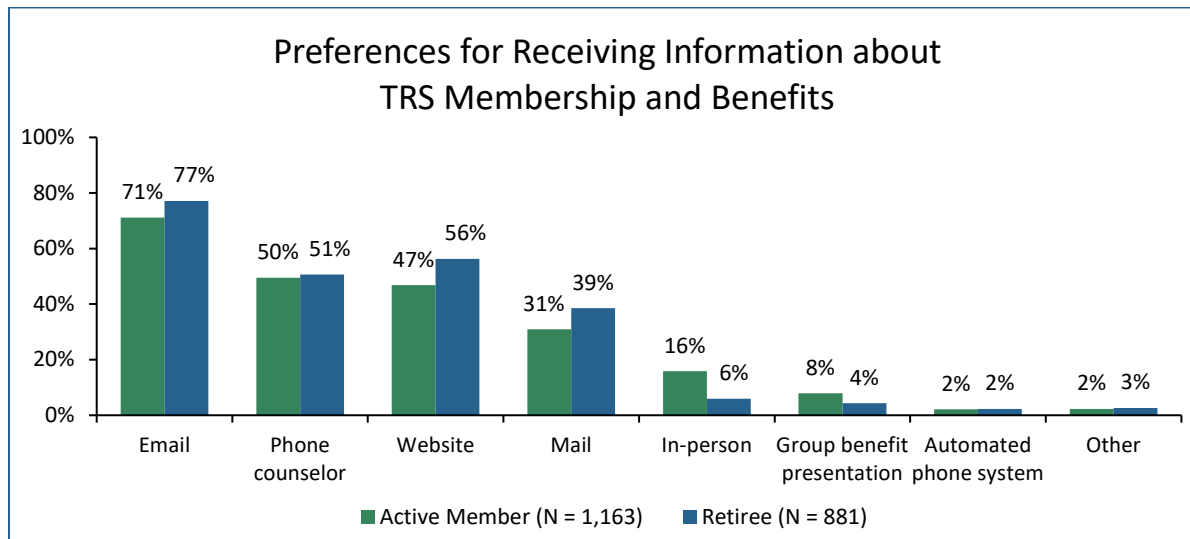


Figure 2.34. Preferences for Receiving Information about TRS Membership and Benefits

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

2.4.2. Communication Topics

Active Member

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”, “Pension Fund Financial Health”, and “Retirement Planning” 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”, “Health Plans, and “Retirement Planning”, with 70% 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 2.15. Active Member Ratings of the Importance of TRS Topics and TRS’ Performance in Providing Information Related to those Topics.

	Very Important	Important	Not Important
Importance (N=1,166)			
Retirement Plans and Options	73%	25%	2%
Pension Fund Financial Health	55%	40%	5%
Retirement Planning	62%	33%	5%
Activities that Impact Retirement	64%	30%	6%
Legislative Updates	50%	44%	6%
Investment Performance	43%	47%	10%
Health Care Funds Financial Health	46%	43%	11%
Health Plans	54%	32%	14%
TRS Board Actions	29%	55%	16%
Administrative Operations	21%	48%	32%
	Very Well	Well	Not Very Well
Performance (N=1,166)			
Retirement Plans and Options	24%	51%	25%
Health Plans	19%	55%	26%
Retirement Planning	20%	52%	28%
Legislative Updates	15%	55%	30%
Administrative Operations	12%	57%	31%
TRS Board Actions	14%	55%	31%
Activities that Impact Retirement	18%	50%	32%
Investment Performance	13%	53%	34%
Pension Fund Financial Health	13%	52%	35%
Health Care Funds Financial Health	13%	52%	35%

Retiree

This subsection presents the retirees' ratings of the TRS topics they think are most important and their rating of how well TRS provides information related to those topics. Retirees rate "Legislative Updates", "Pension Fund Financial Health", and "Retirement Plans and Options" as the topics they think are most important. The majority of retirees rate TRS as very well or well in providing information on "Retirement Plans and Options", "Retirement Planning", and "Health Plans".

Retirees 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 retirees on fund financial health, including legislative updates and retirement plans and options.

Table 2.16. Retiree Ratings of the Importance of TRS Topics and TRS' Performance in Providing Information Related to those Topics.

	Very Important	Important	Not Important
Importance (N=882)			
Legislative Updates	68%	30%	2%
Pension Fund Financial Health	69%	29%	2%
Retirement Plans and Options	60%	37%	3%
Investment Performance	52%	42%	6%
TRS Board Actions	38%	54%	8%
Health Care Funds Financial Health	56%	30%	14%
Health Plans	56%	22%	22%
Activities that Impact Retirement	41%	37%	22%
Administrative Operations	18%	54%	28%
Retirement Planning	27%	36%	37%
	Very Well	Well	Not Very Well
Performance (N=877)			
Retirement Plans and Options	37%	57%	6%
Retirement Planning	27%	64%	9%
Activities that Impact Retirement	28%	63%	9%
Health Plans	33%	57%	10%
Legislative Updates	29%	58%	13%
TRS Board Actions	22%	64%	14%
Pension Fund Financial Health	28%	56%	16%
Investment Performance	25%	59%	16%
Administrative Operations	19%	65%	16%
Health Care Funds Financial Health	25%	57%	18%

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.

Email Subscription Service

Over half of active members (70%) and retirees (82%) responded they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 14% of active members and 26% of retirees 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.

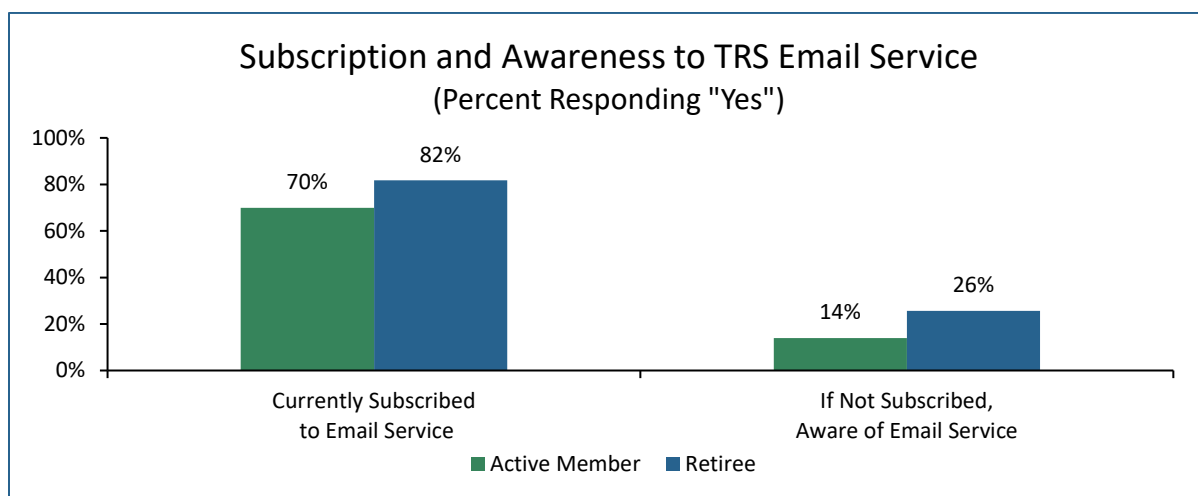


Figure 2.35. Subscription and Awareness of TRS Email Service (Percent Responding “Yes”)

Table 2.17. Subscription and Awareness of TRS Email Service

	FY	N	Yes	No	No Response
Active Member					
Currently subscribed to the TRS email subscription service	2022	1,166	70%	30%	-
	2021	1,032	61%	39%	-
	2020	1,336	47%	37%	16%
If not subscribed, aware that TRS offers an email subscription service	2022	351	14%	86%	-
	2021	406	15%	85%	-
	2020	713	15%	74%	11%
Retiree					
Currently subscribed to the TRS email subscription service	2022	876	82%	18%	-
	2021	482	75%	25%	-
	2020	558	47%	40%	13%
If not subscribed, aware that TRS offers an email subscription service	2022	160	26%	74%	-
	2021	121	25%	75%	-
	2020	297	17%	73%	10%

Social Media

The rated importance of using social media to find TRS information was low among members in 2022. Among the sites listed, Facebook was noted as the most important with a combined rating of very important and important for active members of 28% and retirees of 25%.

When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active members and retirees stated they have never visited any of the sites. 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 2.18. Active Member Social Media Preferences and Helpfulness Ratings

	Very Important	Important	Not Important	I Don't Use This
Importance				
Facebook	10%	18%	44%	28%
Youtube	9%	19%	42%	30%
Twitter	4%	8%	43%	45%
	Very Helpful	Helpful	Not Helpful	Never Visited
Performance				
Facebook	6%	15%	19%	60%
Youtube	6%	14%	20%	60%
Twitter	2%	8%	21%	69%

Table 2.19. Retiree Social Media Preference and Helpfulness Ratings

	Very Important	Important	Not Important	I Don't Use This
Importance				
Facebook	8%	17%	47%	28%
Youtube	5%	13%	47%	35%
Twitter	1%	4%	47%	48%
	Very Helpful	Helpful	Not Helpful	Never Visited
Performance				
Facebook	4%	15%	20%	61%
Youtube	3%	10%	18%	69%
Twitter	1%	3%	20%	76%

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 (55%) and retired (78%) members were Very Satisfied or Satisfied.

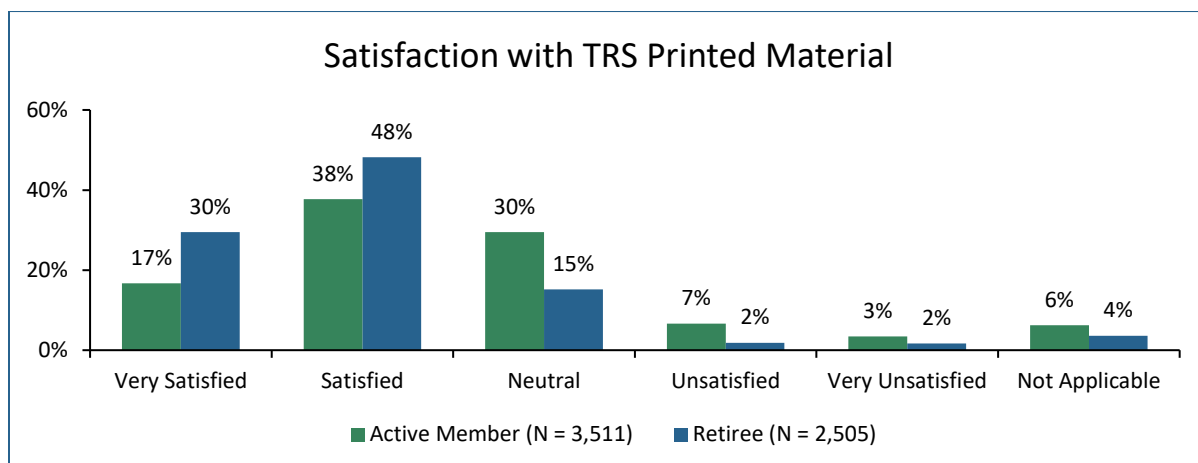


Figure 2.36. Satisfaction with TRS Printed Material

2.4.4. Communication Alternatives

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

Alternative Languages

When asked what languages other than English TRS publications need to be provided in, 84% of active members and 89% of retirees 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 retiree requested TRS information be available in Vietnamese.

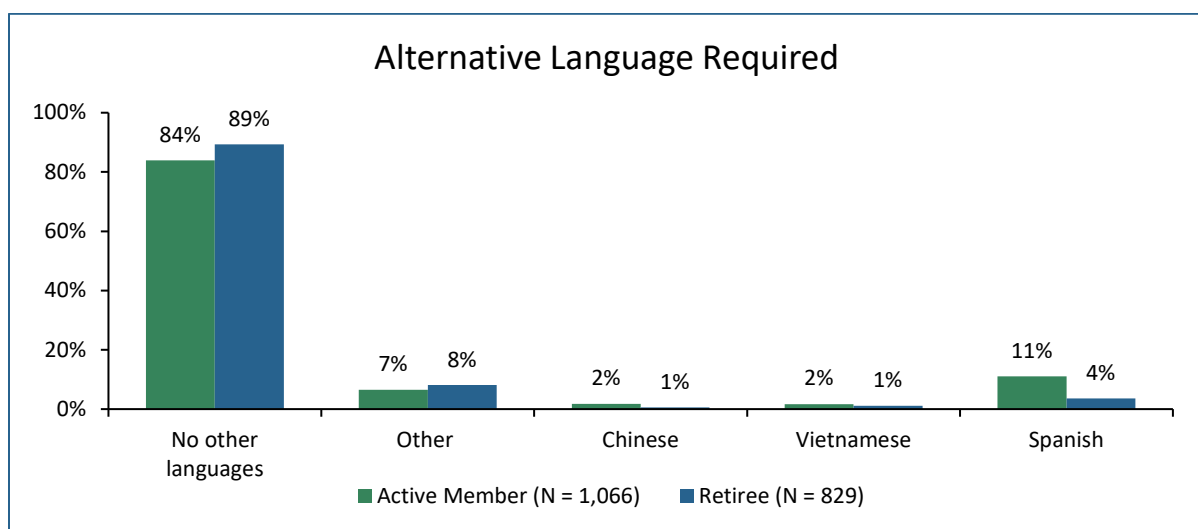


Figure 2.37. Alternative Languages Preferred

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

Active members and retirees had the option to suggest additional languages for TRS information besides English, Spanish, Vietnamese, and Chinese. Table 2.19 lists the alternative languages provided.

Table 2.20. Frequencies of Other Languages Preferred

	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	80	70	150
Arabic	1	2	3
French	3	0	3
Hindu	0	1	1
Portugese	1	0	1
Sinhala	0	1	1
Spanish	2	0	2
Tagalog	1	1	2
Turkish	1	0	1
Urdu	0	1	1
Welsh	0	1	1
English	46	36	82
None NA	25	27	52

Alternative Print Publication Formats

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

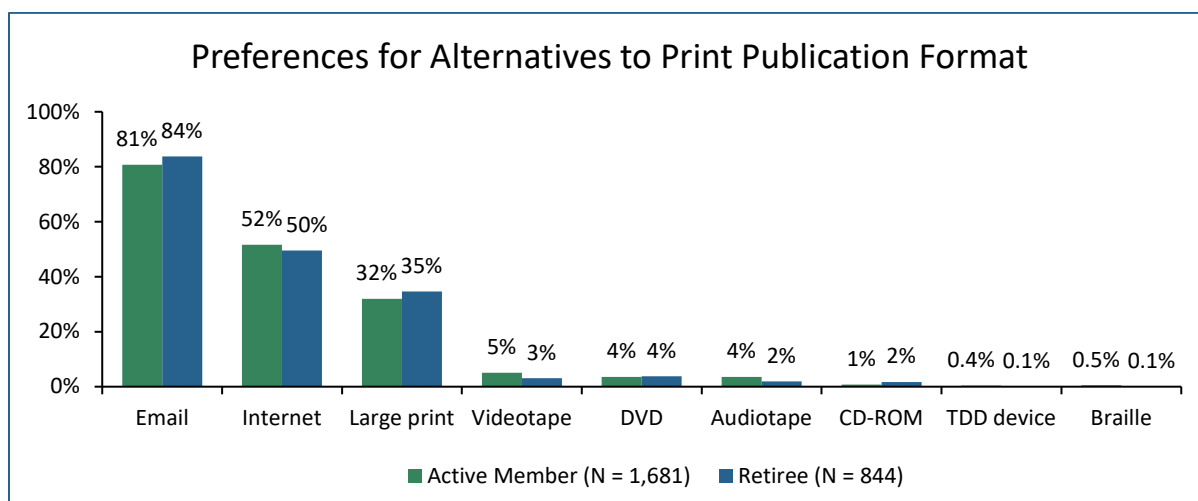


Figure 2.38. Preferences for Alternatives to Print Publication Format

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

3. Summary of Results

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

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

- Provide retirement planning education and education on saving for retirement outside TRS to active members especially younger active members
- Provide more availability of in-person or phone-based interactions to increase member satisfaction
- Educate on the availability 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 estimates
- Continue to educate on healthcare program value, especially for active members
- Identify opportunities to lower employee premiums and increase coverage of additional services and prescription drugs
- Educate on how to use TRS-ActiveCare enrollment materials for active members
- Increase communication on retirement planning topics for active members
- Consider improving website functionality, including retirement form access, beneficiary designation, and online identification for access.
- 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 summary of results is provided below.

TRS Overall

Satisfaction

The majority of active members (54%) and retirees (79%) rate as at least satisfied with TRS overall in 2022. The survey results show active members continue to be more likely to rate as neutral compared to retirees. These ratings are consistent with the 2021 and 2020 survey results.

The 2022 survey results also show more retirees rate as very satisfied with TRS overall relative to 2021 and 2020. 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 phone counselor, and “Website” as the three most preferred methods for interacting with TRS. Retirees also have a stronger preference for “Website” and “Mail”.

The majority of members rate as very satisfied or satisfied with the interactions they had with TRS overall in 2022. In rating satisfaction by interaction type, members were most likely to rate as very satisfied or satisfied with higher-engagement interactions, such as “Speak with Phone Counselor”, “Visit TRS Facilities”, and “Meet with Benefit Counselor”. This may indicate more availability of in-person or phone-based interactions may increase member satisfaction.

Pension Benefit Services

Retirement Readiness

More retirees 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 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).

Less than half of the active members (42%) responded they had estimated how much income they need for retirement. For respondents that had not estimated how much they need for retirement, 59% stated the reason they had not estimated their retirement was they did not know how, and 35% said it was because retirement seems too far away.

Saving Outside of Retirement

In 2022, more than half of active members (55%) reported they are saving for retirement outside of the TRS pension plan. Active members rated “Don’t know how” as the most important reason for not saving for retirement outside of TRS.

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 49%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (50-59 years old: 28%, 60+ years old: 28%). 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

In the last 12 months, 40% of active member survey respondents reported they had requested a retirement estimate from TRS, only 12% of active member survey respondents reported they had requested a special service credit purchase estimate from TRS.

MyTRS

The percent of active members that reported having ever visited *MyTRS* increased in 2022 (97%) compared to 2021 and 2020, at ~72%, while the percent of retirees increased from 75% in 2021 to ~95% in 2022. For active members, “Obtain retirement estimate” is the most important reason for visiting *MyTRS* in the last 12 months. For retirees, “Access annuity verifications and 1099-R forms” is the most important reason. 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.

“No reason to register at this time”, and “Not sure how to register for *MyTRS*” issues were the most common reasons members reported for not visiting *MyTRS*. This may indicate TRS should improve access to or provide training on the *MyTRS* site.

When asked about ways to improve *MyTRS*, respondents stated they wanted faster access to retirement information, more accurate retirement estimates, more detailed information about benefits, information that is healthcare-specific, personalized, and transparency related to the account funds.

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 26% and 17% 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.

Retirees’ ratings are more positive than active members; however, at least 9% 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 retirees’ ratings.

Healthcare Services

Overall Satisfaction

The majority of the active members (52%) and retirees (64%) rate as at least satisfied with TRS healthcare services in 2022. The survey results show active members continue to be more likely to rate as neutral compared to retirees. These ratings are consistent with the 2021 and 2020 survey results.

The 2022 survey results also show a greater proportion of members rate as satisfied with TRS Healthcare Services relative to 2021. This is an increase year-over-year.

Value of Healthcare Plans

The majority of active members (70%) and retirees (90%) reported TRS-ActiveCare and TRS-Care is very valuable or valuable. More retirees (24%) reported TRS-Care is very valuable compared to active members (13%). More active members chose not very valuable (30%) compared to retirees (10%). These results indicate active members may benefit from additional information on their TRS healthcare benefits.

When asked about ways to improve TRS healthcare plans, active members rated “Lower employee premiums” as the most important, followed by “Cover additional services and prescription drugs”. Additionally, retirees were more likely to select “Lower cost” and “Cover additional services and prescription drugs” as important ways to improve the healthcare plans, compared to active members.

Plan Enrollment and Satisfaction

36% of active member survey respondents reported enrollment in TRS-ActiveCare and 56% of retirees reported enrollment in TRS-Care. The majority of retirees (63%) reported they used TRS-Care

enrollment materials to help them make decisions about healthcare plans and benefits; however, only 31% of active members reported they used TRS-ActiveCare enrollment materials.

The TRS-ActiveCare HD plan received the highest ratings for self-reported enrollment, but also received the second lowest satisfaction rating, with 10% of active members rating as very satisfied and 42% rating as satisfied.

Satisfaction ratings for TRS-ActiveCare Primary were 9% very satisfied and 48% 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 11% 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 retirees reported they were enrolled in TRS-Care Medicare Advantage (34%) than TRS-Care Standard (22%). 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, retirees reported “High cost” as the reason more than active members, and active members reported “Not eligible” than retirees.

Healthcare Plan Information Resources

The majority of both active members and retirees 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 and retirees that had called the BCBSTX customer service line were at least satisfied during the previous 12 months.

When asked which healthcare plan information resources members think provide the greatest value, the website was rated highest, followed by the customer service line. Retirees reported much higher importance ratings for publications and the customer service line compared to active members. This may indicate active members would benefit by becoming more informed about publications and the customer service line as a means for obtaining healthcare plan information.

Communication

Preferences for Receiving Communications about TRS Administrative Operations

For both active members and retirees, email, website, and newsletter are the top three preferred ways to obtain information about administrative operations. More retirees (70%) selected the newsletter as one of their most preferred ways to obtain information about administrative operations compared to active members (49%).

Preferences for Receiving Communications about Membership and Benefits

Both active members and retirees have a strong preference for email, speaking to a phone counselor, and the website as the ways to obtain information about their TRS membership and benefits. Retirees 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 35%) 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.

Retirees 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 retirees on fund financial health, including legislative updates and TRS board actions.

Communication Methods

Email - Over half of active members (70%) and retirees (82%) responded they are subscribed to the TRS email subscription service. Of the respondents that are not subscribed to the email service, 14% of active members and 26% of retirees 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 members and retirees 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 28% and retirees of 25%. When asked how helpful Facebook, YouTube, and Twitter are for obtaining information about TRS, the majority of active members and retirees 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 (55%) and retired (78%) members were very satisfied or satisfied.

Communication Alternatives

When asked what languages other than English TRS publications need to be provided in, 84% of active members and 89% of retirees responded they do not require publications to be provided in other languages. For members identifying alternative languages, seven active members listed a language other than English and Spanish, specifically three listed French. Two retirees requested TRS information be available in Arabic.

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

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Appendix A – Active Member Pension Benefits Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

TRRS Interactions

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Pension Benefit Services

19. How confident are you that you will have enough money to live comfortably throughout your retirement years?
- ☐ Not at all confident
 - ☐ Not too confident
 - ☐ Somewhat confident
 - ☐ Very confident
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. Please rate your agreement level with each item below as to why you have not estimated how much income you will need in retirement

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

22. Are there any other reasons why you have not estimated how much income you will need in retirement? Please state your reasons here: _____

23. 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.

24. 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.

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

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

26. Are there any other reasons why you have not estimated how much income you will need in retirement? Please state your reasons here: _____

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

- ☐ Not Knowledgeable
- ☐ Knowledgeable
- ☐ Very Knowledgeable

28. 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
- ☐ I have not gathered this information
- ☐ Other (please specify) _____

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

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

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.

31. Have you visited MyTRS?

- ☐ Yes
- ☐ No

Display these 2 question if respondent answers yes, they have visited MyTRS.

32. Have you visited the new MyTRS?

- ☐ Yes
- ☐ No

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)

- ☐ Obtained personalized retirement estimates using unaudited data on file with TRS
- ☐ Registered for group benefit presentations held around the state
- ☐ 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):

- ☐ Obtain personalized retirement estimates using unaudited data on file with TRS
- ☐ Register for group benefit presentations held around the state
- ☐ 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? Enter NA if not applicable.

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

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

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

(Check all that apply)

- ☐ 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

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

	Not Very Well	Well	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"/>

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

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

42. What is one thing TRS can do to most improve your satisfaction with TRS services?

43. Is there anything additional you would like to share with TRS?

Appendix B – Retiree Pension Benefit Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

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

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

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

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Pension Benefit Services

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

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.

20. Have you visited MyTRS?
- ☐ Yes
 - ☐ No

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

21. Over the past 12 months, how often did you visit MyTRS?
- ☐ Daily
 - ☐ Weekly
 - ☐ Monthly
 - ☐ Few times a year
 - ☐ Once a year
 - ☐ Never

22. 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
- ☐ Changed your address on record in TRS files
- ☐ Changed your federal income tax withholding
- ☐ Other (please specify) _____

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

- ☐ Access annuity verifications and 1099-R Forms
- ☐ Change your address on record in TRS files
- ☐ Change your federal income tax withholding
- ☐ Other (please specify) _____

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

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

25. 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.

26. Have you referred to the TRS Benefits Handbook?

- ☐ Yes
- ☐ No

27. If you were to refer to the TRS Benefits Handbook, what would be most important to you? (Choose your top three.)

- ☐ 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.

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

	Not Very Well	Well	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"/>

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

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

30. What is one thing TRS can do to most improve your satisfaction with TRS services?

31. Is there anything additional you would like to share with TRS?

Appendix C – Active Member Health Insurance Benefits Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

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

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

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

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
13. Is there anything the Ombuds Office can do to improve the complaint handling process?
14. Have you interacted with TRS in anyway in the past 12 months?
- ☐ Yes
 - ☐ No

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

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

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

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

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

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

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.

20. 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.
 - **Regional 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.

21. 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.

22. 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.

23. In the past **12 months**, have you read *The Pulse*, the TRS' healthcare newsletter?
- ☐ Yes
 - ☐ No

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

24. How helpful was *The Pulse*, the TRS email healthcare newsletter?
- ☐ Not Helpful
 - ☐ Helpful
 - ☐ Very Helpful
25. 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.

26. How satisfied were you with your interaction with the Blue Cross Blue Shield TRS-ActiveCare customer service line?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
27. 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 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.

28. How helpful was the Blue Cross Blue Shield TRS-ActiveCare website?
- ☐ Helpful
 - ☐ Not Helpful

29. 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
30. Considering your healthcare premiums, rate the value of the benefits provided under TRS-ActiveCare?
- ☐ Not Very Valuable
 - ☐ Valuable
 - ☐ Very Valuable
31. 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 employee premiums
 - ☐ Lower cost sharing
 - ☐ More providers
 - ☐ Cover additional services and prescription drugs
 - ☐ Offer another plan option
32. Overall, how satisfied are you with TRS-ActiveCare services?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

	Yes	No
The cost is too high.	<input type="radio"/>	<input type="radio"/>
I'm not eligible for TRS-ActiveCare.	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

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

35. What is one thing TRS can do to most improve your satisfaction with TRS services?

36. Is there anything additional you would like to share with TRS?

Appendix D – Retiree Health Insurance Benefit Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

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

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

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

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

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

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

16. How satisfied are you with TRS staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
17. How satisfied are you with TRS communications, including telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
18. How satisfied are you with any TRS brochures or other printed information, including the accuracy of that information?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

Health Care Services

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

19. 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

20. Did you use the TRS-Care enrollment materials to help you decide whether to enroll in TRS-Care?

- ☐ Yes
- ☐ No

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

21. 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.

22. Do the TRS-Care materials provide clear information about plan benefits?

- ☐ Very Unclear
- ☐ Unclear
- ☐ Clear
- ☐ Very Clear

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

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

	Yes	No
Called the TRS-Care customer service line	<input type="radio"/>	<input type="radio"/>
Called the provider's 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 healthcare benefits through the provider's 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 healthcare benefits through the provider's 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 email 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.

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

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

Display this question if respondent answers yes, they called the provider's customer service line in the past 12 months.

25. How satisfied were you with your interaction with the provider's customer service?

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

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

26. How helpful was accessing your information about your healthcare benefits through the TRS-Care online resources?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

27. How helpful was accessing your information about your healthcare benefits through the provider's TRS-Care online resources?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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.

28. How helpful was the TRS-Care website?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

29. How helpful was the provider's TRS-Care website?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

30. How helpful were the videos about your healthcare benefits?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

31. How helpful were the publications about your healthcare benefits?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

32. How satisfied were you with attending a TRS-Care webinar or other healthcare event?

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

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

33. How helpful was *The Pulse*, the TRS email healthcare newsletter?

- ☐ Not Helpful
- ☐ Helpful
- ☐ Very Helpful

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

- ☐ TRS-Care Customer Service Line
- ☐ Provider Customer Service Line
- ☐ Provider's TRS-Care Website
- ☐ Videos
- ☐ TRS-Care Online Resources
- ☐ Provider's TRS-Care Online Resources
- ☐ TRS-Care Website
- ☐ Publications
- ☐ Webinar or other healthcare event
- ☐ The Pulse

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

- ☐ Not Valuable
- ☐ Valuable
- ☐ Very Valuable

36. 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 employee premiums
 - ☐ Lower costs sharing
 - ☐ More providers
 - ☐ Cover additional services and prescription drugs
 - ☐ Offer another plan option
37. Overall, how satisfied are you with TRS-Care services?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

	Yes	No
The cost is too high.	<input type="radio"/>	<input type="radio"/>
I'm not eligible for TRS-Care.	<input type="radio"/>	<input type="radio"/>
Other (please specify)	<input type="radio"/>	<input type="radio"/>

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

39. How likely are you to recommend/promote TRS as a great organization?
- ☐ 00 – Not At All Likely
 - ☐ 01
 - ☐ 02
 - ☐ 03
 - ☐ 04
 - ☐ 05 – Somewhat Likely
 - ☐ 06
 - ☐ 07
 - ☐ 08
 - ☐ 09
 - ☐ 10 – Extremely Likely

40. What is one thing TRS can do to most improve your satisfaction with TRS services?

41. Is there anything additional you would like to share with TRS?

Appendix E – Active Member Communication Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

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

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

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

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

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

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

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

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

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

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

16. How satisfied are you with TRS staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
17. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
18. How satisfied are you with any TRS brochures or other printed information, including the accuracy of that information?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

Communications

The next set of questions deal with TRS communications.

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

20. 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
- ☐ Email
- ☐ Mail
- ☐ Website
- ☐ Listening to the automated telephone system
- ☐ Participating in a group benefit presentation
- ☐ Other (please specify) _____

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

	Not Important	Important	Very 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"/>

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

	Not Very Well	Well	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"/>

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

- ☐ Yes
- ☐ No

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

24. Were you aware before now that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

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

	Not Important	Important	Very Important	I Don't Use This
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"/>

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

	Not Helpful	Helpful	Very 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"/>

27. Would you prefer 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

28. 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
- ☐ Email
- ☐ Other (please specify) _____

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

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

30. What is one thing TRS can do to most improve your satisfaction with TRS services? _____

31. Is there anything additional you would like to share with TRS? _____

Appendix F – Retiree Communication Services Survey

Introduction

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.

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

- ☐ English
- ☐ Español

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

	Yes	No
Called the 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 email	<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"/>
Contacted the Ombuds Office to file a complaint	<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 counseling center and spoke with a counselor in the past 12 months.

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

Display this question if respondent answers yes, they have met with a benefit counselor in the past 12 months.

6. How satisfied are you with the service and information you received when meeting with a TRS benefit counselor?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

7. How satisfied are you with the information provided when you attended a group benefit presentation?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS complaint handling process, including whether it is easy to file a complaint and whether responses are timely?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

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

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

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

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

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

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

16. How satisfied are you with TRS staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
17. How satisfied are you with TRS communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable
18. How satisfied are you with any TRS brochures or other printed information, including the accuracy of that information?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
 - ☐ Not Applicable

Communications

The next set of questions deal with TRS communications.

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

20. 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
- ☐ Email
- ☐ Mail
- ☐ Website
- ☐ Listening to the automated telephone system
- ☐ Participating in a group benefit presentation
- ☐ Other (please specify) _____

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

	Not Important	Important	Very 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"/>

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

	Not Very Well	Well	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"/>

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

- ☐ Yes
- ☐ No

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

24. Were you aware before now that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

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

	Not Important	Important	Very Important	I Don't Use This
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"/>

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

	Not Helpful	Helpful	Very Helpful	Never
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"/>

27. Would you prefer 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

28. 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
- ☐ Email
- ☐ Other (please specify) _____

Improvement Opportunities

Finally, we would like to about TRS improvement opportunities.

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

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

30. What is one thing TRS can do to most improve your satisfaction with TRS services?

31. Is there anything additional you would like to share with TRS?

About Elite Research, LLC

In 2022, Elite Research, LLC celebrates its nineteenth year globally assisting researchers and practitioners. Since its inception, Elite Research has had the mission of empowering researchers in the nonprofit, academic, and business realms by educating and mentoring clients, providing research and editing expertise, and stepping in at the research point where clients are ready. Elite Research has assisted with thousands of projects ranging from research design, survey development, and data collection to advanced statistical models, data analytics, and dissertation preparation. As evidence of the team members' excellence in empowerment and ensuring project success, many clients return for multiple projects.

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