



Member Satisfaction Survey

2023 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 instrument was redesigned in 2022 to improve the experience for participants and increase participation by segmenting questions into three shorter surveys (Benefits Services, Health, and Communications) each with a set of required items for all participants that asked about overall satisfaction with TRS and opportunities to improve TRS services. The 2023 survey included updated questions and answer choices based on feedback from last year's redesign. There was a 58% increase in retired member respondents and 24% increase in active members completing surveys in 2023 compared to 2022 for an overall increase of 38%.

TRS Overall

A greater percentage of active members and retirees are very satisfied with TRS overall in 2023 than in 2022 and 2021.

Overall satisfaction with TRS increased for active members compared to the previous two years. Retiree overall satisfaction is consistent across the past three years.

*High overall satisfaction
with TRS increased in
2023*

Members rate "I feel confident my retirement is secure with TRS" and "TRS operates in my best interest" as the most important organizational characteristics again in 2023. "I feel confident my retirement is secure with TRS" and "I know TRS operates in my best interest" are rated as very important by active members and retirees. While overall satisfaction increased, member ratings of these most important attributes decreased for active members and retirees.

Active members younger than 50 have lower combined agreement regarding "Confident retirement is secure with TRS" than active members older than 50 years old. This trend is similar for active member responses regarding "TRS operates in my best interest". Younger active members (ages younger than 50) continue to have lower agreement than older active members (ages older than 50) regarding the security of their TRS retirement benefits. Despite differences between younger and older active members, all active member age groups have a majority level of agreement regarding confidence in the security of their retirement which was not true in 2022. Similarly, there were increased agreement for active members younger than 50 years old regarding TRS operating in their best interest even though active members older than 50 years old continue to have stronger agreement regarding TRS operating in their best interest and confidence in TRS retirement.

TRS Benefit Services

Half of all retirees are confident in the financial security of their retirement, while comparable proportions of active members are split fairly evenly between confident, somewhat confident, and not confident about their financial security in retirement.

Middle-aged active members are more likely to lack financial confidence in their retirement. Nearly half of all active members between 30-59 years old are not confident they will have enough money to live comfortably throughout their retirement years. The majority of active members have savings in 403(b), IRA, and cash accounts at comparable rates, but have not estimated their retirement need due to lack of knowledge. Roughly one third of active members under 40 years old are not knowledgeable about saving outside of TRS, but there is increased parity regarding knowledge about saving outside of TRS compared to previous years.

Similar percentages of active members and retirees visited MyTRS in 2023 as in 2022. Roughly 75% of all members reported having visited MyTRS in 2023. The majority of members report visiting MyTRS just a few times a year. There was a significant decrease in the number of active members reporting, “I was not aware of MyTRS” as the reason for not visiting MyTRS. Nearly half of all retirees not visiting MyTRS reported “I have no reason to register for MyTRS at this time” as the reason for not visiting with MyTRS.

TRS Health

The majority of members are satisfied overall with TRS health care services. A similar percentage of active members are satisfied with TRS health care services in 2023 as in 2022. Overall retiree satisfaction with TRS health care services decreased from 2022 to 2023, but dissatisfaction remained constant. Nearly half of retirees were neutral regarding the overall satisfaction with TRS health care services.

Members enrolled in TRS-ActiveCare and TRS-Care see these programs as valuable. Fewer retirees perceived their health care as valuable in 2023 (76%) compared to 2022 (90%). Significantly more active members valued their health care plans more highly than retirees. Retirees were more likely to suggest no improvements were needed to the health care plans than were active members who suggested more improvements were needed.

The majority of members see value in Health care Programs

Additionally, greater proportions of active members suggested each method of potential improvements (lower premiums, more providers, additional plan options, etc.) were needed to improve health care plans despite higher overall satisfaction and value ratings for TRS health care plans.

Members enrolled in certain TRS-ActiveCare and TRS-Care Plans rate higher satisfaction levels. For active members, the TRS-ActiveCare HD plan and TRS-ActiveCare Primary received the highest ratings for self-reported enrollment but received the second-lowest satisfaction rating. 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 health care 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

Members prefer the website and phone calls at similar rates to email for communication. Email had been the preferred method of TRS interaction in previous years, but in 2023 preferences for email approached parity with website use and phone calls to speak with counselors. The trends in preferred communication approach suggests diversity in communication methods for active members and retirees.

Awareness of MyTRS has increased, but visiting, registering and the frequency of use has not increased. Approximately two-thirds of active members (62%) and retirees (69%) stated they are subscribed to the TRS email subscription service (Subscribe!). Awareness of MyTRS has increased, but visiting, registering and the frequency of use has not increased with the increased awareness. This suggests that increased visibility of the TRS email service has not translated to increased interaction.

The importance of social media to obtain TRS information was rated low by members in 2023. Members rate social media (Facebook, YouTube, Twitter, and Instagram) as a communication method of lower importance than other methods; however, Facebook importance increased in 2023 compared to 2022. 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 2023 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:

- Benefit Services
- Health
- Communications

The 2023 survey instrument was reviewed to ensure each question was framed in direct, unambiguous, and simple language. The member sample size was similar to 2022 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 (Benefit Services, Health, and Communications surveys for active members and retirees as some questions were different for each member type) that were distributed to samples of randomly selected active and retired TRS members. Participation in the surveys was voluntary and respondent data were deidentified prior to analysis.

1.1. Population and Sample Selection

The survey was designed to represent the population of all active and retired TRS members. The active member population includes members that contributed to TRS in fiscal years 2021, 2022, and 2023, through June 30, 2023 (i.e., active members that contributed to TRS between September 1, 2020 and June 30, 2023). The retiree population includes members that retired prior to June 30, 2023.

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, 2023, 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	1,516	4,170	39,673	121,073	166,432
30-39 years old	3,640	9,881	62,981	192,800	269,302
40-49 years old	4,578	13,630	61,548	202,078	281,834
50-59 years old	8,673	28,149	51,177	156,754	244,753
60+ years old	8,308	22,176	30,311	61,817	122,612
Total	26,715	78,006	245,690	734,522	1,084,933
Retiree					
< 65 years old	7,659	26,339	10,744	35,295	80,037
65-74 years old	12,350	43,043	32,222	104,666	192,281
75+ years old	7,083	25,454	30,982	91,034	154,553
Total	27,092	94,836	73,948	230,995	426,871

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 2022.

The random sample of contacts contained 161,027 active members and 40,320 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 (Benefit Services, Health, and Communications).

Table 1.2. Distribution of TRS Random Sample Characteristics

	Has CRM		No CRM		Total
	Male	Female	Male	Female	
Active Member					
< 30 years old	1,349	3,757	7,500	18,750	31,356
30-39 years old	3,436	7,500	8,125	18,750	37,811
40-49 years old	4,360	7,500	6,250	12,500	30,610
50-59 years old	7,500	7,500	6,250	10,000	31,250
60+ years old	7,500	7,500	5,625	9,375	30,000
Total	24,145	33,757	33,750	69,375	161,027
Retiree					
< 65 years old	3,360	3,360	3,360	3,360	13,440
65-74 years old	3,360	3,360	3,360	3,360	13,440
75+ years old	3,360	3,360	3,360	3,360	13,440
Total	10,080	10,080	10,080	10,080	40,320

1.2. Survey Collection and Processing

1.2.1. Collection

Survey responses were collected between August 16, 2023, and September 7, 2023. Of the 161,027 active members included in the original sample, 100% had at least one matching email address and 138,370 (86%) had a matching telephone number. Of the 40,320 retirees included in the original sample, 40,318 had at least one matching email address and 31,858 (79%) had at least one matching telephone number.

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

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

Table 1.4 shows the distribution of email and phone contacts. Of the 201,345 email contacts, 40.5% (n = 81,626) opened the email invitation. Of the 81,626 who opened the email, 12.5% (n = 10,277) 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 751 active members and 737 retirees. Follow-up SMS text survey invitations were sent to 462 active and 450 retired members who were reached by the CATI system that were not interested in completing the phone interview at that time.

Table 1.3. Sample Contact Methods

	Active Member (161,027)	Retiree (40,320)
Contact Methods		
Phone Number only	0	2
Email only	22,657	8,460
Both Phone and Email	138,370	31,858
Email		
None	0	2
1 Email	87,575	30,110
2 Email	73,452	10,208
Phone Numbers		
None	22,657	8,461
1 Phone Numbers	138,096	31,468
2 Phone Numbers	274	391

Table 1.4. Distribution of Data Collection Methods

	Active Member	Retiree
Total Email Contacts		
Bounced (undelivered)	14,291	3,660
Sent email not opened	82,221	19,549
Opened email, but did not click survey link	58,914	12,485
Clicked email link, started survey	5,601	4,626
Total	161,027	40,320
Total Phone Contacts		
CATI dialed, no answer	9,124	2,698
Not valid/not completed	8,373	1,961
Dialed and contact answered	751	737
Phone Interview started	289	287
Not interested (Sent SMS text)	462	450
Total	16,865	1,902

1.2.2. Data Processing

To ensure survey responses were high-quality, validity checks were performed on all responses, either via the online survey, phone interview, or SMS text. 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. 55 duplicate respondents were removed.
- Incomplete Responses:** 968 active members and the 416 retirees who clicked the survey link but did not answer any questions were removed.
- Non-Variance in Responses:** If respondents show no variance across multiple matrix item sets, there is strong justification for removing them due to careless or inattentive answering (Huang et al., 2012). Responses from 149 active members and 73 retirees across all of the matrix questions showed no variance and were removed from further analysis.
- Took survey too fast:** Research suggests removing responses where the respondent took less than two seconds to answer each survey question. Responses at this rate may be indicative of careless and inattentive answering (Huang et al., 2012). Items that were intended to not be answered as part of skip logic based on prerequisite questions were not treated as missing. For each of the three split surveys, participants were grouped into four categories based on the percentage of questions they completed ($\leq 25\%$, $\leq 50\%$, $\leq 75\%$, and $\leq 100\%$). The 2 seconds per question rule was applied to each group to determine whether participants took the survey too fast. Of the 4,043 active members and 4,181 retirees who started the survey, 96 active and 18 retired survey participants, were identified as taking the survey too fast and were removed from further analysis.

Table 1.5. Distribution of Validity Checks

	Active Member	Retiree
Clicked the survey link or phone contacted		
Duplicates	32	23
Multiple takers, kept most complete one	18	6
Only clicked link, no questions answered	968	416
Started the survey	4,043	4,181
Total	5,061	4,626
Started the survey, invalids		
Not paying attention, no matrix variance	149	73
Took survey too fast for valid completion	96	18
Valid for analysis		
Answered last item	3,534	3,478
Partial survey completed (at least 25%)	815	490
Total	4,349	3,968

After the data validation process, responses from 4,349 active members and 3,968 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 8,317 valid responses, including 4,349 active members and 3,968 retirees. For valid retirees, 82.6% completed the survey online via an email invitation, 6.8% completed a telephone interview, and 10.6% completed the online survey via SMS text invitation. For valid active members, 83.9% completed the survey online via an email invitation, 6.2% completed a telephone interview, and 9.9% 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	3,649	3,278
Phone	270	268
SMS Text	430	422
Total	4,349	3,968

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, 4,349 completed active member surveys would yield a margin of error of +/- 1.48 percentage points, and 3,968 completed retiree surveys would yield a margin of error of +/- 1.55 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	7	18	26	30	8	10	14	48	6	22	15	36	21	50	55	114	240
30-39 years old	16	37	19	70	25	33	29	66	31	79	26	37	72	149	74	173	468
40-49 years old	35	58	40	62	38	64	43	93	25	45	22	55	98	167	105	210	580
50-59 years old	150	133	62	108	149	142	72	87	129	117	56	66	428	392	190	261	1,271
60+ years old	224	190	97	147	215	200	76	118	188	173	59	103	627	563	232	368	1,790
Total	432	436	244	417	435	449	234	412	379	436	178	297	1,246	1,321	656	1,126	4,349
Retiree																	
< 65 years old	110	101	98	82	106	121	95	95	112	90	89	84	328	312	282	261	1,183
65-74 years old	130	100	98	83	135	98	108	81	135	99	90	100	400	297	296	264	1,257
75+ years old	170	119	128	101	146	126	116	114	146	124	140	98	462	369	384	313	1,528
Total	410	320	324	266	387	345	319	290	393	313	319	282	1,190	978	962	838	3,968

1.2.4. Weighting Considerations

As shown in Table 1.8, the 2023 survey responses do not match the proportions of those population segments. 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 weigh the survey responses, the raking weighting methodology was used. Raking is one of the most prevalent methods for weighting public opinion surveys (Johnson, 2008). Raking adjusts the response weights so the marginal distribution of specified variables (i.e., control variables) for the weighted survey sample matches the desired population (Kalton & Flores-Cervantes, 2003).

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

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

Table 1.8. Population and Sample Characteristics

	Active Member		Retiree	
	Population	Response	Population	Response
Active Member Age				
< 30 years old	15%	6%	-	-
30-39 years old	25%	11%	-	-
40-49 years old	26%	13%	-	-
50-59 years old	23%	29%	-	-
60+ years old	11%	41%	-	-
Retiree Age				
< 65 years old	-	-	19%	30%
65-74 years old	-	-	45%	32%
75+ years old	-	-	36%	38%
Gender				
Male	25%	59%	24%	55%
Female	75%	41%	76%	45%
Contact with TRS				
No Contact	90%	56%	71%	46%
Contact	10%	44%	29%	54%

1.3. Data Analysis

1.3.1. Comparisons to the 2021 & 2022 Member Satisfaction Survey

Comparisons were conducted on related responses between 2023, 2022, and 2021 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

- 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)
- Health care Plan

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

- **Job Classification:** The eight job classifications tracked by TRS were categorized 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	1,244	29%	812	21%
Public School	3,105	71%	3,156	79%
Job Classification				
Teachers & Health	1,625	38%	2,337	59%
Support Staff	1,537	35%	816	21%
Professional/Administrative	1,143	26%	798	20%
Peace Officer	44	1%	17	0%
Satisfaction with TRS Overall				
Unsatisfied	703	16%	553	14%
Neutral	1,089	25%	353	9%
Satisfied	2,522	58%	3,052	76%
Not Applicable	35	1%	10	1%
Service Credit Years (Active Member)				
Less than 5 years	941	22%	7	0%
5 – 9 years	748	17%	247	6%
10 – 19 years	1,113	26%	796	20%
20+ years	1,547	35%	2,918	74%
Member Type (Retiree)				
Service Retiree	-	-	3,873	98%
Disability Retiree	-	-	95	2%
Self-Reported Health Care Plan (Active Member)				
TRS-ActiveCare HD	162	12%	-	-
TRS-ActiveCare Primary	161	12%	-	-
TRS-ActiveCare Primary+	64	5%	-	-
TRS-ActiveCare 2	43	3%	-	-
Regional HMO	38	3%	-	-
Not Enrolled	866	65%	-	-
Self-Reported Health Care Plan (Retiree)				
TRS-Care Standard Plan (Not Medicare)	-	-	228	19%
TRS-Care Medicare Advantage Plan	-	-	432	35%
Not Enrolled	-	-	555	46%

1.3.3. Limitations

The first limitation of this survey is 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. Benefit Services, 2.3. Health, 2.4. Communications. Group percentages in figures and tables that do not sum to 100% are due to rounding, other than where a note is made for multi-select items or not applicable category not displayed.

2.1. TRS Overall

This subsection presents the survey results 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 (58%) and retirees (77%) rate as at least satisfied with TRS overall in 2023. The survey results show active members continue to be more likely to rate as neutral compared to retirees. These ratings are generally consistent with the 2021 and 2020 survey results.

The 2023 survey results also show more retiree and active members rate as very satisfied with TRS overall relative to 2022 and 2021. There was a decrease in unsatisfied active members from 2022, but rates remain higher than 2021. There was also an increase in very unsatisfied retirees despite the increase in very satisfied retirees and comparable overall satisfaction from retirees.

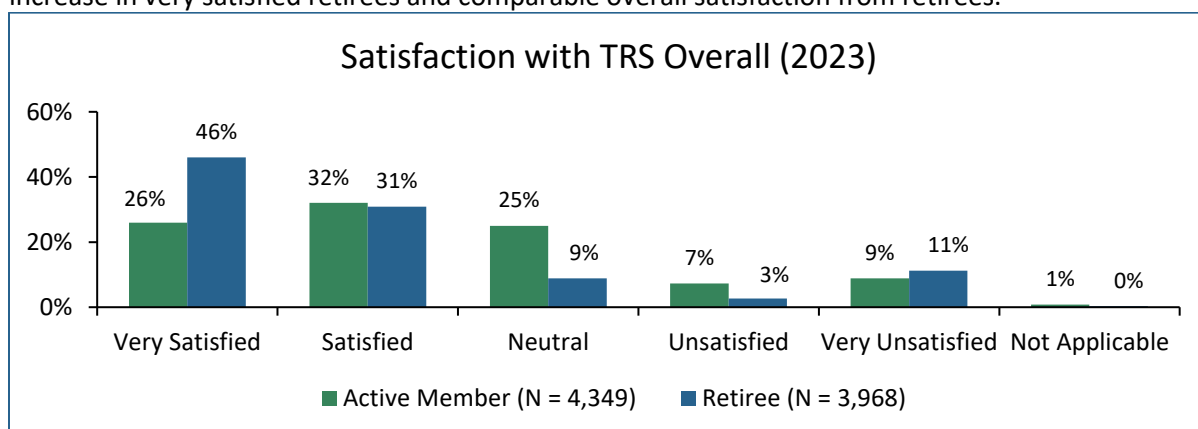


Figure 2.1. Satisfaction with TRS Overall (2023)

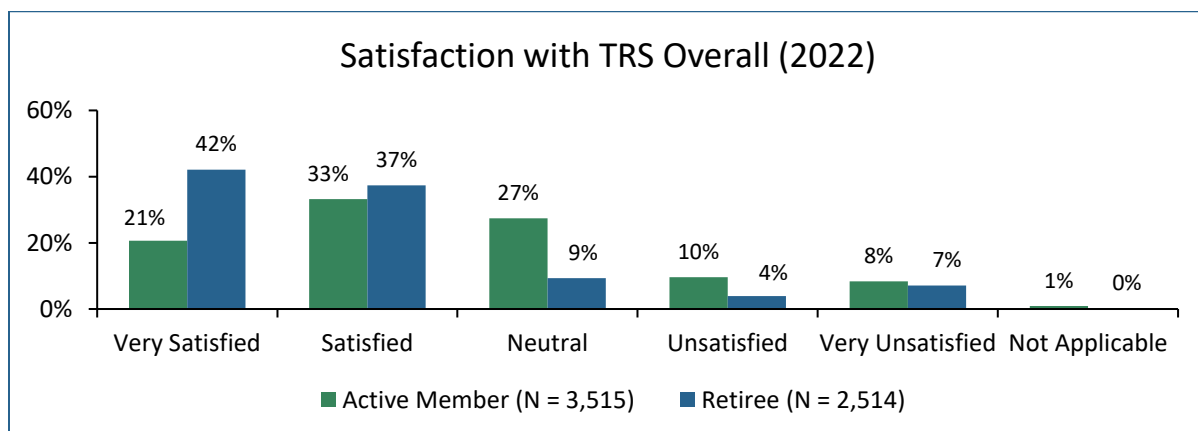


Figure 2.2. Satisfaction with TRS Overall (2022)

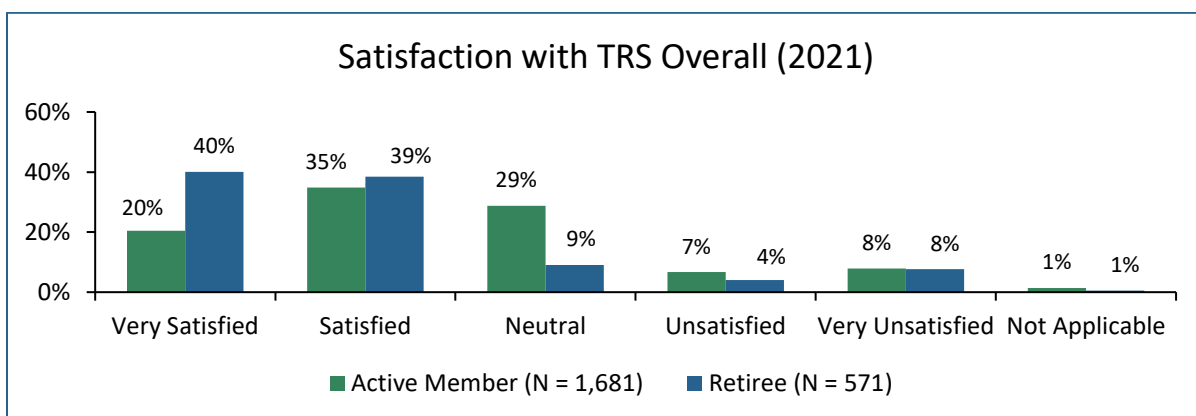


Figure 2.3. Satisfaction with TRS Overall (2021)

2.1.2. Values and Priorities

Most Important Values and Priorities

This subsection presents members' ratings of the importance of values exhibited by TRS. Active members and retirees rate "I feel confident my retirement is secure with TRS" and "I know TRS operates in my best interest" as their two most important TRS values. The order of rates from highest to lowest was nearly identical for active members and retirees and comparable to 2022 ordering. Active member ratings for each attribute were higher in 2023 than were rates from 2022.

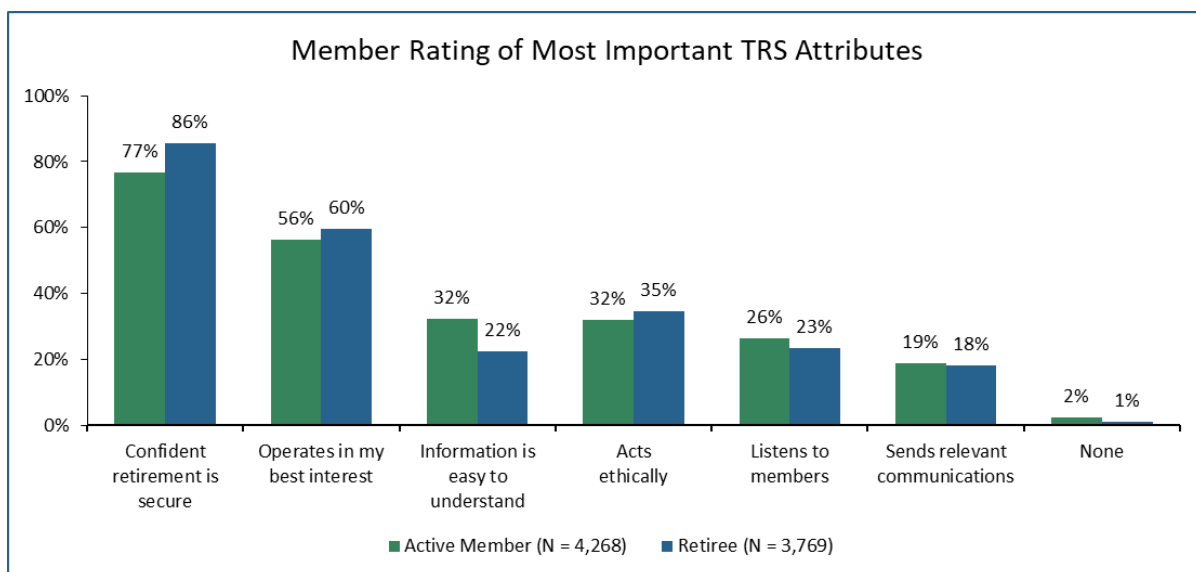


Figure 2.4. Member Ratings of Three Most Important TRS Attributes

Performance Ratings of TRS Values

This subsection presents members' 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 than retirees.
- 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 communications relevant to my needs” 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=4,349)					
TRS operates in my best interest	18%	42%	29%	7%	4%
My retirement is secure with TRS	20%	45%	27%	6%	3%
TRS sends communications relevant to my needs	18%	46%	24%	9%	4%
TRS acts ethically	21%	43%	31%	3%	3%
TRS provides information that is easy to understand	17%	43%	24%	10%	5%
TRS listens to its members	16%	33%	38%	8%	5%
Aggregate Rating	18%	42%	29%	7%	4%
Retiree (N=3,968)					
TRS operates in my best interest	31%	50%	13%	4%	3%
My retirement is secure with TRS	35%	49%	12%	2%	2%
TRS sends communications relevant to my needs	30%	51%	14%	3%	2%
TRS acts ethically	33%	47%	17%	2%	2%
TRS provides information that is easy to understand	31%	50%	12%	5%	2%
TRS listens to its members	25%	39%	29%	4%	3%
Aggregate Rating	31%	48%	16%	3%	2%

Performance Ratings of TRS Values by Age Group

General trends continue 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”. 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: 13%, and 40-49 year-old: 13% strongly agree) than older active members (50-59 year-old: 21% and 60+: 25% strongly agree). Younger members are also more likely to strongly disagree with this item (<30-year-old: 8% and 30-39 year-old: 6% strongly disagree) than older active members (50-59 year-old: 2% and 60+: 2% strongly disagree). These results may indicate younger active members would benefit from further information regarding their TRS retirement benefits and retirement readiness planning. In an improvement from 2022, the majority of active members in each age group had a majority consensus agreement that they were confident their retirement is secure with TRS.

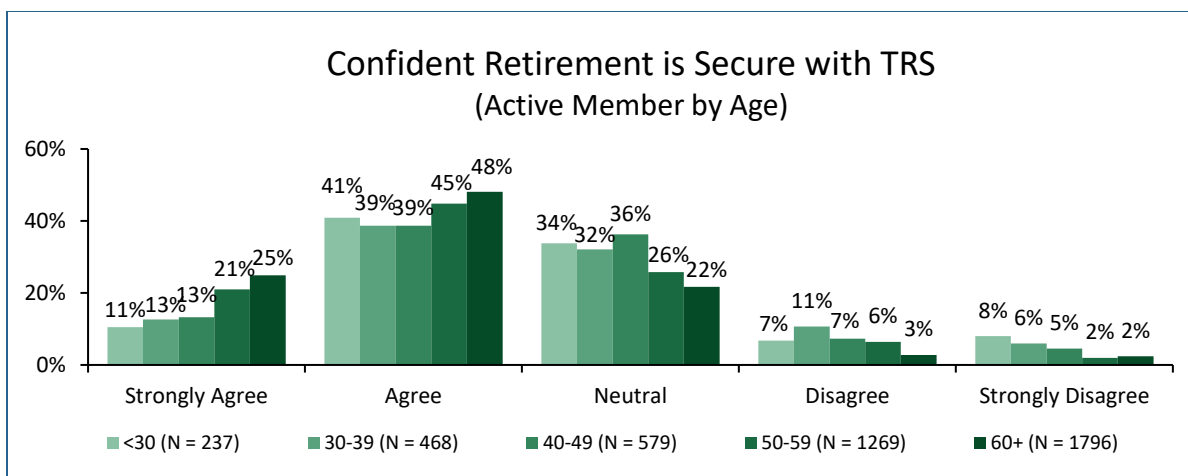


Figure 2.5. Confident Retirement is Secure with TRS by Active Member Age Group

Younger active members are also less likely to strongly agree TRS operates in their best interest (<30-year-old: 8%, 30-39: 10%, and 40-49: 11% strongly agree) than older active members (50-59: 17% and 60+: 24% 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.

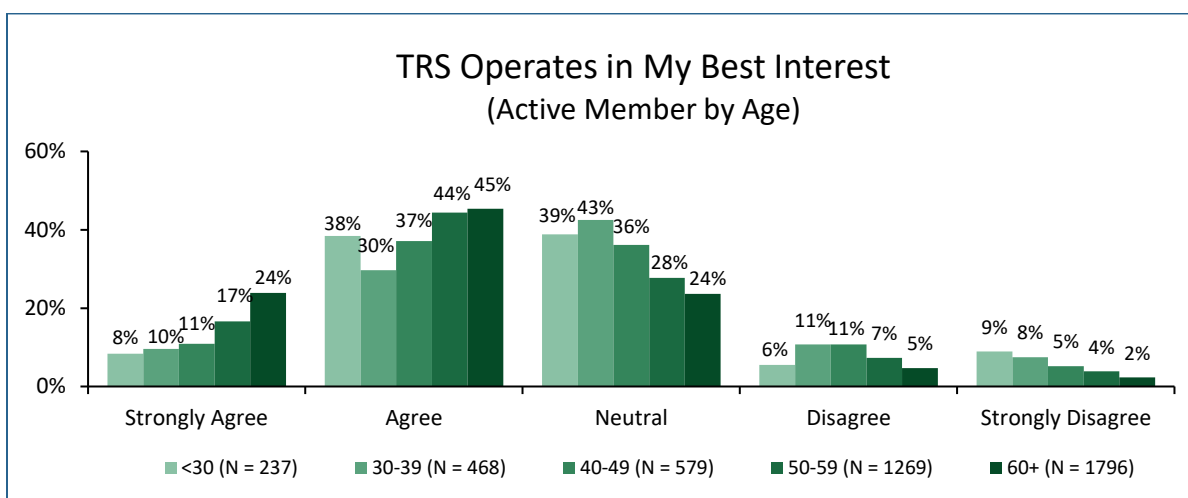


Figure 2.6. TRS Operates in My Best Interest by Active Member Age Group

2.1.4. TRS Interactions

Preferences for Interacting with TRS

Active members and retirees have similarly strong preferences for “Email”, “Speaking to a Phone Counselor”, and “Website”. Active members have a higher preference for visiting in person while retirees have a stronger preference for mail. Preferences between email, phone counselor, and website interactions have grown more similar in preference for both member types since 2022.

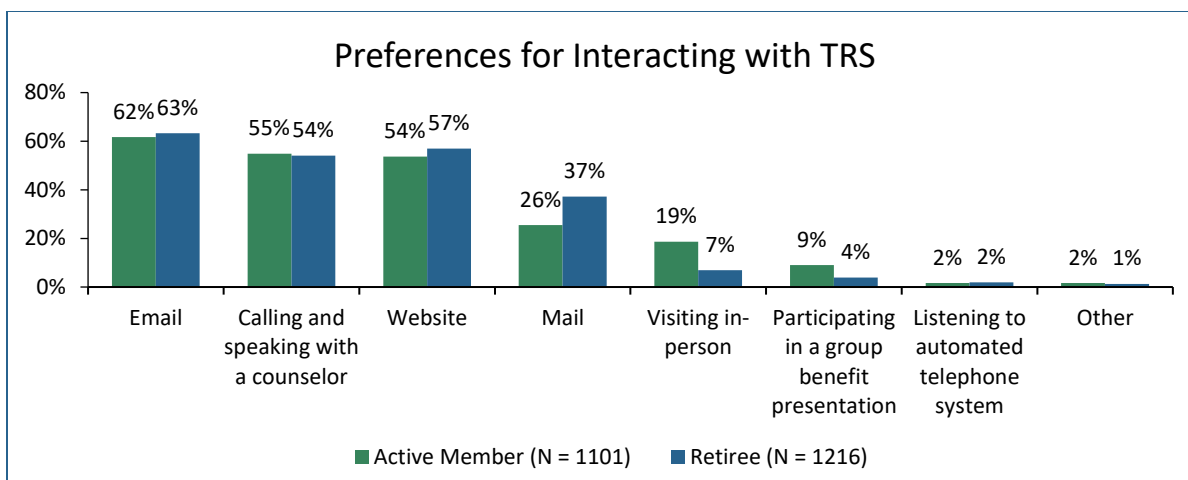


Figure 2.7. Preferences for Interacting with TRS

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

Types of Interactions During Past 12 Months

Over the past 12 months, “Visited the TRS website” is rated as the most frequent type of interaction with TRS for active members (78%). Additional options were provided this year and retirees selected “Read a TRS publication” most frequently (90%). While active members and retirees had different most frequent interactions, these were the top two interaction types regardless of member type. The next most frequently reported interactions were “Called the Telephone Counseling Center (TCC) and spoke with a Benefit Counselor”, “Requested documentation via email”, and “Requested documentation via mail.” There was a significant increase in active members calling the TCC and speaking to a Benefit Counselor (42%) compared to 2022 (34%). Otherwise, the overall interaction rates by member type were comparable to last year’s frequencies.

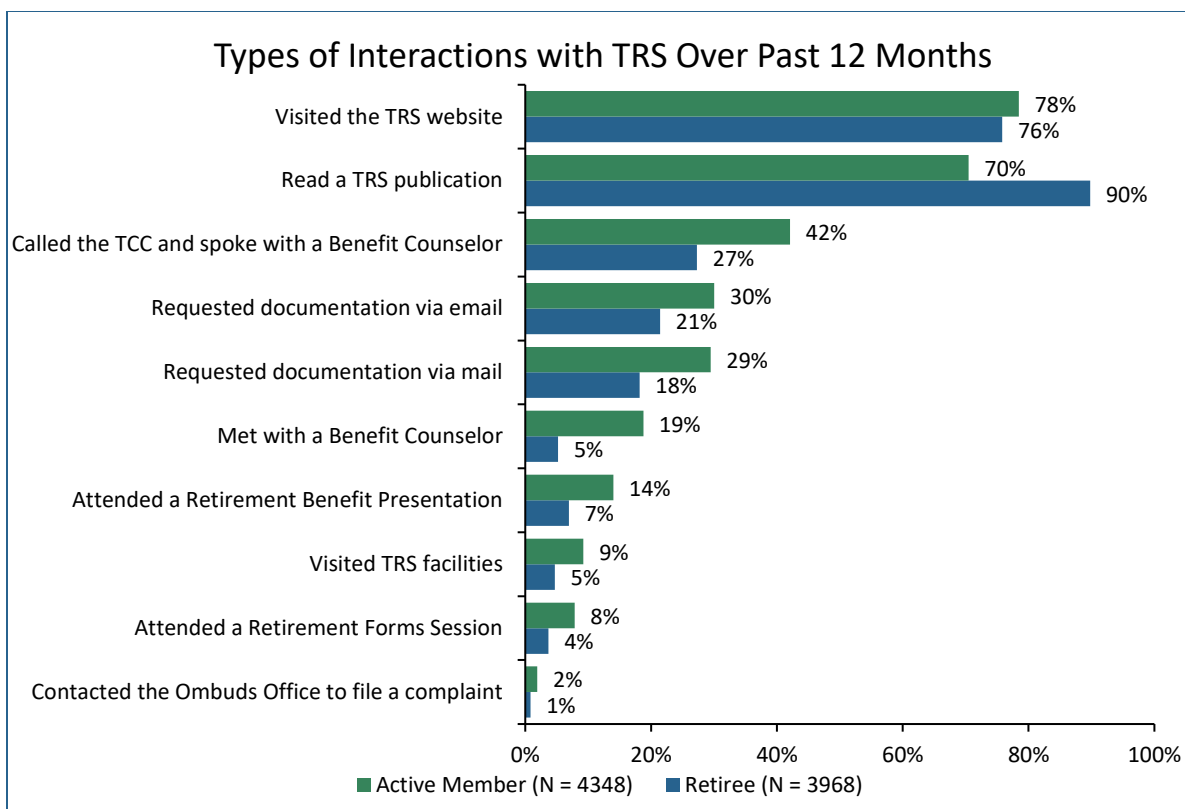


Figure 2.8. Types of Interactions with TRS Over Past 12 Months

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types specified improvements the Ombuds Office can make to the complaint handling process. The most common area of improvement reported by active members and retirees was related to response time, follow-up, timeliness of communication.

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

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	79	32	111
Response/Follow Up/Timeliness of Communication	6	5	11
Refused to Help/Unhelpful	3	2	5
Great/Thank You/No Complaint	3	1	4
Service Credit/Years Credit	2	1	3
Unresolved	2	1	3
Inaccurate/Reporting Pay	2	0	2
Needs Information	1	1	2
Not Believed	2	0	2
Prioritize Retirees' Interest	1	1	2
Statement Delivery	2	0	2
Transition to New System/Data Security/Outdated Process	1	1	2
Was Threatened	1	1	2
Due Diligence	0	1	1
Easier Access	1	0	1
General Complaint	0	1	1
Improvements	1	0	1
Manager Not Available	1	0	1
More Control over Withholdings	1	0	1
No Funds Left	0	1	1
Unclear	1	0	1
None/NA	62	19	81

Satisfaction with TRS Interactions

Survey respondents reporting interactions with TRS during the previous 12 months were asked to indicate their level of satisfaction with their TRS interactions overall and their level of satisfaction with specific types of interactions they had with TRS.

The majority of active members (58%) and retirees (77%) rated they were either very satisfied or satisfied with TRS interactions overall in 2023. These levels are near identical to the combined satisfaction from 2022, but these rates do reflect significant increases in the ratings of being very satisfied. Compared to 2022, active member combined ratings of very satisfied increased from 19% to 26% in 2023, retirees ratings of very satisfied increased from 29% to 46% in 2023. Retirees had a decrease in neutral satisfaction and a significant increase in ratings of very unsatisfied from last year to this year. Combined satisfaction is down slightly from 2021, but ratings of very satisfied have increased significantly for both member types in that time span.

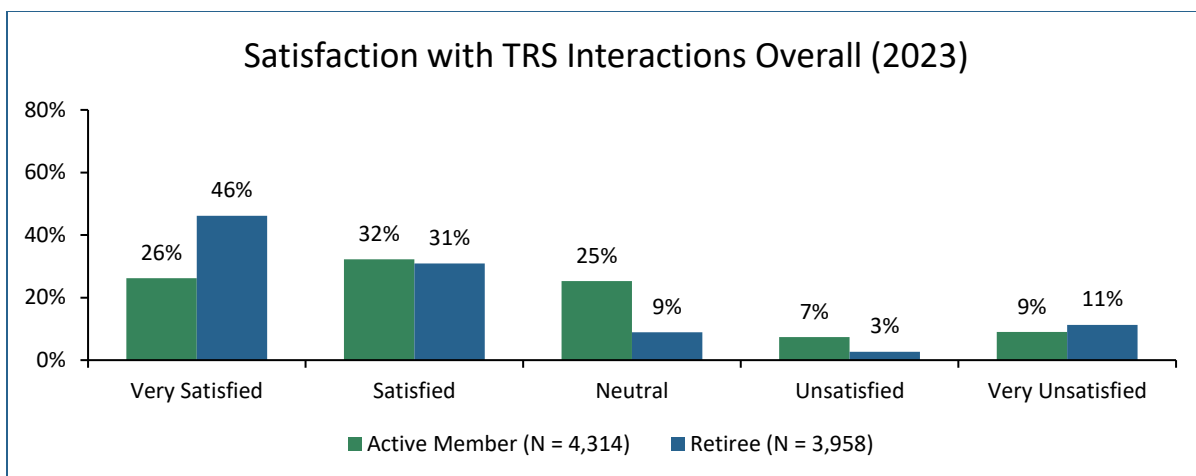


Figure 2.9. Satisfaction with TRS Interactions Overall (2023)

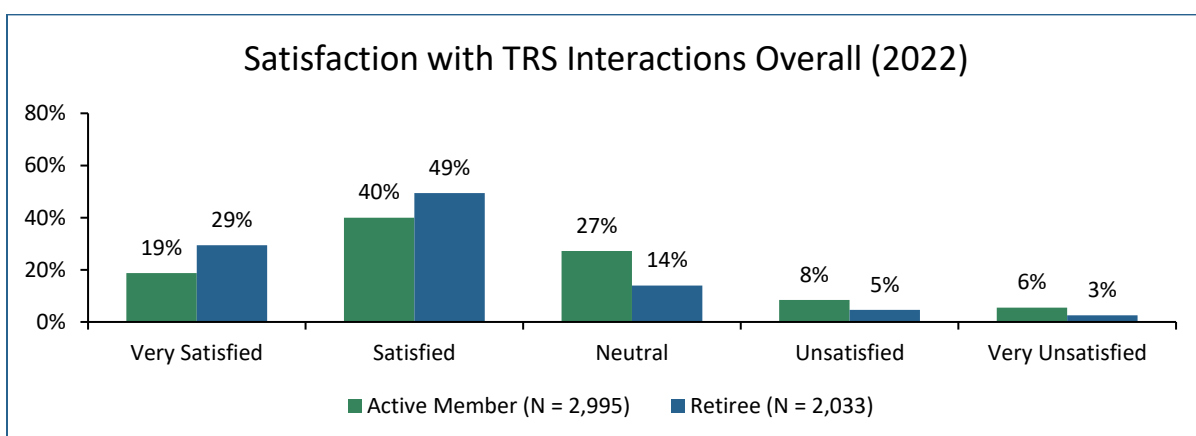


Figure 2.10. Satisfaction with TRS Interactions Overall (2022)

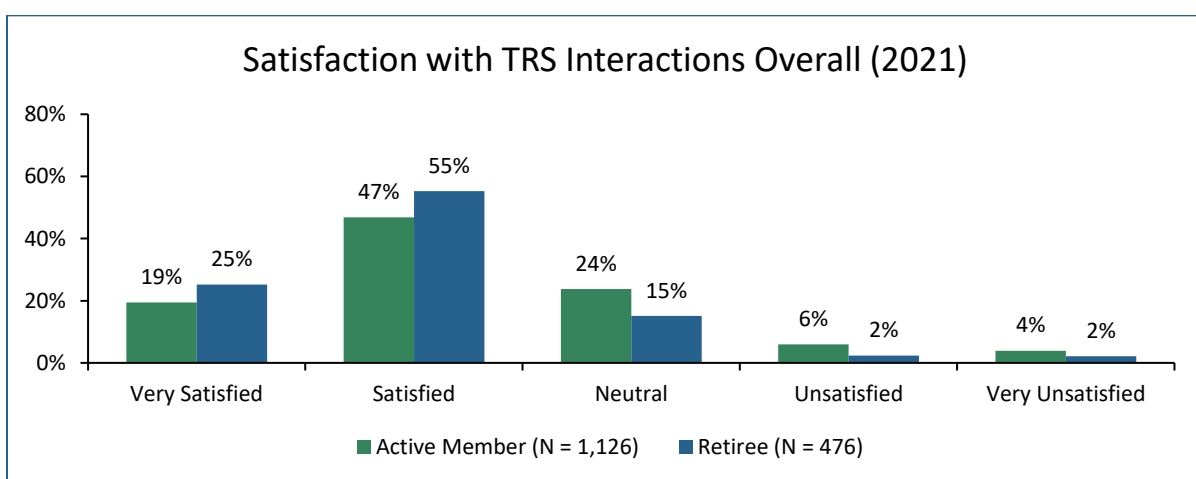


Figure 2.11. Satisfaction with TRS Interactions Overall (2021)

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 active members were very satisfied or satisfied with all TRS interactions. The majority of retirees were very satisfied or satisfied with all TRS interactions except for the complaint handling process where fewer than one in five indicated satisfaction.
- In rating satisfaction by interaction type, active members and retirees were most likely to rate as very satisfied or satisfied with higher-engagement interactions, such as “Called the Telephone Counseling Center (TCC) and spoke with a Benefit Counselor”, “Phone with TRS”, “Visit TRS Facilities”, and “Met with a Benefit Counselor”. This may indicate one way to increase member satisfaction is to increase the availability of in-person or phone-based interactions.
- Active members and retirees were less likely to rate as very satisfied or satisfied with “TRS Website” or “Contacted the Ombuds Office to file a complaint”.

Table 2.3. Satisfaction Ratings by Interaction Type

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
Visit TRS Facilities	390	52%	30%	10%	2%	3%
Met with Benefit Counselor	782	48%	33%	11%	3%	5%
Phone with TRS	1,756	43%	32%	11%	7%	8%
Called the TCC and spoke with a Benefit Counselor	1,756	41%	33%	11%	8%	7%
Attend Retirement Forms Session	328	40%	33%	23%	1%	3%
Request Documentation via Mail	1,243	35%	38%	15%	5%	6%
Request Documentation via Email	1,249	32%	39%	16%	7%	6%
Attend Retirement Benefit Presentation	580	29%	44%	19%	6%	3%
Use TRS Website	3,263	22%	42%	23%	8%	5%
Use Complaint Handling Process	79	20%	32%	19%	6%	15%
Read TRS Publication	2,945	15%	55%	25%	3%	2%
Aggregate Satisfaction Rating		34%	37%	17%	5%	6%
Retiree						
Met with Benefit Counselor	198	50%	33%	12%	2%	4%
Phone with TRS	1073	47%	34%	6%	5%	8%
Called the TCC and spoke with a Benefit Counselor	1073	46%	34%	8%	5%	8%
Request Documentation via Mail	711	38%	41%	11%	5%	6%
Request Documentation via Email	838	37%	41%	12%	4%	6%
Use TRS Website	2977	32%	45%	14%	3%	4%
Visit TRS Facilities	180	32%	36%	14%	3%	4%
Attend Retirement Benefit Presentation	267	29%	44%	19%	4%	3%
Attend Retirement Forms Session	140	27%	46%	16%	6%	5%
Read TRS Publication	3520	24%	57%	15%	2%	3%
Use Complaint Handling Process	32	6%	13%	19%	9%	31%
Aggregate Satisfaction Rating		33%	38%	13%	4%	8%

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

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 what else can TRS do to most improve satisfaction with TRS services. The most common reason reported by active members and retirees was related to technology and media communications, needing more information and easier access to information, retirement information and services, as well as unresponsive or long wait times, and COLA or raises.

Table 2.4. Count of What Else TRS Can Do to Most Improve Satisfaction with TRS Services

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	3504	3440	6944
Technology & Media Communications	372	266	638
Need More Information/Easier to Access Information	365	224	589
Retirement Information & Services	335	237	572
Unresponsive/Long Wait Times	319	227	546
COLA/Raise	151	154	305
Accessibility	152	106	258
Health Care Coverage	83	155	238
Simplify Information	113	79	192
Update Information/Update Website	89	47	136
Lower Cost/Too Expensive	53	61	114
Quality of Plan	45	69	114
Doing Good/Fine as Is/"Thank You"	26	79	105
Payment/Check from TRS	64	27	91
Personalized Updates	55	25	80
In-Person/Virtual Visit	68	11	79
Does Not Know	54	25	79
Premiums	35	38	73
Documents/Files	54	19	73
Social Security/Medicare	20	51	71
Transparency	43	24	67
Balance Statement	47	12	59
Politics	14	41	55
Unclear Statement	30	17	47
Government Impact	10	36	46
Cost Of Plan	26	18	44
Give More Money	18	21	39
Information Sessions/Outreach	24	6	30
Local Offices	20	10	30
Electronic Deposit/Checks	16	14	30
Financial Literacy/Savings Plan	17	11	28
Great Staff	6	21	27
WEP/Windfall	7	11	18
Dental Coverage	2	14	16
Security/Protection	8	8	16
Deductible	3	12	15
None/NA	2380	2500	4880

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 additional comments with TRS. The most common reasons reported by active members and retirees were insurance coverage, retirement, and satisfied/happy with TRS. Active members also listed comments related to inform better, and website issues, while retirees also reported COLA/raise, and the cost/fees/contributions were too high.

Table 2.5. Count of Additional Comments

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	3504	3440	6944
Satisfied/Happy	96	214	310
Retirement/Glad to Be No Longer Teaching	88	51	140
Insurance Coverage	45	50	95
Cost/Fees/Contributions Too High	46	42	88
Inform Better	53	29	82
Communication Complaint	51	30	81
Response Unclear/Yes/Reference Answer to Another Question	39	39	78
COLA/Raise	21	51	74
Website Issues	44	21	65
Delays/Wait Times/Currently Waiting on Something from TRS	38	18	56
Financial Complaint	38	16	54
Representative Improvement/Education/Consistency	35	11	46
Legislative (WEP, GPO, etc.)/Political Bias Complaint	16	25	42
Phone Complaint	24	16	40
Accessibility to Representatives/1on1s/Rewatch Missed Meetings/Board Selection	30	9	39
Mail Complaint	18	19	37
Documentation/Paperwork Issues	15	17	32
TRS Does Not Care or Have Best Interest/Out of Touch with Member's Experience	19	12	31
Survey Complaint	11	18	29
Social Security	12	11	23
Simplify Verbiage and Process	10	13	23
Dental/Vision Availability	4	15	20
Options Available	9	10	19
Poor Retirement Benefits	8	8	16
Use of Funds Complaint/Threaten to Sue	8	6	14
Retirement Calculator	11	2	13
Update TRS Investments	10	3	13
Email Complaint	5	6	11
Service Credit	11	0	11
Poor Service/Experience	7	4	11
Difficulty Changing Providers/Withdrawal/Opting Out	7	3	10
Beneficiaries Complaint/Spousal Benefits/Access	4	4	8
Company Values/Transparency	4	4	8
Working after Retirement/Veterans	1	7	8
Bilingual Accessibility	5	0	5
Taxes/Tax Forms	1	3	4
Required Delay in Becoming Employed by Non-TRS Company	2	1	3
Travel Discounts	0	1	1
None/NA	2892	2817	5709

2.2. Benefit Services

This subsection presents the survey results of members' 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 members' assessments of the *MyTRS* website and the TRS Benefits Handbook.

2.2.1. Retirement Readiness

Financial Confidence in Retirement

This subsection presents members' ratings of their confidence in having enough money for retirement. Additional options were added to this question to provide greater context. Roughly one-third of active members are either not confident (32%) or somewhat confident (33%) their retirement is secure. The majority of retirees are confident, moderately confident, or very confident about their retirement finances (51%).

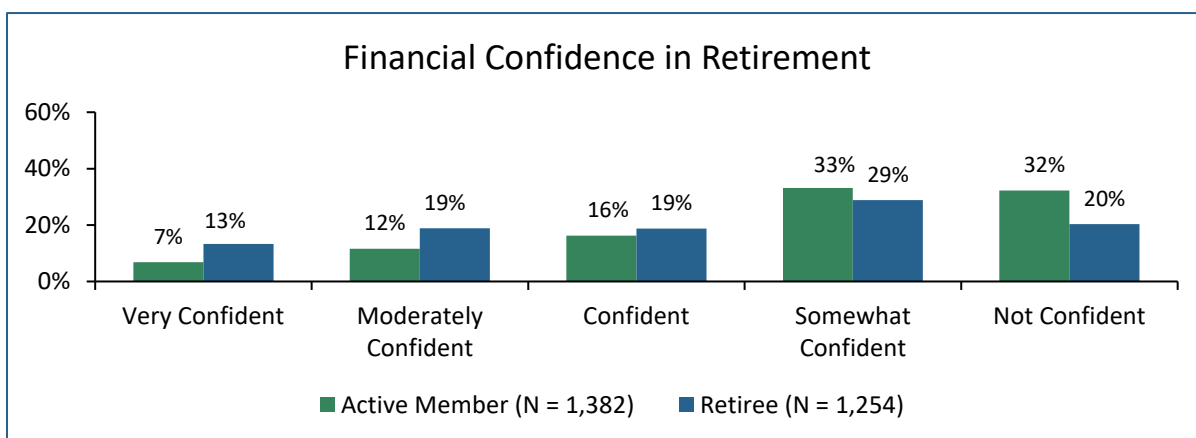


Figure 2.12. Financial Confidence in Retirement

The decreased financial confidence in retirement is more pronounced for younger aged active members. In reviewing active member confidence by age group, younger active members (<30 years old to 39 years old) have the lowest levels of being very confident and moderately confident about their retirement finances, but they have the highest level of confidence (25%). Adults 30-39 years old and 40-49 years old have the highest reported rates of not being confident in having enough money for retirement.

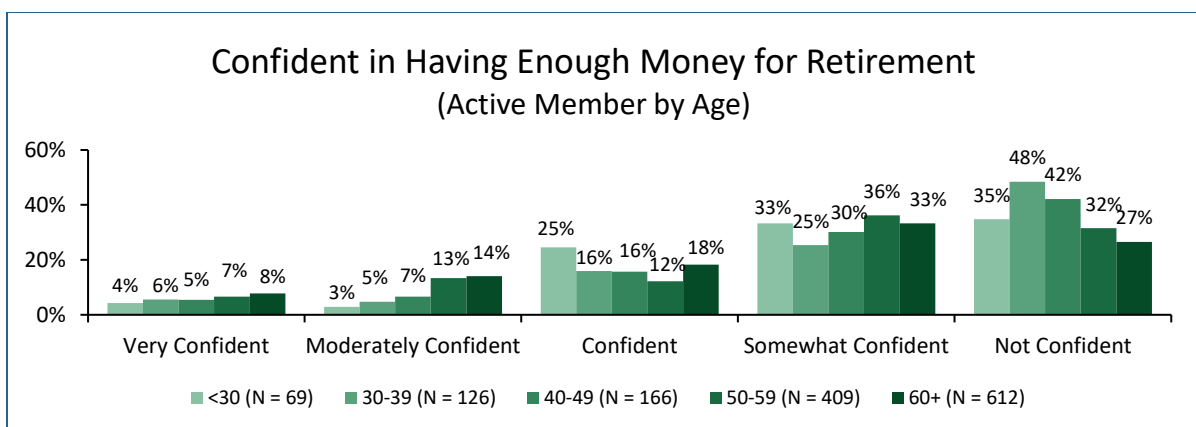


Figure 2.13. Confident in Having Enough Money for Retirement (Active Member by Age)

Estimated Income Needed for Retirement

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

Survey responses from active members showed 59% had estimated how much income they will need in retirement. Respondents that had not estimated how much income they will need for retirement (41%) 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” (56%). Fewer active members indicated retirement seems too far to think about in 2023 (26%) than in 2022 (35%). Approximately one-sixth of active members believe their pension will provide all the income needed (17%).

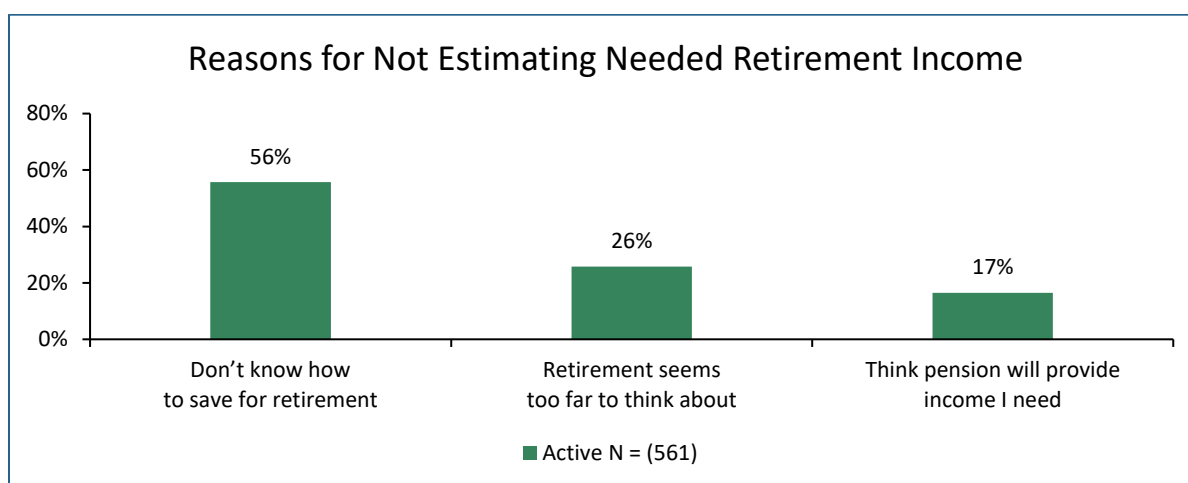


Figure 2.14. Reasons for Not Estimating Needed Retirement Income (Active Member)

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 70% of active members reported they are saving for retirement outside of the TRS pension plan. This reflects an increase in active members with outside savings from 2022 where only 56% reported external savings accounts outside TRS. For active members that reported saving outside their pension, 403(b), IRA, and cash accounts are the three most common types of savings. The majority of active members have all three of these types of savings accounts. There was a significant increase in cash accounts from 2022 (40%) to 2023 (52%). The number of active members reporting not knowing how to save for retirement outside of TRS was cut in half from 2022 (46%) to 2023 (20%), but the number of active members indicating not knowing how to estimate retirement needs stayed constant (2022: 59%; 2023: 56%).

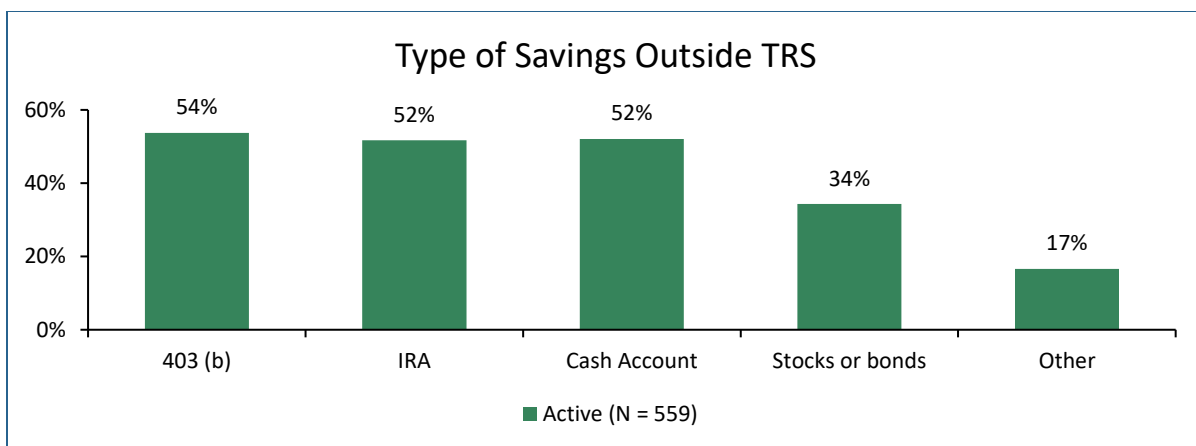


Figure 2.15. Type of Savings Outside of TRS (Active Member)

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members specified what type of savings or investments they contribute to outside of TRS. The most types reported were 457, real estate, or 401k.

Table 2.6. Count of Other Saving or Investment Types

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	66	-	66
Savings 457	10	-	10
Other	9	-	9
Real Estate	9	-	9
Private/Prefer Not to Say	8	-	8
Savings 401k	8	-	8
Annuity	6	-	6
IRA	6	-	6
Social Security	4	-	4
Mutual Fund	2	-	2
Crypto Currency	1	-	1
Inheritance	1	-	1
Investments	1	-	1
Life Insurance	1	-	1
Military	1	-	1
Pension	1	-	1
Thrift Savings Plans	1	-	1
None/NA	0	-	0

Note – indicate item was not asked of retirees.

Active members rated “Don’t know how to save for retirement” as the most important reason for not saving for retirement outside of TRS. There was a significant decrease in members reporting they did not know how to save for retirement outside of TRS with the proportion decreasing from 46% last year to 20% in 2023.

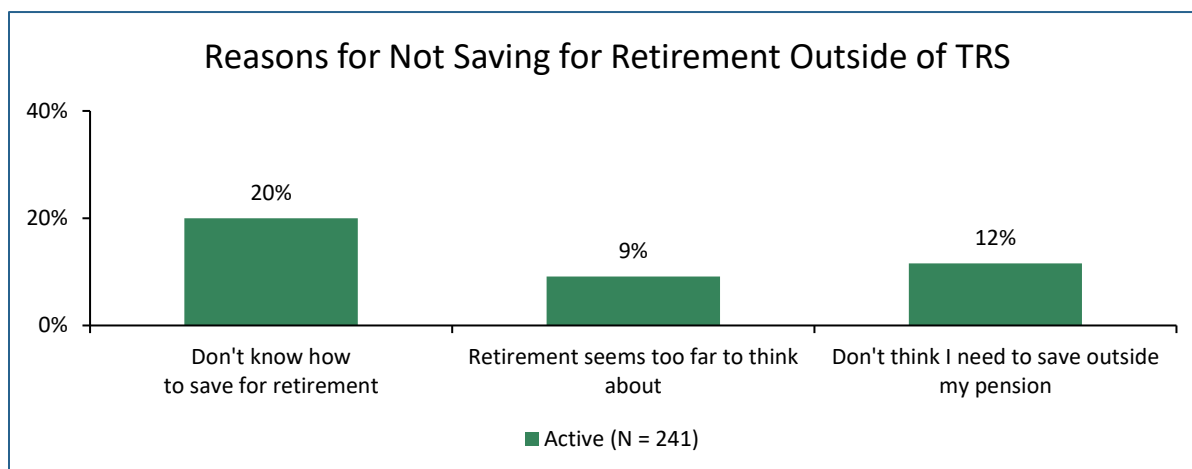


Figure 2.16. Reasons for Not Saving Outside of TRS (Active Member)

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

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

Table 2.7. Count of Reasons Not Saving for Retirement Outside of TRS Pension Plan and Have Not Estimated How Much Income Needed in Retirement

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	794	-	794
Not Enough Money	95	-	95
Have Other	65	-	65
Economy	54	-	54
Needs More Information	26	-	26
Complaint	25	-	25
Don't Know How	25	-	25
Unknown/Prefer Not to Say/Unclear	20	-	20
Debt	15	-	15
Already Retired	13	-	13
Time	12	-	12
Spouse	11	-	11
Still Working	10	-	10
Believe TRS Should Cover/Not Trust TRS	8	-	8
Medical/Living with a Disability	8	-	8
Personal	8	-	8
Age	6	-	6
Inflation	6	-	6
TRS is Enough	6	-	6
Military	5	-	5
College Costs	4	-	4
Other Income	4	-	4
Waiting/Avoiding	4	-	4
Job Loss	3	-	3
Other Profession	3	-	3
Divorce	2	-	2
Cannot Access	1	-	1
Death in Family	1	-	1
Not Retiring	1	-	1
Pandemic	1	-	1
None/NA	449	-	449

Note – indicate item was not asked of retirees.

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 32%, 30-39 years old: 31%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (40-49 years old: 21%, 50-59 years old: 17%, 60+ years old: 13%). This question included two additional options between very knowledgeable and not knowledgeable in order to provide more detail from previous years. Slightly fewer respondents reported being very knowledgeable across all age groups. Significantly fewer active members reported not being knowledgeable about outside savings compared to 2022 rates. This may indicate active members find themselves more centrally located along the continuum of knowledge about savings outside of TRS. There are trends of younger active members increasing awareness of certain financial components, but younger active members do continue to have the highest rates of lacking knowledge and may benefit from additional information on how to save for retirement outside of their TRS pension.

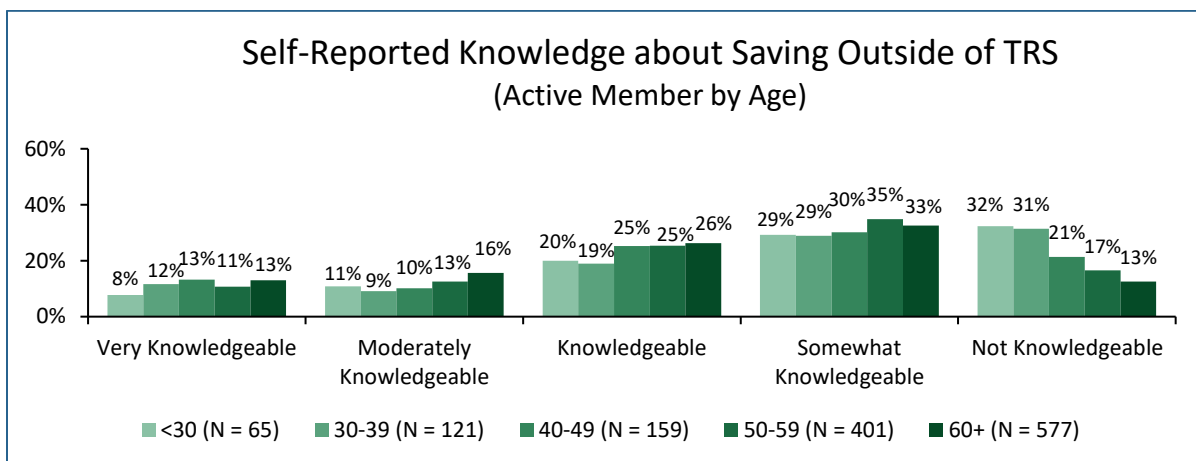


Figure 2.17. Self-Reported Knowledge about Saving Outside of TRS by Active Member Age Group

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members specified what financial literacy information they would be interested in. The most common answers reported were retirement process/planning, savings/investments, interested but did not specify topic, does not know/not sure where to start or what is available, or anything that is available or basic knowledge.

Table 2.8. Count of Financial Literacy Information Requested

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	1306	-	1306
Retirement Process/Planning	130	-	130
Savings/Investments	78	-	78
Interested (Did Not Specify Topic)	62	-	62
Does Not Know/Not Sure Where to Start or What is Available	45	-	45
Anything That's Available/Basic Knowledge	44	-	44
Financial Planning	36	-	36
Software/Tools	34	-	34
TRS Information	24	-	24
Unclear	22	-	22
Complaint/Specific Question/Request	20	-	20
Government Benefits, Social Security, & COLA	18	-	18
Earnings/Income	17	-	17
Health Care & Benefits	17	-	17
Taxes	9	-	9
Security/Protection	7	-	7
Access/Withdrawal/Opt Out	6	-	6
Qualifications/Limits	5	-	5
Service Credit/Service Years	5	-	5
Happy with Provided Information	4	-	4
Military	3	-	3
Debt/Borrowing	2	-	2
Use Simple Jargon	2	-	2
None/NA	888	-	888

Note – indicate item was not asked of retirees.

2.2.3. Requested TRS Retirement or Special Service Credit Estimate

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

- 41% of active member survey respondents reported they requested a retirement estimate from TRS in the last 12 months.
- 14% of active member survey respondents reported they requested a special service credit purchase estimate from TRS in the last 12 months.

Table 2.9. Retirement and Special Service Credit Purchase Estimate

		N	Yes	No
Retirement Estimate				
Active Member	Requested from TRS in Past 12 Months	1,323	41%	59%
Special Service Credit Purchase Estimate				
Active Member	Requested from TRS in Past 12 Months	1,323	14%	86%

2.2.4. MyTRS Website

This subsection presents members' 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 (73%) and retirees (78%) that reported having ever visited *MyTRS* increased slightly, while remaining comparable to rates from the past three years. Among the members who have visited *MyTRS* over the past 12 months, 56% of active members and 59% of retirees visit *MyTRS* a few times a year. The frequency of visiting *MyTRS* for retirees and active members is consistent with frequencies from 2022.

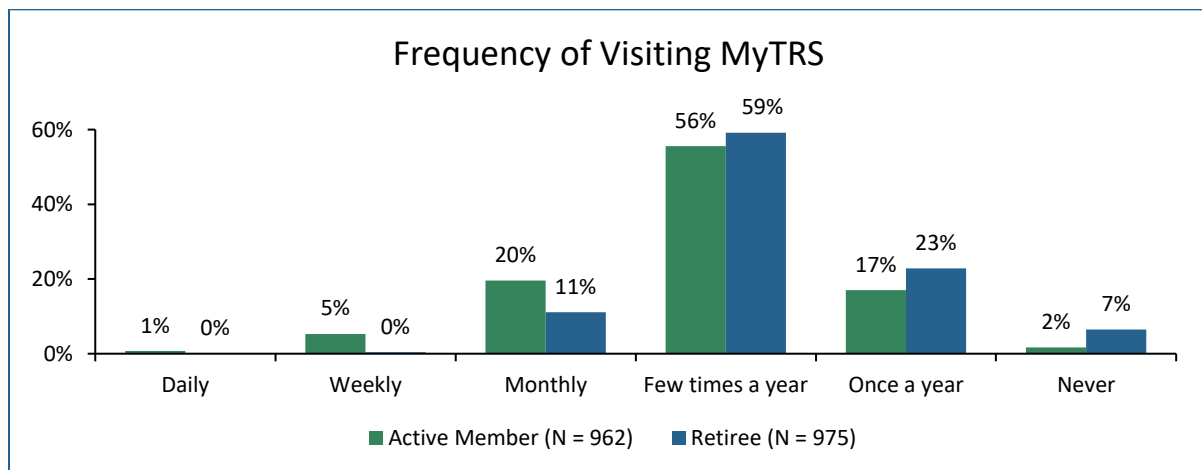


Figure 2.18. Frequency of Visiting *MyTRS*

Reasons for Visiting *MyTRS*

For active members, “Obtain personalized retirement estimates” and “register for group presentation” 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 2.10. Reasons for Visiting *MyTRS* in the Last 12 Months

	Active Member (N=941)	Retiree (N=898)
Reasons for Visiting MyTRS in Last 12 Months		
Obtain personalized retirement estimate	54%	-
Access annuity verifications and 1099-R forms	-	49%
Register for group presentation	48%	-
Update beneficiary designation	33%	14%
Other	25%	32%
Change address	18%	15%
Changed federal income tax withholding	-	12%
Change direct deposit info	-	9%

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 other reasons for visiting *MyTRS* over the past 12 months. The most common reason reported by active members and retirees was related to review, verify, or update personal information, years of service, and last active teaching contribution. Active members also listed retirement information, submit requests for retirement package, tax documents, etc., or could not access/access issue, while retirees also reported website, health care/benefits, or to confirm their beneficiaries, power of attorney, or dependents.

Table 2.11. Count of “Other” Text Reasons for Visiting *MyTRS*

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	118	140	258
Review/Verify/Update Information (Personal, Service Years, etc.)	15	24	39
Website	9	25	34
Retirement Information	16	7	23
Did Nothing	7	15	22
Could Not Access/Access Issue	14	7	21
Submit Request (Retirement, Refund, Tax Documents, etc.)	15	4	19
Health Care/Benefits	4	11	15
Met with Someone	7	5	12
Beneficiaries/Power of Attorney/Dependents	1	10	11
View Balance	9	1	10
Check Status	4	4	8
Complaint/Statement	6	2	8
Account Questions and Setup	4	3	7
Forms/Documents	1	6	7
Use Software	4	3	7
Withdrawing	5	0	5
Refund	3	1	4
Unsure	0	3	3
Employment	0	2	2
Medicare	0	2	2
Retirement Calculator	1	1	2
Certification	0	1	1
Legislative	0	1	1
Loan	1	0	1
Tax Withholding	0	1	1
None/NA	79	110	189

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 2.12. Ratings of Three Most Important Reasons for Visiting *MyTRS*

	Active Member (N=869)	Retiree (N=879)
Three Most Important Reasons for Visiting MyTRS		
Obtain personalized retirement estimate	76%	-
Access annuity verifications and 1099-R forms	-	60%
Changed federal income tax withholding	-	29%
Update beneficiary designation	28%	27%
Change direct deposit info	-	26%
Change address	25%	23%
Other	12%	16%
Register for group presentation	12%	-

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 what else can TRS do to most improve satisfaction with TRS services. The most common reason reported by active members and retirees was related to reviewing their account. Active members also listed retirement information, requesting information, refund, and financial inquiry, while retirees also reported update/change information/verify information, website, and benefit information.

Table 2.13. Count of Other Important Reasons for Visiting MyTRS

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	92	122	214
Retirement Information	19	2	21
Review Account	5	8	13
Update/Change Information/Verify Information	1	12	13
Request Information	6	5	11
Benefit Information	3	7	10
Unknown/Prefer Not to Say	3	6	9
Website	1	8	9
Forms Documents	2	5	7
All Important	1	5	6
Health Care Insurance	2	4	6
Refund	5	1	6
View Balance	2	4	6
Financial Inquiry	4	1	5
Access Issue	3	0	3
Software/Tool	1	2	3
Tax Information	1	2	3
Years of Service	3	0	3
Appointment	2	0	2
Contact Information	1	1	2
Did Not Use MyTRS	0	2	2
State Information	0	2	2
Withdrawal	2	0	2
Already Retired	1	0	1
Complaint	1	0	1
Need Information	1	0	1
Setup/Account Registration	1	0	1
Summaries	1	0	1
Unsure/Does Not Know	0	1	1
Beneficiaries	0	0	0
Buy in Program	0	0	0
Track Growth	0	0	0
None/NA	25	50	75

Reasons for Not Visiting or Registering with MyTRS

For members that had not previously visited MyTRS, more active members (36%) reported “I was not aware of MyTRS” as the reason for not visiting MyTRS compared to retirees (17%). This was a significant decrease in the rate of active members unaware of MyTRS compared to 2022 (45%). One-third of active members are not sure how to register. More retirees (48%) reported “I have no reason to register for MyTRS at this time” as the reason for not visiting MyTRS compared to active members (21%). Responses are comparable to 2022 frequencies and suggest 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.

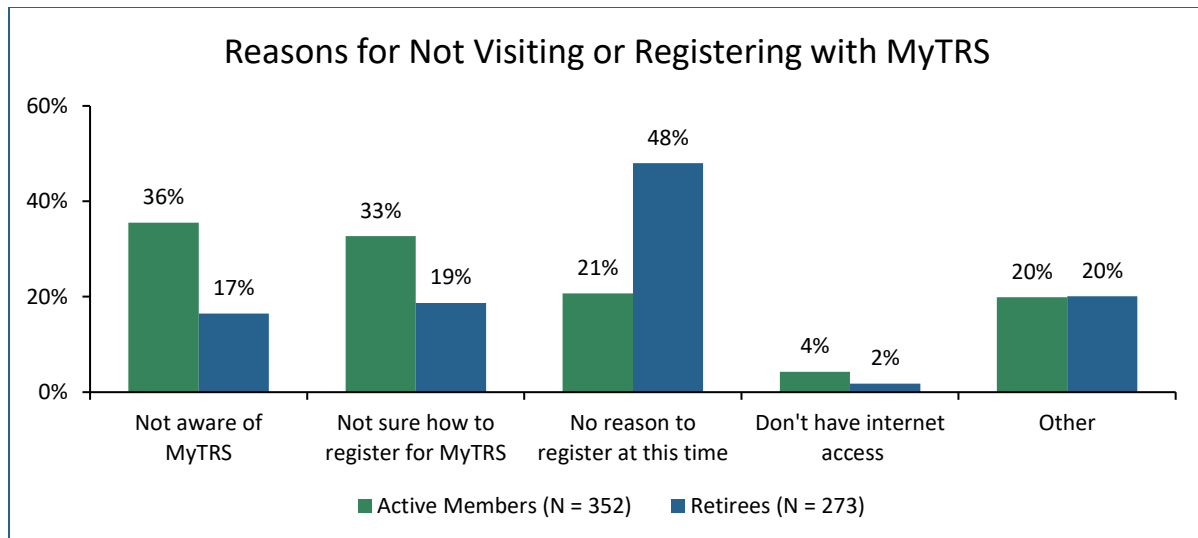


Figure 2.19. Reasons for Not Visiting or Registering with MyTRS

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 active members and retirees was there was no need/do not know about MyTRS/not retired yet and account/registration/access issues. Active members also listed not enough time, while retirees also reported phone preference or it was too complicated/low confidence.

Table 2.14. Count of “Other” Text Reasons for Not Visiting MyTRS

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	59	48	107
No Need/Do Not Know/Not Retired Yet	10	29	39
Account/Registration/Access Issue	5	6	11
Not Enough Time	9	1	10
Too Complicated/Low Confidence	4	3	7
Personal	4	2	6
Phone Preference	3	3	6
Has Access/Visits MyTRS	4	0	4
New Member	4	0	4
Have Other	3	0	3
Need Information/Knowledge	2	1	3
Paper	0	2	2
Not Ready	1	0	1
Poor Service	1	0	1
Unknown/Prefer Not to Say	1	0	1
Website Problems	0	1	1
None/NA	8	1	9

MyTRS Suggested Features or Information to Assist with Planning for Retirement

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 suggested features or information MyTRS could provide to assist with planning for retirement. The most common reason reported by active members and retirees was improve retirement application process, access to forms, account funds, personal information, beneficiaries, and health insurance or other benefit options, as well as the website, FAQ, and access. Active members also listed they need information, more personal info, while retirees reported savings and finances.

Table 2.15. Count of “Other” Text Reasons for Features or Information for MyTRS to Provide to Assist with Planning for Retirement

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	930	879	1809
Account Funds/Personal Information/Beneficiaries	43	25	68
Retirement/Improve Retirement Application Process/Access to Forms	48	19	67
Health Insurance/Other Benefit Options	39	21	60
Website/FAQ/Access	22	14	36
Savings/Finances	19	14	33
Improve Phone System/Service/In Person Services	13	11	24
Need Information/More Personal Information	23	7	30
Satisfied	2	16	18
Improved Retirement Calculator/Expenses Calculator	16	1	17
Complaint/COLA	3	12	15
Does Not Know	8	7	15
Already Retired	0	12	12
Government/State Impact	2	9	11
Unknown/Prefer Not to Say	3	5	8
Provide Video Instructions/More Presentations	5	1	6
Employment	2	3	5
Opt Out Options	3	0	3
Send Emails	1	1	2
Paystubs/W2s	1	0	1
Privacy/Security	0	1	1
Service Credit	1	0	1
Social Security	1	0	1
None/NA	733	723	1456

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 (51%) reported they have referred to the TRS Benefits Handbook compared to active members (40%). Benefits Handbook referral rates are comparable to 2022 where 41% of active members and 56% of retirees indicated referring to the TRS Benefits Handbook.

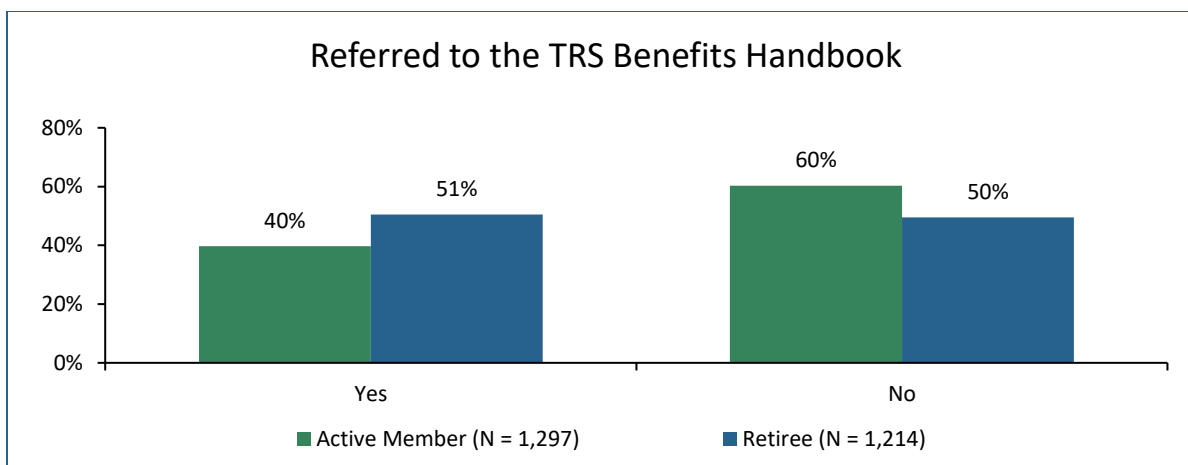


Figure 2.20. Referred to the TRS Benefits Handbook

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” (69%) and “Better understand TRS benefits” (57%) as their two most important topics. Retirees rate “Better understand TRS benefits” (65%) and “Learn about TRS health care benefits” (52%) and as most important topics.

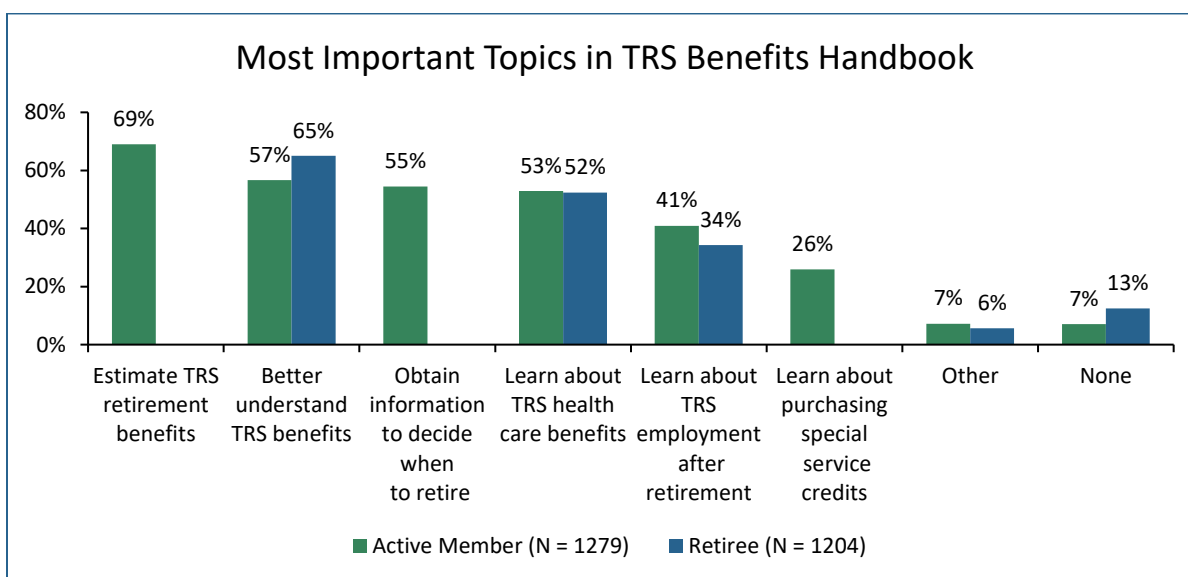


Figure 2.21. Most Important Topics in TRS Benefits Handbook

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

Retirees were not presented with the following response options: “Estimate TRS retirement benefits”, “Obtain information to decide when to retire”, and “Learn about purchasing special service credits”.

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types specified what other important topics are in the TRS Benefits Handbook. While the most common comments reported by active members and retirees were related to needs more information and did not read/no reason to read, both member types also listed retirement, social security, and health care as important topics.

Table 2.16. Count of Other Important Topics in the TRS Benefits

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	69	57	126
Unknown/Prefer Not to Say/Does Not Know/Does Not Remember	16	10	26
Did Not Read/No Reason to Read	7	14	21
No Access to Information	11	6	17
Retirement	5	3	8
Social Security	4	2	6
Health Care	2	2	4
Needs More Information	1	3	4
Benefits	1	2	3
Insurance	1	2	3
Legal/Penalty	1	2	3
Financial Concepts	1	1	2
Complaint	1	0	1
ERS Information	1	0	1
Software Information	0	1	1
Tax Information	0	1	1
Tier Placement	0	1	1
Transfers	1	0	1
TRSCare	0	1	1
None/NA	20	13	33

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, moderately well, or well; however, between 25% and 35% of active members rated the quality of the information provided as somewhat well or not very well, indicating further improvements to the clarity of information provided in the TRS Benefits Handbook could be made.

Retiree ratings are more positive than active member ratings; however, at least 13% of retirees responded information related to “Better understand TRS benefits, in general”, “Learn about TRS health care benefits”, “Learn about TRS employment after retirement” as somewhat well or 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 2.17. Ratings of How Well TRS Handbook Provides Information

	Very Well	Moderately Well	Somewhat Well	Not Very Well
Active Member (N=509)				
Obtain information to decide when to retire	18%	27%	30%	7%
Estimate TRS retirement benefits	20%	24%	30%	7%
Better understand TRS benefits, in general	19%	22%	33%	7%
Learn about TRS health care benefits	19%	24%	30%	8%
Learn about TRS employment after retirement	18%	20%	32%	9%
Learn about purchasing special service credits	15%	17%	34%	14%
Retiree (N=608)				
Better understand TRS benefits, in general	32%	24%	31%	3%
Learn about TRS health care benefits	29%	27%	30%	3%
Learn about TRS employment after retirement	29%	23%	32%	3%

2.3. Health

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

2.3.1. Overall Satisfaction with TRS Health Care Services

The majority of members are satisfied with TRS Health Care. The majority of the active members (52%) rate as at least satisfied with TRS health care services in 2023. This is a minor decrease for active members from 2022 (54%), but an increase in satisfaction from 2021 (44%). The survey results indicate the majority of retirees were satisfied or very satisfied with TRS health care services (53%). This is quite a decrease in satisfaction for retirees from last year (90%). There was not a shift towards dissatisfaction among retirees, rather towards neutrality (40%).

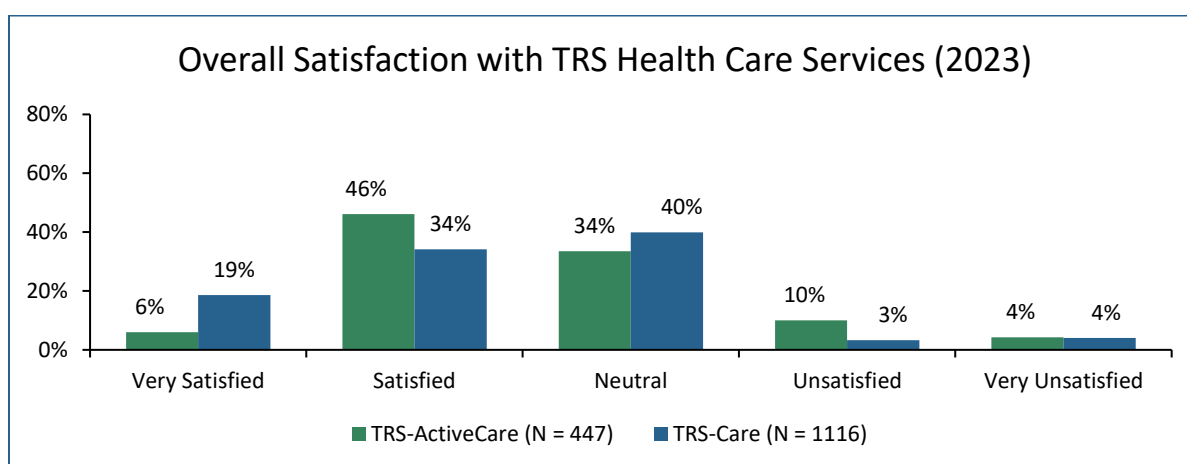


Figure 2.24. Overall Satisfaction with TRS Health Care Services (2023)

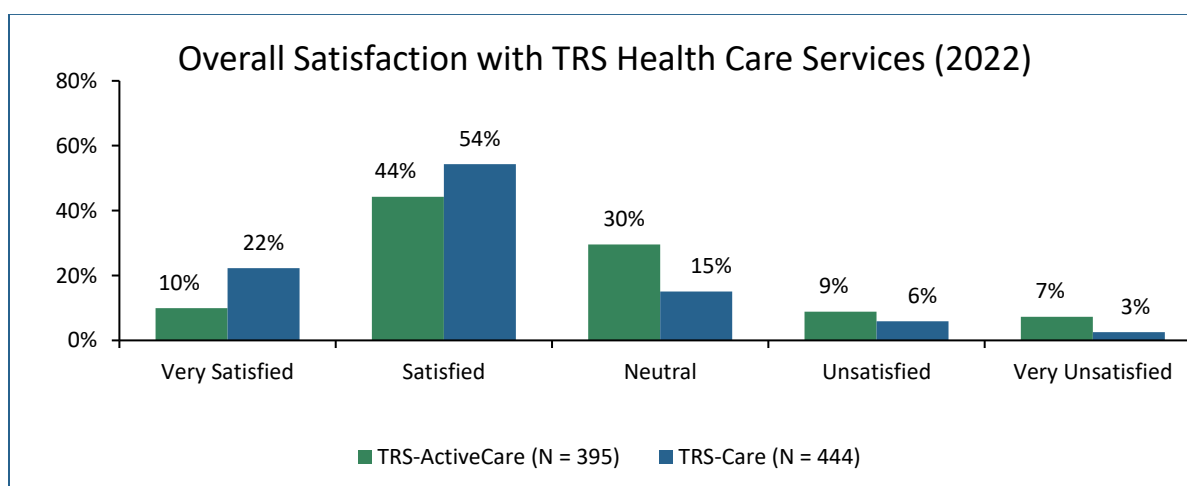


Figure 2.25. Overall Satisfaction with TRS Health Care Services (2022)

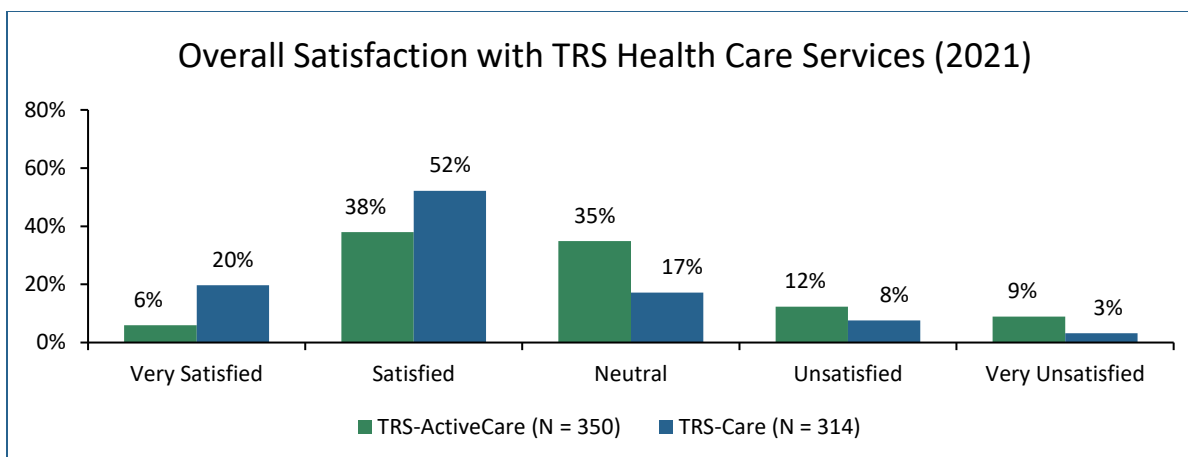


Figure 2.26. Overall Satisfaction with TRS Health Care Services (2021)

2.3.2. Health Care Plan Value and Improvement Opportunities

This subsection presents members' ratings on the value of TRS-ActiveCare and TRS-Care considering plan premiums, and ratings of the most important ways the health care programs could be improved. Respondents were presented with two additional response options to provide further nuance in feedback.

Value of TRS-ActiveCare and TRS-Care

- The majority of active (65%) and retired (61%) members reported TRS-ActiveCare and TRS-Care are very valuable, moderately valuable, or valuable.
- More retirees (22%) reported TRS-Care is very valuable compared to active members (8%).
- More active members (47%) reported TRS-ActiveCare is valuable compared to retirees that reported TRS-Care is valuable (27%).
- More retirees (24%) reported TRS-Care is not valuable compared to active members that reported TRS-ActiveCare is not valuable (10%).
- These results reflect a decrease in value appreciation of the health care plan among retirees and an increase in value appreciation for active members.

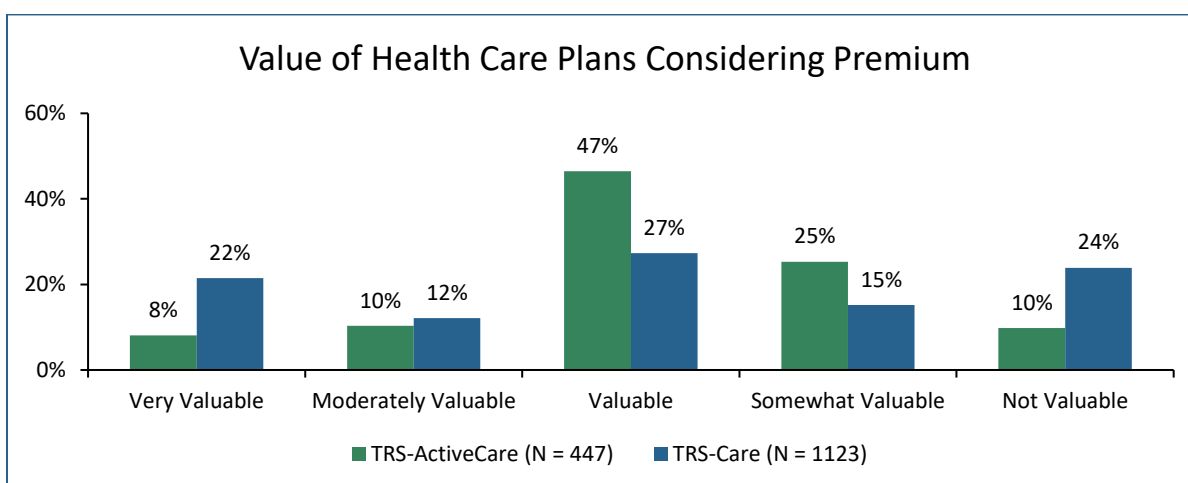


Figure 2.27. Value of Health Care Plans Considering Premiums

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”. More than one-fourth of retirees reported there was no way to improve health care plans (26%).

These results indicate:

- Active members and retirees value lower premiums and additional services and prescription drug coverage.
- Active members value health care options more than retirees.
- One fourth of retirees indicated there was no way to improve health care plans.

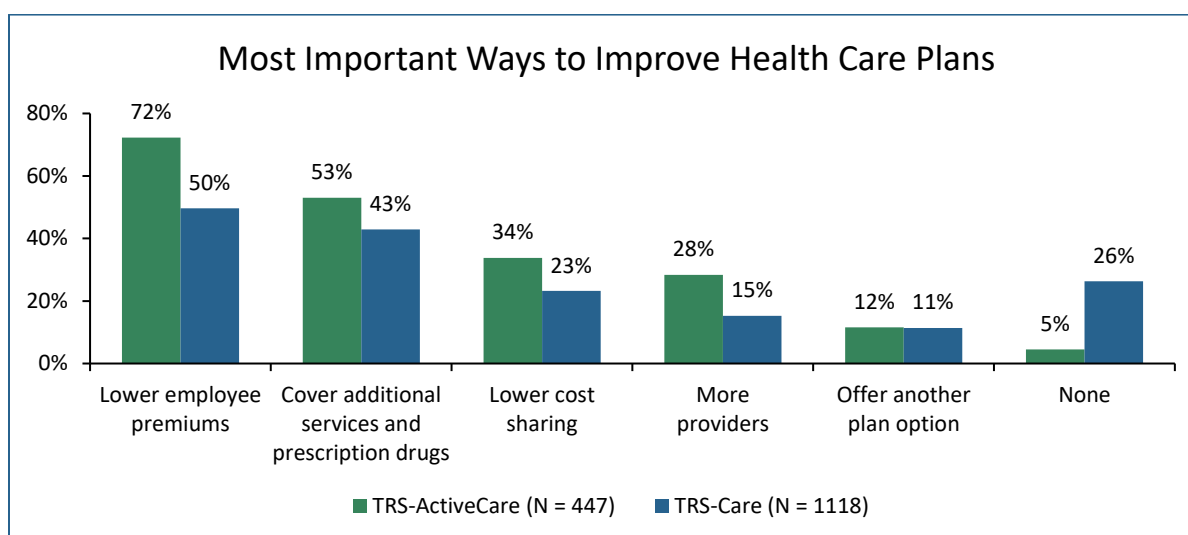


Figure 2.28. Most Important Ways to Improve Health Care Plans

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

2.3.3. Health Care Plan Enrollment and Satisfaction

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

Enrollment

35% of active member survey respondents reported enrollment in TRS-ActiveCare and 54% 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 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 health care providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.

TRS-Care

- TRS-Care Standard Plan (Not Medicare): 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 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.

Health Care Plan Enrollment and Satisfaction

TRS-ActiveCare

- The TRS-ActiveCare HD and TRS-ActiveCare Primary plans received the highest ratings for self-reported enrollment, but received the second-lowest overall combined satisfaction rating, with 5% of active members rating as very satisfied and at least 45% rating as satisfied.
- Satisfaction ratings for TRS-ActiveCare Primary+ were 6% very satisfied and 47% 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 health care plan.
- TRS-ActiveCare 2 received the highest satisfaction rating, with 7% of active members rating as very satisfied and 63% as 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.
- Regional HMO received the greatest proportion of very satisfied (15%) more than double of the other plans.

TRS-Care

- More retirees reported they were enrolled in TRS-Care Medicare Advantage (36%) than TRS-Care Standard (19%). The majority of retirees in both plans were at least satisfied with the plans with greater very satisfied ratings with the TRS-Care Medicare Advantage (37%) plan than TRS-Care Standard (19%) plan.

Table 2.18. Self-Reported Health Care Plan Enrollment and Satisfaction

	Enrollment %	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
TRS-ActiveCare HD	12%	5%	46%	32%	11%	6%
TRS-ActiveCare Primary	12%	5%	45%	37%	10%	3%
TRS-ActiveCare Primary+	5%	6%	47%	32%	10%	5%
TRS-ActiveCare 2	3%	7%	63%	16%	9%	5%
Regional HMO	3%	15%	29%	47%	6%	3%
Retiree						
TRS-Care Standard	19%	19%	55%	18%	7%	1%
TRS-Care Medicare Advantage	36%	37%	51%	8%	1%	3%

TRS-ActiveCare and TRS-Care Enrollment Materials

- The majority of retirees (52%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits; this is a decrease from 2022 (63%).
- Similar to 2022, the majority of members reported they referred to TRS-ActiveCare or TRS-Care plan materials (80% of active members and 84% of retirees) in 2023.

Table 2.19. Enrollment Materials

	N	Yes	No
Active Member			
Refer to TRS-Care Plan Materials	358	80%	20%
Retiree			
Used Enrollment Materials to Decide to Enroll	1,156	52%	48%
Refer to TRS-Care Plan Materials	551	84%	16%

Sources of TRS-ActiveCare Enrollment Information

- 42% of active members reported they received TRS-ActiveCare enrollment information from their Benefits Administrator.
- Nearly one-third of active members selected “Other” as the source of enrollment information. This was a new option in 2023.

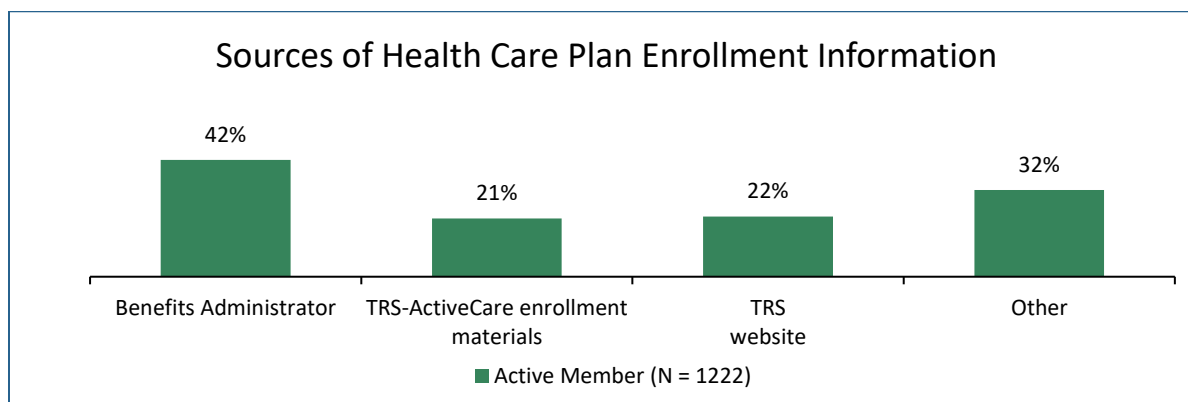


Figure 2.29. Source of Health Care Plan Enrollment Information (Active Member)

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided for active members only as retirees were not asked this question. Active members specified other sources for how they decided whether or not to enroll in TRS-ActiveCare. The most common reported responses were not aware/never received/needed more information, satisfied with current coverage/do not need, or not eligible/do not qualify.

Table 2.20. Count of Other Sources to Decide Whether or Not to Enroll in TRS-ActiveCare

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	266	-	266
Not Aware/Never Received/Needs More Information	98	-	98
Work/School District	23	-	23
Unknown/Prefer Not to Say/Unclear/References Another Question	20	-	20
Satisfied with Current Coverage or Do Not Need	14	-	14
Not Retired Yet/Not near Retirement	13	-	13
Not Eligible/Do Not Qualify	9	-	9
Social Security/Medicare	7	-	7
Retired	6	-	6
Spouse	6	-	6
Consultant/Specialist	5	-	5
ERS	5	-	5
Researched on Own/Other Sources	5	-	5
Online	4	-	4
Moved/Out of State	3	-	3
Peers	3	-	3
Brochure	2	-	2
Email	2	-	2
Personal	2	-	2
TRS/TRS-Care	2	-	2
Uses TRICARE	2	-	2
Mail	1	-	1
Phone	1	-	1
Through Another Provider	1	-	1
TRTA	1	-	1
None/NA	46	-	46

Note – indicate item was not asked of retirees.

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 not enrolling in TRS-ActiveCare (32%).
- More retirees (40%) reported “Not eligible” as the reason for not enrolling in TRS-ActiveCare compared to retirees selecting this option in 2022 (31%).
- More retirees (58%) reported “Other” as the reason for not enrolling in TRS-Care compared to active members (44%). This was a new option in 2023.

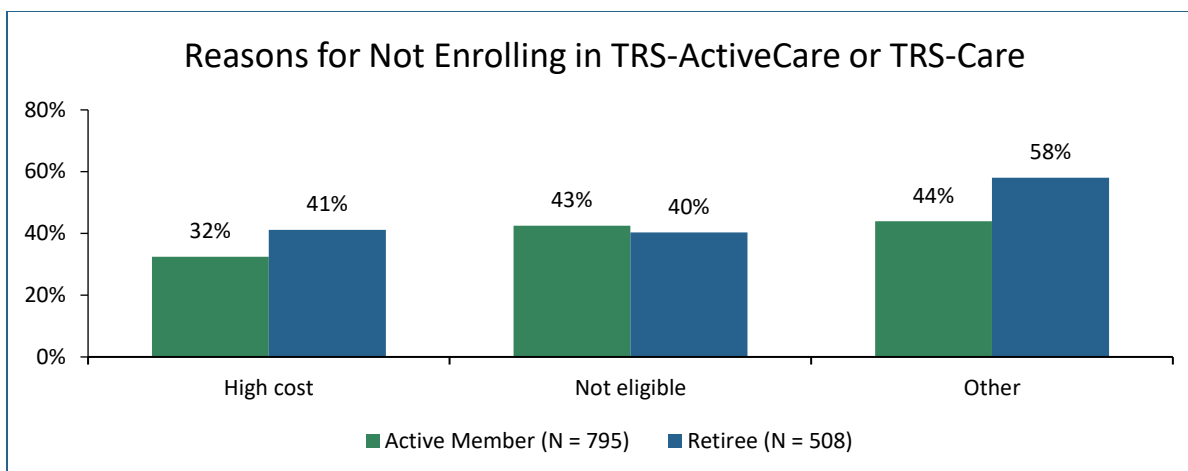


Figure 2.30. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types specified the reasons for dropping or not enrolling in TRS-ActiveCare or TRS-Care. The most common reasons reported by active members and retirees was different provider, eligibility, spouse, and Medicare. Active members also listed needing more information, while retirees also reported retired military police.

Table 2.21. Count of Reasons Dropped or Did Not Enroll in TRS-ActiveCare or TRS-Care

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	421	328	749
Different Provider	92	132	224
Spouse	26	44	70
Needed More Information	60	7	67
Eligibility	46	19	65
Medicare	23	42	65
Cost	16	19	35
Program Information	29	6	35
Retired Military Police	19	10	29
Work	22	5	27
Already Covered	12	9	21
No Interest	8	8	16
Retirement/Retired	9	7	16
Unknown/Prefer Not to Say	7	4	11
Military	2	6	8
Enrolling Later	6	1	7
Not Available	7	0	7
Moved/Out of state	2	4	6
Not Retired Yet	6	0	6
Complaint	1	4	5
Did Not Enroll	4	1	5
Unacceptable Plan, Poor Options	2	3	5
Poor Service	1	3	4
TRS	2	2	4
Living with Disability	1	2	3
More Information	2	1	3
Not Enrolled	2	1	3
Unaware of Program	2	1	3
Deadline	1	1	2
Resignation	2	0	2
Satisfied	2	0	2
Yes	0	2	2
Access/Process Issue	1	0	1
Not an Option in District	1	0	1
Percentage Should be Optional	1	0	1
None/NA	32	9	41

2.3.4. TRS-ActiveCare and TRS-Care Information Resources

This subsection presents whether members used TRS health care 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. Additional options were added to this question for retirees to provide greater context.

In the 12 months prior to the survey, more retirees (46%) reported using *The Pulse* newsletter to acquire information about TRS-Care, compared to active members (33%) to obtain information about

TRS-ActiveCare. The percentage of retirees who reported using *The Pulse* newsletter in the last 12 months increased from 2022 and stable for the active members.

Table 2.22. Use of Information Resources for TRS-ActiveCare and TRS-Care

	N	Yes	No
Active Member			
<i>The Pulse</i> Newsletter in last 12 months	1,208	33%	67%
BCBSTX Website in last 12 months	1,208	25%	75%
Contacted Blue Cross Blue Shield about your TRS-ActiveCare benefits	1,208	19%	81%
Retiree			
<i>The Pulse</i> Newsletter in last 12 months	1,144	46%	54%
Publications	1,144	32%	68%
TRS-Care online resources	1,144	29%	71%
Called the TRS-Care customer service line	1,144	27%	73%
TRS-Care website	1,144	27%	73%
The provider's TRS-Care online resources	1,144	26%	74%
The provider's TRS-Care website	1,144	24%	76%
Called the provider's customer service line	1,144	23%	77%
Videos	1,144	6%	94%
TRS-Care webinar or other health care event	1,144	5%	95%

Helpfulness of TRS-ActiveCare and TRS-Care Resources

The majority of active members and retirees that referred to *The Pulse* newsletter or visited the Blue Cross Blue Shield of Texas (BCBSTX) website during the previous 12 months reported *The Pulse* and BCBSTX website as helpful for obtaining information about TRS-ActiveCare and TRS-Care. Additional options were added to this question to provide greater context.

Table 2.23. Helpfulness of Information Resources

	N	Very Helpful	Moderately Helpful	Somewhat Helpful	Not Helpful
Active Member					
<i>The Pulse</i> Newsletter	394	11%	9%	42%	33%
BCBSTX Website	302	14%	13%	42%	25%
Retiree					
<i>The Pulse</i> Newsletter	522	23%	19%	39%	17%
BCBSTX Website	277	31%	17%	37%	13%

The majority of active members and retirees that called the Blue Cross Blue Shield of Texas provider customer service line was at least satisfied during the previous 12 months. Compared to 2022, retirees had higher rates of being very satisfied and satisfied, as well as an increase in unsatisfied, while active members had lower rates of being satisfied. Amongst active members, there was an increase in neutral ratings from 21% in 2022 to 37% in 2023.

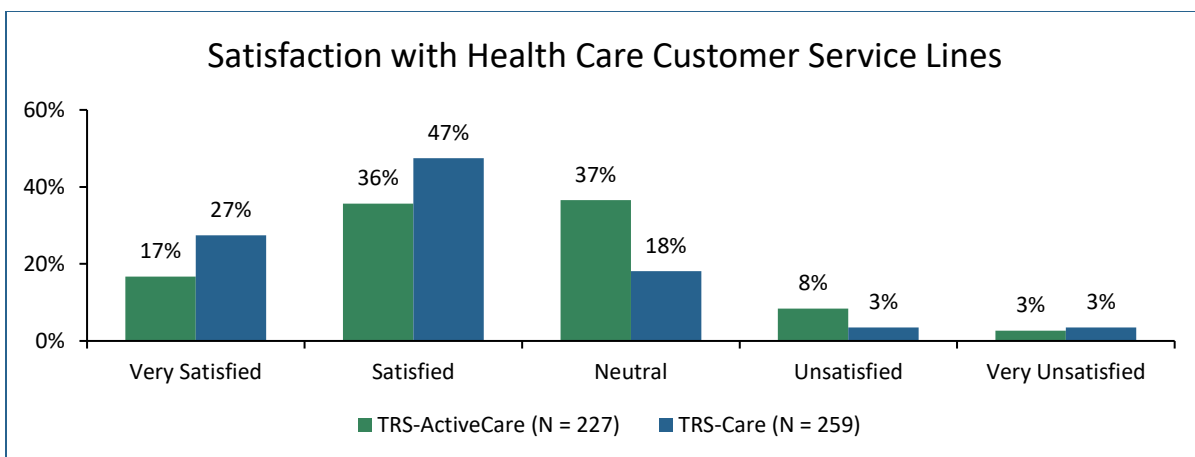


Figure 2.31. Satisfaction with Health Care Customer Service Lines

Selection of Health Care Plan Information Resources that Provide the Greatest Value

When asked which health care plan information resources provide the greatest value, regardless of whether the member had used the resource in the previous 12 months, active members and retirees identified none of the below as the greatest value. There were additional options added for each group to this question in 2023.

More retirees (13%) reported Publications provides the greatest value compared to active members (7%), while active members (35%) reported the TRS Website provides the greatest value compared to retirees (10%). Retirees and active members reported the TRS Customer Service Line provides a similar value in obtaining information about TRS health care programs.

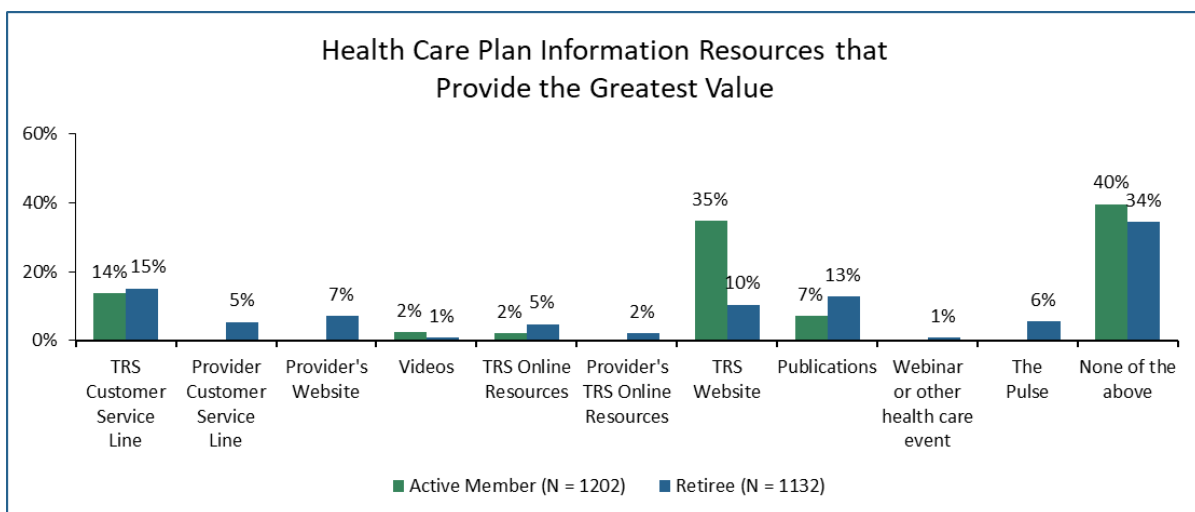


Figure 2.32. Health Care Plan Information Resources that Provide the Greatest Value

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 members' ratings of their top three methods for receiving communications about TRS administrative operations. For active members and retirees, website, email, and mail are the top three preferred ways to obtain information about administrative operations.

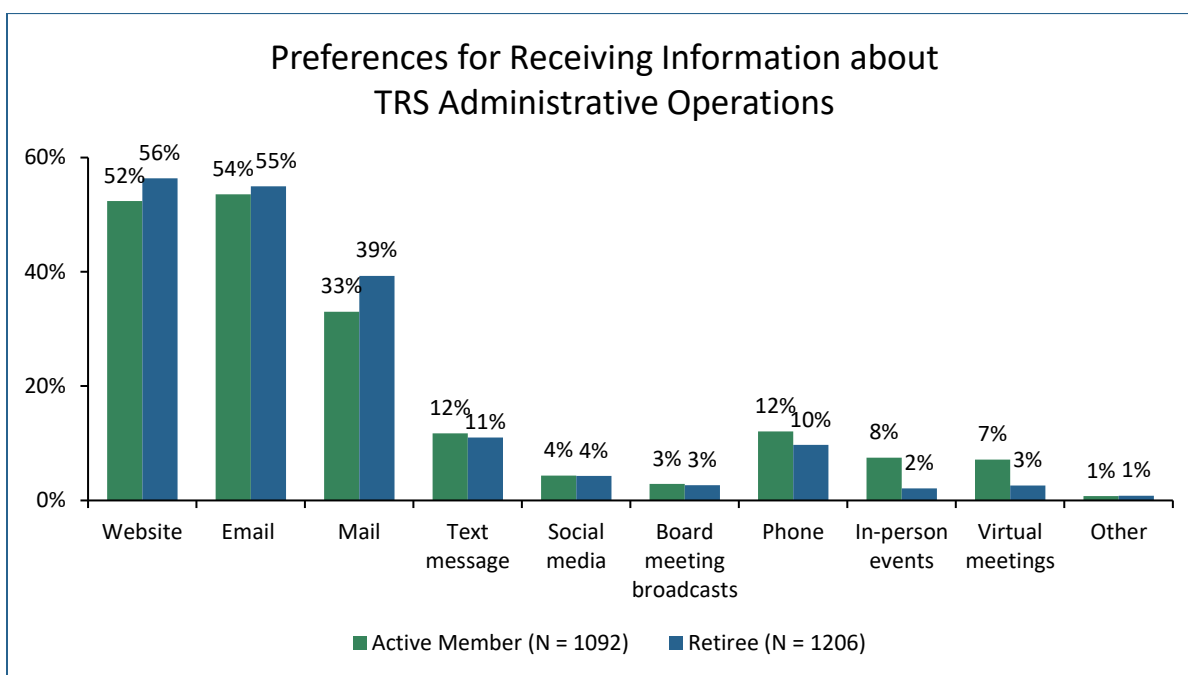


Figure 2.33. Preferences for Receiving Information about TRS Administrative Operations

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

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 other types of preferred ways to obtain information about TRS administrative operations. Active members listed in person, while retirees reported printed publication.

Table 2.24. Count of “Other” Types of Preferred Ways to Obtain Information About TRS Administrative Operations

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	7	9	16
Printed Publication	0	4	4
In person	3	0	3
Complaint	0	2	2
Lacking in Overall Communication on this Topic	2	0	2
Not Needed	1	0	1
Specified Individual	0	1	1
Does not Trust Information from Board Members	1	0	1
Retired	0	1	1
Unclear	0	1	1

Membership and Benefits

This subsection presents members’ ratings of their top three methods for receiving communications about TRS membership and benefits. Email was the primary preference in previous years; however, the ratings for email preference have decreased to the point of approaching preference rates for phone counselors and website. Active members and retirees have a strong preference for email, calling and speaking with a phone counselor, and the website as ways to obtain information about TRS membership and benefits. Retirees (37%) have a stronger preference for mail than active members (26%).

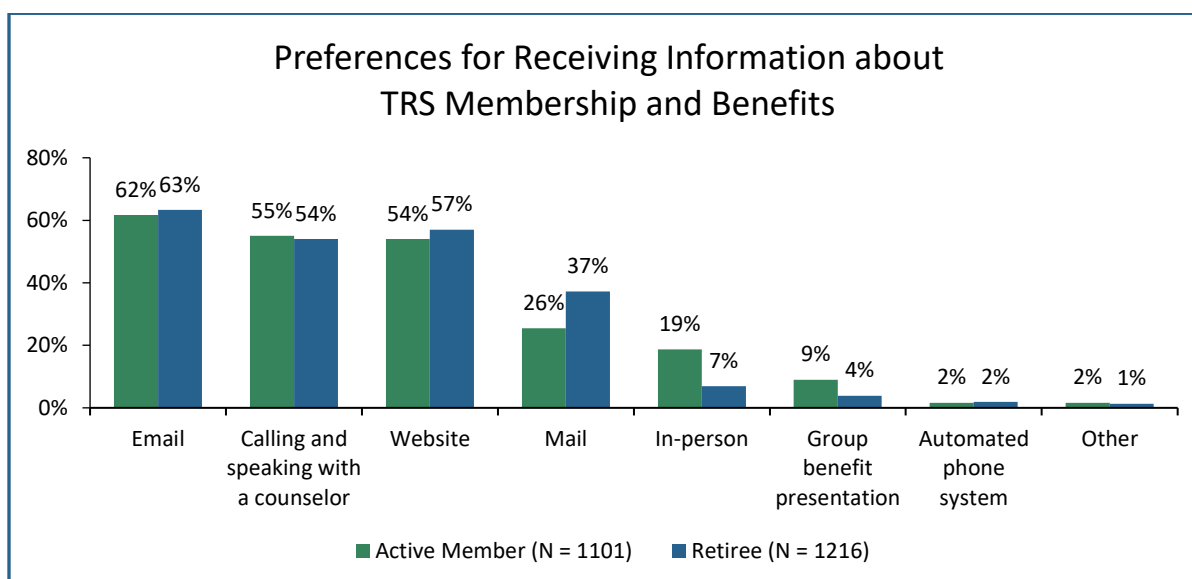


Figure 2.34. Preferences for Receiving Information about TRS Membership and Benefits

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

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 other preferred ways to obtain information about TRS membership and benefits. Active members listed text and video meeting, while retirees reported the newsletter as their preferred way to obtain information about TRS membership and benefits.

Table 2.25. Count of “Other” Types of Preferred Ways to Obtain Information About TRS Membership and Benefits

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	17	14	31
Dislikes Automated Service	2	2	4
Newsletter	0	4	4
Text	3	0	3
Video Meeting	3	0	3
Fix Website/MyTRS/FAQ	2	0	2
Need Direct TRS Representative No Vendors	1	1	2
Phone	0	2	2
Poor Experience	0	2	2
Unclear	2	0	2
Has Moved	0	1	1
Personal	1	0	1
Requests Call from Representative/Counselor	1	0	1
Requests Help with Changing Checking Account Number	0	1	1
Retired	0	1	1
Unhappy with Retirement Options	1	0	1
Wait Times	0	1	1
None/NA	1	1	2

2.4.2. Communication Topics

Active Member

This subsection presents active members’ importance of TRS topics and satisfaction ratings of TRS providing information related to those topics. Active members rate “Retirement Plans and Options”, “Activities that Impact Retirement”, and “Retirement Planning” as the most important, and with the greatest satisfaction. Active members rate their importance greater than their satisfaction on every topic.

Active members have high ratings of importance for retirement planning-related topics, and less than 15% of active members are not satisfied with TRS 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 2.26. Active Member Ratings of the Importance of TRS Topics and TRS' Satisfaction in Providing Information Related to those Topics.

	Very Important	Moderately Important	Important	Somewhat Important	Not Important
Importance (N=1,094)					
Retirement Plans and Options	67%	7%	22%	4%	1%
Activities that Impact Retirement	61%	11%	22%	3%	2%
Retirement Planning	58%	12%	22%	5%	3%
Health Plans	55%	10%	20%	7%	8%
Legislation Impacting TRS	50%	14%	28%	7%	2%
Pension Fund Financial Health	47%	14%	29%	7%	3%
Health Care Funds Financial Health	42%	16%	29%	8%	5%
Investment Performance	37%	17%	31%	10%	5%
TRS Board Actions	28%	19%	34%	13%	6%
Administrative Operations	21%	16%	31%	17%	15%
	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Satisfaction (N=1,063)					
Retirement Plans and Options	20%	41%	27%	9%	3%
Activities that Impact Retirement	18%	37%	33%	9%	4%
Retirement Planning	17%	39%	31%	9%	3%
Health Plans	15%	37%	37%	8%	3%
Legislation Impacting TRS	15%	32%	41%	8%	4%
Pension Fund Financial Health	14%	35%	42%	7%	3%
Investment Performance	14%	34%	43%	6%	3%
Health Care Funds Financial Health	13%	34%	43%	7%	3%
TRS Board Actions	11%	30%	49%	6%	3%
Administrative Operations	11%	31%	51%	5%	2%

Retiree

This subsection presents retirees' importance of TRS topics and satisfaction ratings of TRS providing information related to those topics. Retirees rate "Legislation Impacting TRS", "Pension Fund Financial Health", and "Retirement Plans and Options" as most important and with the greatest satisfaction. Opposite to active members, retirees generally rate every topic with greater satisfaction than importance.

Retirees have greater satisfaction ratings than active members on every topic. Retirees have high ratings of importance for topics related to legislation impacting TRS 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 legislation impacting TRS and retirement plans and options.

Table 2.27. Retiree Ratings of the Importance of TRS Topics and TRS' Satisfaction in Providing Information Related to those Topics.

	Very Important	Moderately Important	Important	Somewhat Important	Not Important
Importance (N=1200)					
Legislation Impacting TRS	61%	12%	21%	4%	2%
Retirement Plans and Options	56%	9%	24%	4%	7%
Pension Fund Financial Health	53%	12%	25%	6%	4%
Health Plans	52%	7%	17%	6%	17%
Health Care Funds Financial Health	46%	12%	23%	7%	11%
Investment Performance	38%	15%	28%	12%	8%
Activities that Impact Retirement	35%	13%	25%	9%	18%
TRS Board Actions	31%	19%	34%	10%	7%
Retirement Planning	27%	11%	26%	12%	24%
Administrative Operations	17%	14%	29%	20%	21%
	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Satisfaction (N=1165)					
Retirement Plans and Options	29%	50%	17%	2%	2%
Legislation Impacting TRS	27%	42%	23%	5%	3%
Pension Fund Financial Health	26%	46%	24%	2%	2%
Health Plans	24%	41%	28%	5%	2%
Investment Performance	23%	46%	27%	3%	1%
Activities that Impact Retirement	22%	43%	31%	3%	2%
Health Care Funds Financial Health	22%	44%	30%	3%	2%
Retirement Planning	19%	41%	37%	3%	2%
TRS Board Actions	16%	44%	36%	3%	2%
Administrative Operations	14%	40%	42%	2%	2%

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 other important topics. The most common topics reported by active members and retirees was related to health insurance/benefits/retirement, improving communication, and payments. Active members also listed access to account balance and funds, benefits calculator/future benefits, company values and decision-making process, as well as senior programs/Medicare/and social security, while retirees also reported cost of living raises, windfall/WEP, state legislation, and return to teaching.

Table 2.28. Count of Other Important Topics

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	1094	1200	2294
Health Insurance/Benefits/Retirement	35	36	71
Improve Communication	12	13	25
Payments	8	12	20
COLA/Cost of Living Raise	2	16	18
Improve Access to Representatives/Counselors (More Locations, Send them to Location, Shorten Response Time)	7	6	13
Senior Programs/Medicare/Social Security	8	5	13
State Legislation (Effects & TRS' Response)	5	8	13
Company Values & Decision-Making Process	8	4	12
Windfall/WEP	2	10	12
Return to Teaching	4	7	11
Website/App	7	3	10
Access to Account Balance & Funds	9	0	9
Benefits Calculator/Future Benefits	8	0	8
Spousal Benefits	3	5	8
Reduce Cost/Forecast Rates	3	3	6
Unclear	5	1	6
Withdrawing, Opting Out, & Returning or Adding in Retrospect	4	2	6
Improve Onboarding Process	3	2	5
Representative Integrity & Accountability	4	1	5
Stocks & Investments	3	2	5
Service Credit/Service Years	4	0	4
Budgeting & Tax Planning	2	1	3
Disability Options	1	2	3
Publish Salaries, Bonuses, and Benefits	0	3	3
Teacher Shortage (Effects & TRS' Response)	1	2	3
457b	2	0	2
Early Retirement	1	1	2
IRA	1	1	2
Pension	1	1	2
Reimbursement Procedure	1	1	2
Survey	1	1	2
Bilingual Resources/Newsletter	0	1	1
Improve Interest Rates	1	0	1
Mental Health & Fitness	1	0	1
Other Health Care Options	1	0	1
Percentage Options	1	0	1
Social Media	1	0	1
Upgrade/Improve Phone System	1	0	1
None/NA	964	1071	2035

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 (62%) and retirees (69%) responded they are subscribed to the TRS email subscription service, *Subscribe!*. These rates reflect a marked drop from last year where 70% of active members and 82% of retirees indicated they were currently subscribed to the email service. There was a significant increase in 2023 in the rates of respondents not subscribed to the email service that are aware of the service, 28% of active members and 42% of retirees responded they were aware of the service compared to 14% of active members and 26% of retirees in 2022.

Email continues to be one of the preferred ways for members to receive communications, but increased awareness and preference for email has not translated to higher subscription rates.

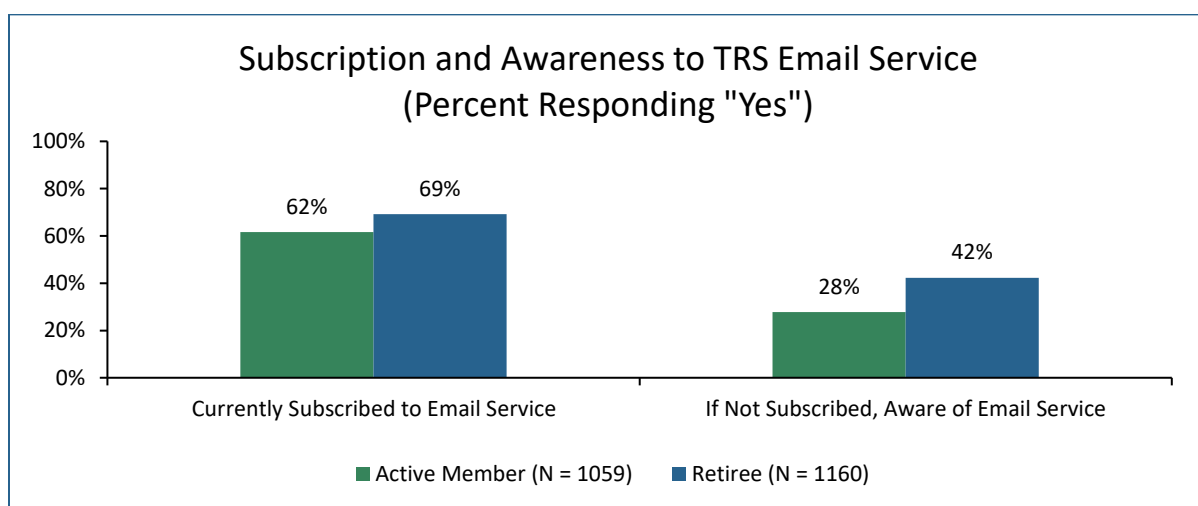


Figure 2.35. Subscription and Awareness of TRS Email Service (Percent Responding “Yes”)

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

Table 2.29. Subscription and Awareness of TRS Email Service

	FY	N	Yes	No	Not Sure
Active Member					
Currently subscribed to the TRS email subscription service	2023	1,059	61%	9%	30%
	2022	1,166	70%	30%	-
	2021	1,032	61%	39%	-
If not subscribed, aware that TRS offers an email subscription service	2023	90	28%	72%	-
	2022	351	14%	86%	-
	2021	406	15%	85%	-
Retiree					
Currently subscribed to the TRS email subscription service	2023	1160	69%	7%	24%
	2022	876	82%	18%	-
	2021	482	75%	25%	-
If not subscribed, aware that TRS offers an email subscription service	2023	78	42%	58%	-
	2022	160	26%	74%	-
	2021	121	25%	75%	-

Social Media

The rated importance of using social media to find TRS information was low among members in 2023. Among the sites listed, Facebook was noted as the most important with a combined rating of very important and moderately important for active members of 37% and retirees of 35%. Approximately one quarter of active members and retirees rated Facebook as very helpful or moderately helpful.

When asked how helpful YouTube, Instagram, and Twitter are for obtaining information about TRS, the majority of active members and retirees stated they have never visited these social media channels. While social media ratings for not important and not helpful is currently low among members, TRS should continue to provide content through these communication channels as membership communication preferences may change over time.

Table 2.30. Active Member Social Media Preferences and Helpfulness Ratings

	Very Important	Moderately Important	Important	Somewhat Important	Not Important	I Don't Use This
Importance						
Facebook	24%	13%	20%	13%	22%	8%
Twitter	8%	7%	11%	9%	31%	34%
YouTube	14%	10%	17%	10%	26%	23%
Instagram	11%	6%	15%	9%	29%	30%
	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful	Never Visited
Performance						
Facebook	16%	9%	23%	11%	8%	33%
Twitter	7%	5%	10%	5%	13%	60%
YouTube	13%	6%	15%	6%	10%	51%
Instagram	7%	4%	13%	7%	11%	58%

Table 2.31. Retiree Social Media Preference and Helpfulness Ratings

	Very Important	Moderately Important	Somewhat Important	Not Important	I Don't Use This
Importance					
Facebook	21%	14%	18%	24%	7%
Twitter	3%	4%	3%	35%	53%
YouTube	7%	6%	11%	31%	36%
Instagram	2%	4%	7%	34%	47%
	Very Helpful	Moderately Helpful	Somewhat Helpful	Not Helpful	Never Visited
Performance					
Facebook	16%	12%	23%	7%	30%
Twitter	2%	3%	4%	13%	75%
YouTube	5%	8%	11%	11%	61%
Instagram	2%	2%	6%	12%	73%

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 who answered not helpful or somewhat helpful to using social media to find TRS information were asked to provide details. Active members and retirees did not use social media at all/anti-social media or regularly, no or little detail or information, as well as social media was inconsistent/complicated/unclear/hard to navigate.

Table 2.32. Count of Details for Not Helpful or Somewhat Helpful Social Media Answers

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	105	116	221
Does Not Use Social Media at All or Regularly/Anti-Social Media	46	61	107
No or Little Detail or Information	17	5	22
Inconsistent, Complicated, Unclear, or Hard to Navigate	8	7	15
Not Interested/Does Not Care/Does Not Apply	4	4	8
Prefers Email	2	5	7
Needs Information on Retirement/Planning	3	2	5
Prefers to Use Website	2	3	5
Response Unclear	1	4	5
Happy/No Complaints	2	2	4
Prefers Mail	0	3	3
Unsatisfied with TRS Retirement	1	2	3
Prefers Newsletter	0	2	2
Prefers Unspecific Direct Source for Information	0	2	2
Has Relocated	1	0	1
Prefers One to One	1	0	1
Prefers Phone Call	0	1	1
Prefers Text	0	1	1
None/NA	29	26	55

Brochures and Other Printed Information

When asked how satisfied members are with TRS brochures or other printed information, including the accuracy of information, the majority of active (62%) and retired (79%) members were Very Satisfied or Satisfied. These results were similar to last year's figures with an increase in very satisfied levels.

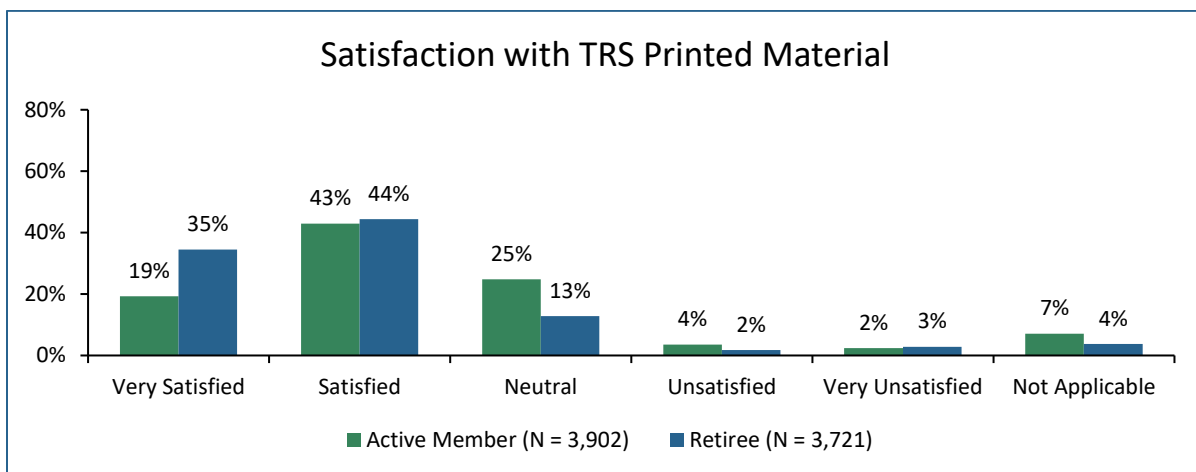


Figure 2.36. Satisfaction with TRS Printed Material

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. Active members and retirees had the option to suggest additional languages. Table 2.33 lists the suggested alternative languages.

Table 2.33. Frequencies of Other Languages Preferred

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	1046	1150	2196
Spanish	5	1	6
Arabic	3	1	4
Korean	1	3	4
Chinese	3	0	3
French	2	1	3
Mandarin	2	0	2
Ba (Indian)	0	1	1
Bengali	0	1	1
Cherokee	1	0	1
Farsi	1	0	1
Filipino Tagalog	1	0	1
Hebrew	1	0	1
Malayalam	1	0	1
Norwegian	1	0	1
Russian	1	0	1
Urdu	1	0	1
Vietnamese	0	1	1
American Sign Language	1	0	1
English	24	15	39
None/NA	1000	1128	2128

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 members on the availability of *MyTRS* and what actions can be performed using the site
- Include TRS-Care premium in retirement income estimates
- Continue to educate on health care program value, especially for active members
- Identify opportunities to lower health care premiums and increase coverage of additional services and prescription drugs
- Educate members on how to use TRS-ActiveCare enrollment materials for active members
- Increase communication on retirement planning topics for active members
- Improve website functionality, including retirement form access, beneficiary designation, and online identification for access
- Educate members on the availability of the TRS email subscription service, *Subscribe!*
- Continue to support health care communication resources (i.e., website, TRS customer service line, *The Pulse* newsletter) and specifically identify opportunities to increase active members' knowledge about *The Pulse*
- Continue to support social media efforts

A summary of results is provided below.

3.1. TRS Overall

3.1.1. Satisfaction with TRS Overall

The majority of active members (58%) and retirees (77%) rate as at least satisfied with TRS overall in 2023. The survey results show active members continue to be more likely to rate as neutral compared to retirees. These ratings are generally consistent with the 2022 and 2023 survey results.

The 2023 survey results also show more retiree and active members rate as very satisfied with TRS overall relative to 2022 and 2021. There was a decrease in unsatisfied active members from 2022, but rates remain higher than 2021. There was also an increase in very unsatisfied retirees despite the increase in very satisfied retirees and comparable overall satisfaction from retirees.

3.1.2. Values and Priorities

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”. 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.

3.1.4. TRS Interactions

Members rate “Email”, “Website”, and “Calling and Speaking with a Counselor” as the three most preferred methods for interacting with TRS. Retirees also have a stronger preference for “Website” and “Mail”. Active members have a higher preference for in person visits, while retirees have a stronger preference for mail. Preferences between email, speaking to a phone counselor, and website interactions have grown more similar in preference for both member types since 2022.

Compared to 2022, active member combined ratings of very satisfied increased from 19% to 26% in 2023, retiree ratings of very satisfied increased from 29% to 46% in 2023. Retirees had a decrease in neutral satisfaction and a significant increase in ratings of very unsatisfied from last year to this year. Combined satisfaction is down slightly from 2021, but ratings of very satisfied have increased significantly for both member types in that time span.

The majority of members rate as very satisfied or satisfied with the interactions they had with TRS overall in 2023. In rating satisfaction by interaction type, members were most likely to rate as very satisfied or satisfied with higher-engagement interactions, such as “Called the Telephone Counseling Center (TCC) and spoke with a Benefit Counselor”, “Visit TRS Facilities”, “Phone with TRS”, and “Meet with Benefit Counselor”. This may indicate more availability of in-person or phone-based interactions may increase member satisfaction.

3.2. Benefit Services

3.2.1. 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 49 years old) are more likely to be not confident they will have enough money for retirement compared to the older active members (50-59 years old to 60+ years old). Fewer active members indicated retirement seems too far to think about in 2023 (26%) than in 2022 (35%). Approximately one-sixth of active members believe their pension will provide all the income needed (17%).

More than half of the active members (59%) responded they had estimated how much income they need for retirement, an increase from 2022. Respondents that had not estimated how much income they will need for retirement (41%) 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” (56%).

3.2.2. Saving Outside of Retirement

Approximately 70% of active members reported they are saving for retirement outside of the TRS pension plan. This reflects an increase in active members with outside savings from 2022. Active members rated “Don’t know how to save for retirement” as the most important reason for not saving for retirement outside of TRS. There was a significant decrease in members reporting they did not know how to save for retirement outside of TRS with the proportion decreasing from 46% last year to 20% in 2023.

Knowledge about Saving for Retirement Outside of TRS

Younger active members (<30 years old: 32%, 30-39 years old: 31%) were more likely to report they are not knowledgeable about saving outside of TRS compared to older members (40-49 years old: 21%, 50-59 years old: 17%, 60+ years old: 13%). Significantly fewer active members reported not being knowledgeable about outside savings compared to 2022 rates. There are trends of younger active members increasing awareness of certain financial components, but younger active members do continue to have the highest rates of lacking knowledge and may benefit from additional information on how to save for retirement outside of their TRS pension.

Active members report their current top sources for saving outside of TRS are 457, real estate, or 401k.

3.2.3. Requested TRS Retirement or Special Service Credit Estimate

In the last 12 months, 41% of active member survey respondents reported they requested a retirement estimate from TRS, only 14% of active member survey respondents reported they requested a special service credit purchase estimate from TRS.

MyTRS

The percent of active members (73%) and retirees (78%) that reported having ever visited *MyTRS* increased slightly, while remaining comparable to rates from the past three years. Among the members who have visited *MyTRS* over the past 12 months, 56% of active members and 59% of retirees visit *MyTRS* a few times a year. For active members, “Obtain personalized retirement estimates” and “register for group presentation” 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”.

For members that had not previously visited *MyTRS*, more active members (36%) reported “I was not aware of *MyTRS*” as the reason for not visiting *MyTRS* compared to retirees (17%). This was a significant decrease in the rate of active members unaware of *MyTRS* compared to 2022 (45%). One-third of active members are not sure how to register. More retirees (48%) reported “I have no reason to register for *MyTRS* at this time” as the reason for not visiting *MyTRS* compared to active members (21%). Responses are comparable to 2022 frequencies and suggest 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.

When asked about suggested features or information for *MyTRS* to assist with planning for retirement, active members and retirees reported improve retirement application process, access to forms, account funds, personal information, beneficiaries, and health insurance or other benefit options, as well as the website, FAQ, and access. Active members also listed the need information, more personal info, while retirees reported savings and finances.

3.2.5. TRS Benefits Handbook

The majority of active members rated information provided on each topic included in the TRS Benefits Handbook as very well, moderately well, or well; however, between 25% and 35% of active members rated the quality of the information provided as somewhat well or not very well, indicating further improvements to the clarity of information provided in the TRS Benefits Handbook could be made.

Retiree ratings are more positive than active member ratings; however, at least 13% of retirees responded information related to “Better understand TRS benefits, in general”, “Learn about TRS health care benefits”, “Learn about TRS employment after retirement” as somewhat well or 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.

3.3. Health

3.3.1. Overall Satisfaction with TRS Health Care Services

The majority of the active members (52%) rate as at least satisfied with TRS health care services in 2023. The survey results indicate the majority of retirees were satisfied or very satisfied with TRS health care services (83%). This is an increase in satisfaction for retirees from recent years. This is a minor decrease for active members from 2022 (54%), but an increase in satisfaction from 2021 (44%).

3.3.2. Health Care Plan Value and Improvement Opportunities

The majority of active (65%) and retired (61%) members reported TRS-ActiveCare and TRS-Care are very valuable, moderately valuable, or valuable. More retirees (22%) reported TRS-Care is very valuable compared to active members (8%). More active members (47%) reported TRS-ActiveCare is valuable compared to retirees that reported TRS-Care is valuable (27%). More retirees (24%) reported TRS-Care is not valuable compared to active members that reported TRS-ActiveCare is not valuable (10%). These results reflect a decrease in value appreciation of the health care plan among retirees and an increase in value appreciation for active members.

When asked about ways to improve TRS health care plans, active members rated “Lower employee premiums” as the highest rating for how to improve TRS-ActiveCare and TRS-Care, followed by “Cover additional services & prescription drugs”. More than one-fourth of retirees reported there were no ways to improve health care plans (26%).

3.3.3. Health Care Plan Enrollment and Satisfaction

35% of active member survey respondents reported enrollment in TRS-ActiveCare and 54% of retirees reported enrollment in TRS-Care. The majority of retirees (52%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits; this is a decrease from 2022 (63%). Similar to 2022, the majority of members reported they referred to TRS-ActiveCare or TRS-Care plan materials (80% of active members and 84% of retirees) in 2023.

The TRS-ActiveCare HD and TRS-ActiveCare Primary plans received the highest ratings for self-reported enrollment, but received the second-lowest satisfaction rating, with 5% of active members rating as very satisfied and at least 45% rating as satisfied.

Satisfaction ratings for TRS-ActiveCare Primary+ were 7% very satisfied and 47% 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 health care plan.

TRS-ActiveCare 2 received the highest satisfaction rating, with 7% of active members rating as very satisfied and 63% as 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.

Regional HMO received the greatest proportion of very satisfied (15%) more than double of the other plans, however it had the lowest percentage of satisfied ratings (29%) and the highest percentage of neutral (47%).

More retirees reported they were enrolled in TRS-Care Medicare Advantage (36%) than TRS-Care Standard (19%). The majority of retirees in both plans were at least satisfied with the plans with greater very satisfied ratings with the TRS-Care Medicare Advantage (37%) plan than TRS-Care Standard (19%) plan.

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. Retirees (40%) reported “Not eligible” as the reason for not enrolling in TRS-ActiveCare compared to retirees selecting this option in 2022 (31%). More than 40% of active members (44%) and 58% of retirees selected “Other” as the reason for not enrolling.

Health Care Plan Information Resources

The majority of 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.

The majority of active members and retirees that called the health care customer service line was at least satisfied during the previous 12 months. Compared to 2022, retirees had higher rates of being very satisfied and satisfied, as well as an increase in unsatisfied. Active members had lower rates of being satisfied. Amongst active members, there was an increase in neutral ratings from 21% last year to 37% in 2023.

When asked which health care plan information resources members think provide the greatest value, regardless of whether the member had used the resource in the previous 12 months, active members and retirees identified none of the above as the greatest value. There were additional options added for each group to this question in 2023. This may indicate active members would benefit by becoming more informed about publications and the customer service line as a means for obtaining health care plan information.

3.4. Communication

3.4.1. Communication Preferences

Preferences for Receiving Communications about TRS Administrative Operations

For active members and retirees, email, website, and mail are the top three preferred ways to obtain information about administrative operations.

Preferences for Receiving Communications about Membership and Benefits

Email was the primary preference in previous years; however the ratings for email preference have decreased to the point of approaching preference rates for phone counselors and website. 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 (37%) have a stronger preference for mail than active members (26%).

3.4.2. Communication Topics

Communication Topics

Active members rate “Retirement Benefit Plans and Options”, “Activities that Impact Retirement”, and “Retirement Planning” as the most important. The majority of active members are very satisfied with TRS providing information on “Retirement Plans and Options”, “Activities that Impact Retirement”, “Health Plans”, and “Retirement Planning”, with more than 50% rating TRS as very satisfied or satisfied in providing information on these topics.

Active members generally rate their importance greater than their satisfaction on every topic other than administrative operations. Active members have high ratings of importance for retirement planning-related topics and less than 15% of active members are unsatisfied with TRS 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.

3.4.3. Communication Methods

Email - Over half of active members (61%) and retirees (69%) responded they are subscribed to the TRS email subscription service, *Subscribe!*. These rates reflect a marked drop from last year where 70% of active members and 82% of retirees indicated they were currently subscribed to the email service. There was a significant increase in 2023 in the rates of respondents not subscribed to the email service that are aware of the service, 28% of active members and 42% of retirees responded they were aware of the service compared to 14% of active members and 26% of retirees in 2022. 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 - Active members and retirees rate Facebook as the most important social media site for obtaining information about TRS; however, ratings of importance increased from 2022 but remain low, with a combined rating of very important and important for active members of 37% and retirees of 35%. 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 either of these social media channels. 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 active (62%) and retired (79%) members were very satisfied or satisfied.

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Appendix A – Active Member Benefits Services Survey

Introduction

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question if respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (MyTRS)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

22. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS Covered Employer?

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

Benefit Services

23. 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
24. 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.

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

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

26. 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.

27. What type of account(s)? (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 not saving for retirement outside of their TRS pension plan.**

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

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

Are there any other reasons why you are not saving for retirement outside of your TRS pension plan and have not estimated how much income you will need in retirement? Please state your reasons here or state "Not Applicable": _____

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

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

30. If TRS was to provide you with financial literacy information, what information would you be interested in? (Enter NA if not applicable.)

31. 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.**

32. 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 member portal, which allows members to access their TRS accounts, as well as view and print important TRS documents.

33. Have you visited *MyTRS*?

- ☐ Yes
- ☐ No

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

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

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

35. 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
- ☐ Updated your beneficiary designation
- ☐ Other (please specify) _____

36. Out of the following reasons for visiting *MyTRS*, which are the most important? (Select up to 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
- ☐ Updated your beneficiary designation
- ☐ Other (please specify) _____

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

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

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

(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*.

39. Have you referred to the TRS Benefits Handbook?

- ☐ Yes
- ☐ No

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 Well	Somewhat Well	Well	Moderately Well	Very Well
To obtain information that will help you decide when to retire	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To estimate how much you will receive in TRS retirement benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS health care benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about TRS employment-after-retirement opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To learn about purchasing TRS service credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To better understand your TRS benefits in general	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

41. What are the important topics in the TRS Benefits Handbook? (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 service credit
- ☐ To better understand your TRS benefits in general
- ☐ None of these items listed are important to me
- ☐ Other (please specify)

Improvement Opportunities

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

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 Benefit Services Survey

Introduction

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS Internet site (www.trs.texas.gov), including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to file a complaint?

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

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

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

- ☐ Very 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.

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question if respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (*MyTRS*)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

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

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

Benefit Services

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

24. Have you visited *MyTRS*?

- ☐ Yes
- ☐ No

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

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

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

26. 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
- ☐ Updated your beneficiary designation
- ☐ Changed your direct deposit information
- ☐ Other (please specify) _____

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

- ☐ Access annuity verifications and 1099-R Forms
- ☐ Change your address on record in TRS files
- ☐ Change your federal income tax withholding
- ☐ Updated your beneficiary designation
- ☐ Changed your direct deposit information
- ☐ Other (please specify)

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

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

29. 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.

30. 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.

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

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

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

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

Improvement Opportunities

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

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

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

Appendix C – Active Member Health Insurance Benefits Services Survey

Introduction

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question If respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (MyTRS)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

22. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS Covered Employer?

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

Health Care Services

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

23. 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 health care providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.
- I am not enrolled in TRS-ActiveCare.

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

24. What are the reasons you dropped TRS-ActiveCare or did not enroll in 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"/>

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

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

- Yes
- No

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

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

27. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-ActiveCare? (Select up to three.)
- ☐ Lower employee premiums
 - ☐ Lower cost sharing
 - ☐ More providers
 - ☐ Cover additional services and prescription drugs
 - ☐ Offer another plan option
 - ☐ None of these items are important to me
28. Overall, how satisfied are you with TRS-ActiveCare services?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied
29. Where did you get information to decide whether or not to enroll in TRS-ActiveCare? (Check all that apply.)
- ☐ Your benefits administrator
 - ☐ The TRS website
 - ☐ TRS-ActiveCare enrollment materials
 - ☐ Other (please specify)

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

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

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

31. How helpful is *The Pulse*, the TRS email health care newsletter?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

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

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

33. How helpful is the Blue Cross Blue Shield TRS-ActiveCare website?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful
34. 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

Improvement Opportunities

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

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

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS Internet site (www.trs.texas.gov), including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to file a complaint?

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

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

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

- ☐ Very 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.

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question if respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (*MyTRS*)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

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

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

Health Care Services

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

23. 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

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

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

	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"/>

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

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

- ☐ Yes
- ☐ No

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

- ☐ Yes
- ☐ No

27. Do you agree the TRS-Care materials provide clear information about plan benefits?

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Neutral
- ☐ Agree
- ☐ Strongly Agree

28. 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 health care 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 health care 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 health care 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.

29. How satisfied are 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.

30. How satisfied are 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 health care benefits through the TRS-Care online resources.

31. How helpful is accessing your information about your health care benefits through the TRS-Care online resources?

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

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

32. How helpful is accessing your information about your health care benefits through the provider's TRS-Care online resources?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

33. How helpful is the TRS-Care website?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

34. How helpful is the provider's TRS-Care website?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

35. How helpful are the videos about your health care benefits?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

36. How helpful are the publications about your health care benefits?
- ☐ Not Helpful
 - ☐ Somewhat Helpful
 - ☐ Helpful
 - ☐ Moderately Helpful
 - ☐ Very Helpful

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

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

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

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

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

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

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

- ☐ 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 health care event
- ☐ The Pulse
- ☐ None of the above

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

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

41. Out of the following list, what are the most important items that could improve the value of your benefits provided under TRS-Care? (Select up to three)

- ☐ Lower employee premiums
- ☐ Lower costs sharing
- ☐ More providers
- ☐ Cover additional services and prescription drugs
- ☐ Offer another plan option
- ☐ None of these items are important to me

42. Overall, how satisfied are you with TRS-Care services?

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

Improvement Opportunities

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

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

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

Appendix E – Active Member Communication Services Survey

Introduction

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question if respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (MyTRS)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

22. How satisfied are you with the TRS information provided to you upon employment in an eligible position with a TRS Covered Employer?

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

Communications

The next set of questions deal with TRS communications.

23. What are your preferred ways to obtain information about your **TRS membership and benefits**: (Select up to three.)
- ☐ Speaking to a Phone Counselor
 - ☐ Visiting in-person
 - ☐ Email
 - ☐ Mail
 - ☐ Website
 - ☐ Listening to the automated telephone system
 - ☐ Participating in a group benefit presentation
 - ☐ Other (please specify) _____
24. What are your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning): (Select up to three.)
- ☐ TRS website
 - ☐ Email notice (to include e-newsletters)
 - ☐ Mail
 - ☐ Text message
 - ☐ Social media
 - ☐ Board meeting broadcasts
 - ☐ Phone
 - ☐ In-person events
 - ☐ Virtual meetings
 - ☐ Not interested in administrative information
 - ☐ Other (please specify) _____

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

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (<i>Investment Performance: The return achieved by changes in asset values based on daily price, trades, and cash flows.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (<i>Financial Health of the Pension Fund: The fund is considered healthy if the liabilities of the retirement fund can be paid in less than 31 years.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (<i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Is there another topic on which you would like information that is not listed above? (Enter NA if not applicable.) _____

27. When it comes to providing information that is relevant and easy-to-understand, how satisfied are you with the information on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (Investment Performance: The return achieved by changes in asset values based on daily price, trades, and cash flows.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (Financial Health of the Pension Fund: The fund is considered healthy if the liabilities of the retirement fund can be paid in less than 31 years.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. 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, *Subscribe!*?

- ☐ Yes
- ☐ No
- ☐ Not sure

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

29. Are you aware before now that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

30. What TRS social media platforms do you currently follow?

- ☐ Facebook
- ☐ Twitter
- ☐ YouTube
- ☐ Instagram
- ☐ I Do Not Use Social Media

Display this question if the respondent answers "Facebook".

Display this question if the respondent answers "Twitter".

Display this question if the respondent answers "YouTube".

Display this question if the respondent answers "Instagram".

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

	Not Important	Somewhat Important	Important	Moderately Important	Very Important	I Do Not Use This
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

Display this question if the respondent answers "Not Helpful" or "Somewhat Helpful".

33. You selected "Not Helpful" with one or more items above. Please provide more detail on your unsatisfactory rating.

You selected "Somewhat Helpful" with one or more items above. Please provide more detail on your unsatisfactory rating.

Display this question if the respondent answers "I Do Not Use Social Media".

34. Besides English and Spanish, in what other languages would you like to have TRS print publications available? If you have no other languages to recommend, please enter "Not Applicable". _____

35. Please rate your overall satisfaction with communication materials from TRS.

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

Improvement Opportunities

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

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

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

Appendix F – Retiree Communication Services Survey

Introduction

This survey is available in both English and Spanish. Please use the dropdown in the top right to select the language that you prefer./Esta encuesta está disponible en inglés y español. Utilice el menú desplegable en la parte superior derecha para seleccionar el idioma que prefiera.

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

Thank you in advance for your thoughtful participation.

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 level of agreement or disagreement with the following statements.

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

3. Out of the previous six items, which are the most important to you? (Select up to three.)
- ☐ TRS operates in my best interest
 - ☐ My retirement is secure with TRS
 - ☐ TRS sends communications relevant to my needs
 - ☐ TRS acts ethically
 - ☐ TRS provides information that is easy to understand
 - ☐ TRS listens to its members
 - ☐ None of these items are important to me

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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"/>
Read a TRS publication	<input type="radio"/>	<input type="radio"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12. How satisfied are you with the TRS Internet site (www.trs.texas.gov), including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to file a complaint?

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

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

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

- ☐ Very 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.

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

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

14b. Is there anything the Ombuds Office can do to improve the complaint handling process? (Enter NA if not applicable). _____

Display this question if respondent answer yes, they have read a TRS publication in the past 12 months.

15. How satisfied are you with the TRS publication you read?

- ☐ 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. 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.

17. 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.

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Employee Courtesy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friendliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowledgeability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Self-identification	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accountability	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

	Very unsatisfied	Unsatisfied	Neutral	Satisfied	Very satisfied	Not applicable
Toll-free Telephone Access	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Average Hold Time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Call Transfers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a Live Person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Text Messaging	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile Applications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. 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

21. How easy is it for you to use our secure website (*MyTRS*)?

- ☐ Not At All Easy
- ☐ Somewhat Easy
- ☐ Neutral
- ☐ Easy
- ☐ Very Easy
- ☐ Not Applicable

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

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

Communications

The next set of questions deal with TRS communications.

23. What are your preferred ways to obtain information about your **TRS membership and benefits**: (Select up to 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) _____
24. What are your preferred ways to obtain information about **TRS administrative operations** (e.g., operating budget and facilities planning): (Select up to three.)
- ☐ TRS website
 - ☐ Email notice (to include e-newsletters)
 - ☐ Mail
 - ☐ Text message
 - ☐ Social media
 - ☐ Board meeting broadcasts
 - ☐ Phone
 - ☐ In-person events
 - ☐ Virtual meetings
 - ☐ Not interested in administrative information
 - ☐ Other (please specify) _____

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

	Not Important	Somewhat Important	Important	Moderately Important	Very Important
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (<i>Investment Performance: The return achieved by changes in asset values based on daily price, trades, and cash flows.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (<i>Financial Health of the Pension Fund: The fund is considered healthy if the liabilities of the retirement fund can be paid in less than 31 years.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (<i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Is there another topic on which you would like information that is not listed above? (Enter NA if not applicable.) _____

27. When it comes to providing information that is relevant and easy-to-understand, how satisfied are you with the information on:

	Very Unsatisfied	Unsatisfied	Neutral	Satisfied	Very Satisfied
Retirement benefit plans and options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Activities that impact my retirement, such as employment after retirement and service credit purchases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative operations (e.g., operating budget and facilities planning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment performance of the TRS fund (<i>Investment Performance: The return achieved by changes in asset values based on daily price, trades, and cash flows.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial health of the pension fund (<i>Financial Health of the Pension Fund: The fund is considered healthy if the liabilities of the retirement fund can be paid in less than 31 years.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (<i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. 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, *Subscribe!*?

- ☐ Yes
- ☐ No
- ☐ Not sure

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

29. Are you aware before now that TRS offers an email subscription service?

- ☐ Yes
- ☐ No

30. What TRS social media platforms do you currently follow?

- ☐ Facebook
- ☐ Twitter
- ☐ YouTube
- ☐ Instagram
- ☐ I Do Not Use Social Media

Display this question if the respondent answers "Facebook".

Display this question if the respondent answers "Twitter".

Display this question if the respondent answers "YouTube".

Display this question if the respondent answers "Instagram".

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

	Not Important	Somewhat Important	Important	Moderately Important	Very Important	I Do Not Use This
Facebook	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twitter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

Display this question if the respondent answers "Not Helpful" or "Somewhat Helpful".

33. You selected "Not Helpful" with one or more items above. Please provide more detail on your unsatisfactory rating.
- You selected "Somewhat Helpful" with one or more items above. Please provide more detail on your unsatisfactory rating.

Display this question if the respondent answers "I Do Not Use Social Media".

34. Besides English and Spanish, in what other languages would you like to have TRS print publications available? If you have no other languages to recommend, please enter "Not Applicable".
35. Please rate your overall satisfaction with communication materials from TRS.
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very satisfied

Improvement Opportunities

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

36. What is one thing TRS can do to most improve your satisfaction with TRS services? _____
37. Is there anything additional you would like to share with TRS? _____

About Elite Research, LLC

In 2023, Elite Research, LLC celebrates its twentieth 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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