



Member Satisfaction Survey

2024 Report

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Executive Summary

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey (MSS) was conducted to gauge the levels of satisfaction with TRS services. This information is used to guide the continuous improvement of services TRS provides to its members. All respondents completed questions on key core issues while segments of survey responders evaluated TRS' pension, communication, and health care components.

Data collection shifted in 2024 to survey exclusively CRM members. This coincided with a push to expand responses gathered culminating with nearly twice as many valid surveys collected in 2024 (N = 14,528) compared to 2023 (N = 8,517). In order to encourage higher overall response rates, members were not required to answer all or specific items in 2024. Additionally, only members that participate in TRS-ActiveCare and TRS-Care responded to the health care components. As a result, there was an increase in the overall response rate while certain items had lower response rates compared to the previous year.

TRS Overall

Overall satisfaction with TRS remains generally consistent with previous years. Overall satisfaction with TRS increased slightly for active members compared to the previous two years. Retiree overall satisfaction dropped slightly for the second consecutive year. In general, retirees more highly rate TRS than active members in nearly all questions and categories.

*More Active Members
are "Very Satisfied" with
TRS overall in 2024*

The majority of members rate the most important TRS characteristics as "TRS provides information that is easy to understand" and "TRS operates in my best interest". These two statements have been prioritized by active and retired members for the past three years. "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. Satisfaction ratings for these two key statements mirrored overall satisfaction with TRS as active members increased combined satisfaction in these two areas while retirees had slightly decreased combined agreement regarding their belief that TRS exhibits these attributes.

TRS Benefit Services

Half of all retired members are confident in the financial security of their retirement, while comparable proportions of active members are split fairly evenly between ratings of "Somewhat Confident", and "Not Confident" about the financial security of their retirement.

Active members younger than 30 may be reversing the trend of younger members being less informed financially and less confident in their TRS retirement. Active members younger than 30 years more highly rate TRS operating in their best interest than members age 30-39 and 40-49. They have higher levels of being "Very Confident" and "Moderately Confident" in having enough money for retirement than active members in all other age ranges, as well as the highest self-reported knowledge ("Very Knowledgeable") about saving outside of TRS. Fewer active members under the age of 30 are "Not Confident" in having enough money for retirement than 60+ years of age members who are "Not Confident" in having enough money for retirement. While portions of the youngest active members are knowledgeable about retirement, there is a subset of members aged 30 and younger who do not have the confidence, knowledge, and direction regarding their retirement futures. A greater percentage of active members less than 30 years of age are "Not Confident" their retirement is secure with TRS. Similarly, lower proportions of active members less than 30 years of age are "Not Knowledgeable" about saving outside of TRS, compared to 2023. The least knowledgeable age groups of active members are 50-59 and 60+ years of

age. These findings suggest many of the youngest members have high financial awareness, while similar proportions have limited or low financial awareness, and planning skills.

Active members' use of MyTRS is low due to a lack of awareness or understanding of the needs it can meet for them. The majority of members report visiting MyTRS just a few times a year at nearly identical rates to 2023. MyTRS use by active members and retirees has been consistent over the past three years. Active members tend not to be aware of MyTRS or not sure how to register for MyTRS while the majority of retirees not visiting or registering with MyTRS indicate no need or reason to do so at this time.

TRS Health

Retiree satisfaction with TRS Health Care services overall increased dramatically in 2024. More than three-fourths of retired members are "Very Satisfied" or "Satisfied" with TRS Health Care services (79%) compared to 53% combined satisfaction in 2023. Active member overall satisfaction with TRS Health Care Services remained reasonably consistent to previous years although there was a minor decrease in combined satisfaction for the third consecutive year.

A greater rate of retirees more highly rated their TRS-Care plan compared to 2023. Retirees were most likely to request lower employee premiums and additional coverage of services and prescriptions to improve health care plans while active members prefer lower cost sharing and additional coverage.

*Retirees are more
satisfied with TRS
Health Care services*

Members' satisfaction for most TRS-ActiveCare and TRS-Care Plans have similar high satisfaction levels. Active members rated all TRS-ActiveCare plans highly, other than the regional HMO plan. Retirees continue to rate the TRS-Care Medicare Advantage plan with higher levels of being "Very Satisfied" compared to the TRS-Care Standard Plan.

The majority of retirees are aware of the new dental and vision plans. More than one-fourth of those aware of the new plans are likely to enroll in them. Few active members reported avoiding health care due to excessive costs.

Communications

Members prefer the website, email, and mail for administrative operations, but active members prefer to call and speak with a counselor regarding membership benefits. Active members and retirees have no clear preference between calling and speaking with a counselor, email, and website use for membership and benefits information.

Awareness of MyTRS increased in 2023 and remained at higher levels in 2024, but visiting, registering and the frequency of use has not increased with the increased awareness. Approximately two-thirds of active members (65%) and retirees (76%) stated they are subscribed to the TRS email subscription service (*Subscribe!*).

Active members use social media more while retirees use only Facebook as their primary social media channel. Retirees reported they did not use or did not visit YouTube, Twitter/X, and Instagram. Active members have higher ratings for helpfulness and importance of all social media, but there still appears to be an opportunity with retirees to better use these resources, develop new approaches, or limit the investment in cultivating content and feedback using these channels.

1. Methodology

The 2024 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 2024 survey instrument was reviewed to ensure each question was framed in direct, unambiguous, and simple language. The member inclusion was modified to only include members who had contacted TRS in the last five years, the health survey was administered to members and retirees enrolled in a TRS health care plan, and the sample size was increased for those who contacted TRS compared to 2023 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 who had contact with TRS over the 60 months ended June 30, 2024, as identified in the TRS customer relationship management (CRM) system. The active member population includes members that contributed to TRS in fiscal years 2022, 2023, and 2024, through June 30, 2024 (i.e., active members that contributed to TRS between September 1, 2021 and June 30, 2024). The retiree population includes members that retired prior to June 30, 2024.

1.1.1. Population

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

Table 1.1. Distribution of TRS Population Characteristics

Table 1.21 Distribution of HAS Population Characteristics			
	Has CRM		Total
	Male	Female	
Active Member			
< 30 years old	3,423	10,467	13,890
30-39 years old	11,146	31,833	42,979
40-49 years old	13,933	43,441	57,374
50-59 years old	19,470	62,530	82,000
60+ years old	15,927	38,136	54,063
Total	63,899	186,407	250,306
Retiree			
< 65 years old	16,578	55,947	72,525
65-74 years old	33,222	113,518	146,740
75+ years old	23,132	78,935	102,067
Total	72,932	248,400	321,332

1.1.2. Sample

Random samples from the active members and retiree populations were stratified to allow for statistically meaningful comparisons by age and gender. Potential respondents were selected from each of these subgroups. The initial sampling targets (identified in Table 1.2) were constructed based on subgroup response rates and email bounce rates obtained when the survey was conducted in 2023.

The random sample of contacts contained 150,326 active members and 72,000 retirees. These targets were developed to ensure responses from at least 1000 active and 500 retired TRS members (with adequate representation by age group and gender) would be obtained for each of the three split surveys (Benefit Services, Health, and Communications).

Table 1.2. Distribution of TRS Random Sample Characteristics

	Has CRM		Total
	Male	Female	
Active Member			
< 30 years old	3,436	9,699	13,135
30-39 years old	10,659	20,000	30,659
40-49 years old	13,408	20,000	33,408
50-59 years old	18,578	20,000	38,578
60+ years old	14,546	20,000	34,546
Total	60,627	89,699	150,326
Retiree			
< 65 years old	12,000	12,000	24,000
65-74 years old	12,000	12,000	24,000
75+ years old	12,000	12,000	24,000
Total	36,000	36,000	72,000

1.2. Survey Collection and Processing

1.2.1. Collection

Survey responses were collected between August 1, 2024, and August 30, 2024. Of the 150,326 active members included in the original sample, 99% had at least one matching email address (150,041) and 99% had a matching telephone number (148,640). Of the 72,000 retirees included in the original sample, 71,998 had at least one matching email address and 71,735 (99%) 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 222,039 email contacts, 41.0% (n = 90,940) opened the email invitation. Of the 90,940 who opened the email, 16.9% (n = 15,351) 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 522 active members and 308 retirees. Follow-up SMS text survey invitations were sent to 396 active and 227 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 (150,326)	Retiree (72,000)
Contact Methods		
Phone Number only	285	2
Email only	1,686	265
Both Phone and Email	148,355	71,733
Email		
None	308	2
1 Email	41,078	49,752
2 Email	108,940	22,246
Phone Numbers		
None	1,711	241
1 Phone Numbers	107,170	51,307
2 Phone Numbers	41,445	20,452

Table 1.4. Distribution of Data Collection Methods

	Active Member	Retiree
Total Email Contacts		
Bounced (undelivered)	12,064	5,803
Sent email not opened	76,554	36,678
Opened email, but did not click survey link	53,588	22,001
Clicked email link, started survey	7,835	7,516
Total	150,041	71,998
Total Phone Contacts		
CATI dialed, no answer	10,176	2,951
Not valid/not completed	9,654	2,643
Dialed and contact answered	522	308
Phone Interview started	126	81
Not interested (Sent SMS text)	396	227
Total	20,874	6,210

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. 19 duplicate respondents were removed.
- Incomplete Responses:** 458 active members and the 206 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 315 active members and 280 retirees across all the matrix questions showed no variance and were removed from further analysis.
- Took survey too fast:** Research suggests removing responses where the respondent took less than two seconds to answer each survey question. Responses at this rate may be indicative of careless and inattentive answering (Huang et al., 2012). Items that were intended to not be answered as part of skip logic based on prerequisite questions were not treated as missing. For each of the three split surveys, participants were grouped into four categories based on the percentage of questions they completed ($\leq 25\%$, $\leq 50\%$, $\leq 75\%$, and $\leq 100\%$). The 2 seconds per question rule was applied to each group to determine whether participants took the survey too fast. Of the 7,835 active members and 7,516 retirees who started the survey, 191 active and 37 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	7	12
Multiple takers, kept most complete one	22	38
Only clicked link, no questions answered	458	206
Started the survey	7,835	7,516
Total	8,322	7,772
Started the survey, invalids		
Not paying attention, no matrix variance	315	280
Took survey too fast for valid completion	191	37
Valid for analysis		
Answered last item	5,499	6,086
Partial survey completed (at least 25%)	1,831	1,112
Total	7,330	7,198

After the data validation process, responses from 7,330 active members and 7,198 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 14,528 valid responses, including 7,330 active members and 7,198 retirees. For valid retirees, 96.8% completed the survey online via an email invitation, 0.7% completed a telephone interview, and 2.5% completed the online survey via SMS text invitation. For valid active members, 94.1% completed the survey online via an email invitation, 1.3% completed a telephone interview, and 4.7% completed the online survey via SMS text invitation.

Table 1.6. Distribution of Valid Participants by Data Collection Methods

Collection method	Active	
	Member	Retiree
Email	6,896	6,966
Phone	93	52
SMS Text	341	180
Total	7,330	7,198

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, 7,330 completed active member surveys would yield a margin of error of +/- 1.13 percentage points, and 7,198 completed retiree surveys would yield a margin of error of +/- 1.14 percentage points, at the 95 percent confidence level.

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

Table 1.7. Distribution of Respondent Demographic Characteristics

	<u>Pension Benefit</u>		<u>Healthcare</u>		<u>Communication</u>		<u>TRS Overall</u>		<u>Total</u>
	<u>Services</u>		<u>Services</u>						
	M	F	M	F	M	F	M	F	
Active Member									
< 30 years old	19	39	13	41	23	35	55	115	170
30-39 years old	57	95	47	106	73	115	177	316	493
40-49 years old	121	170	124	220	131	196	376	586	962
50-59 years old	278	314	348	365	306	303	932	982	1,914
60+ years old	318	1,064	342	557	351	1,159	1,011	2,780	3,791
Total	793	1,682	874	1,289	884	1,808	2,551	4,779	7,330
Retiree									
< 65 years old	381	402	292	344	320	345	993	1,091	2,084
65-74 years old	433	381	383	331	390	379	1,206	1,091	2,297
75+ years old	520	467	463	440	510	417	1,493	1,324	2,817
Total	1,334	1,250	1,138	1,115	1,220	1,141	3,692	3,506	7,198

1.2.4. Weighting Considerations

As shown in Table 1.8, the 2024 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 years prior to 2021. *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, and gender.

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	6%	2%	-	-
30-39 years old	17%	7%	-	-
40-49 years old	23%	13%	-	-
50-59 years old	33%	26%	-	-
60+ years old	11%	52%	-	-
Retiree Age				
< 65 years old	-	-	23%	29%
65-74 years old	-	-	46%	32%
75+ years old	-	-	32%	38%
Gender				
Male	26%	35%	23%	51%
Female	74%	65%	77%	49%

1.3. Data Analysis

1.3.1. Comparisons to the 2022 & 2023 Member Satisfaction Survey

Comparisons were conducted on related responses between 2024, 2023, and 2022 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, and age group.

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

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

- School Type
- Job Classification
- Satisfaction with TRS Overall
- Service Credit Years (active members only)
- Member Type (retirees only)
- Health Care Plan

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

- Job Classification: The eight job classifications tracked by TRS were categorized 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	1,741	24%	1,367	19%
Public School	5,589	76%	5,831	81%
Job Classification				
Teachers & Health	2,932	40%	4,079	56%
Support Staff	2,686	37%	1,763	25%
Professional/Administrative	1,712	23%	1,356	19%
Peace Officer	0	0%	0	0%
Satisfaction with TRS Overall				
Unsatisfied	1,525	21%	1,206	17%
Neutral	1,461	20%	714	10%
Satisfied	4,244	58%	5,181	72%
Not Applicable	50	1%	18	1%
Service Credit Years (Active)				
Less than 5 years	1,269	17%	6	0%
5 – 9 years	1,139	16%	358	5%
10 – 19 years	1,919	26%	1,351	19%
20+ years	3,003	41%	5,477	76%
Member Type (Retiree)				
Service Retiree	-	-	7,036	98%
Disability Retiree	-	-	162	2%
Self-Reported Healthcare Plan (Active)				
TRS-ActiveCare HD	349	22%	-	-
TRS-ActiveCare Primary	292	19%	-	-
TRS-ActiveCare Primary+	196	13%	-	-
TRS-ActiveCare 2	82	5%	-	-
Regional HMO	16	1%	-	-
Not Enrolled	617	40%	-	-
Self-Reported Healthcare Plan (Retiree)				
TRS-Care Standard Plan (Not Medicare)	-	-	403	22%
TRS-Care Medicare Advantage Plan	-	-	755	41%
Not Enrolled	-	-	687	37%

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 2022, 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

Overall satisfaction with TRS remains generally consistent with previous years. The majority of active members (59%) and nearly three fourths of retirees (73%) indicated being "Satisfied" or "Very Satisfied" with TRS overall. The proportion of active members who are "Very Satisfied" increased for a third successive year rising to 29%. There was a minor decrease in retirees who reported being "Very Satisfied" in 2024 (42%) compared to 2023 (46%) along with a slight increase in combined dissatisfaction ("Unsatisfied" and "Very Unsatisfied") from 14% to 17%. There was a similar shift from "Neutral" (2023: 25%; 2024: 20%) to combined dissatisfaction (2023: 16%; 2024: 21%) for active members over the past year.

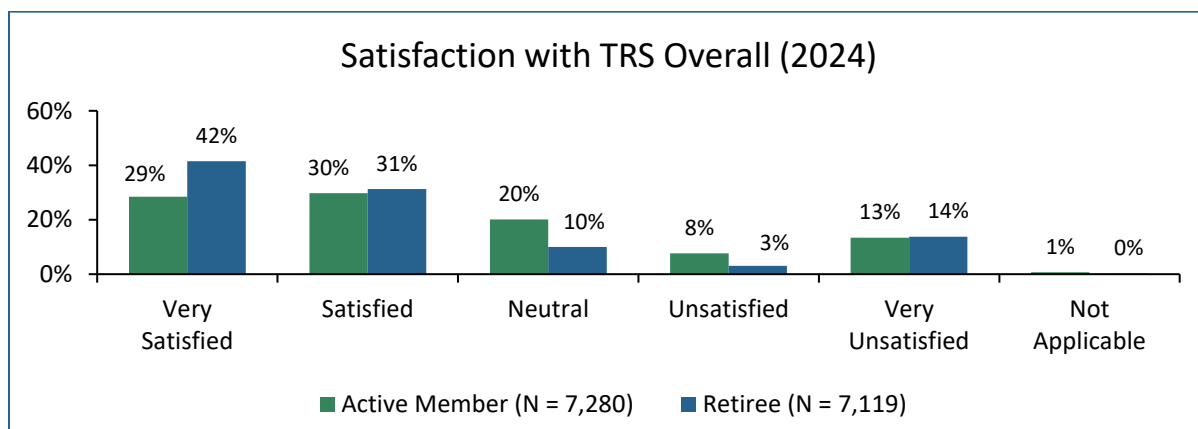


Figure 2.1. Satisfaction with TRS Overall (2024)

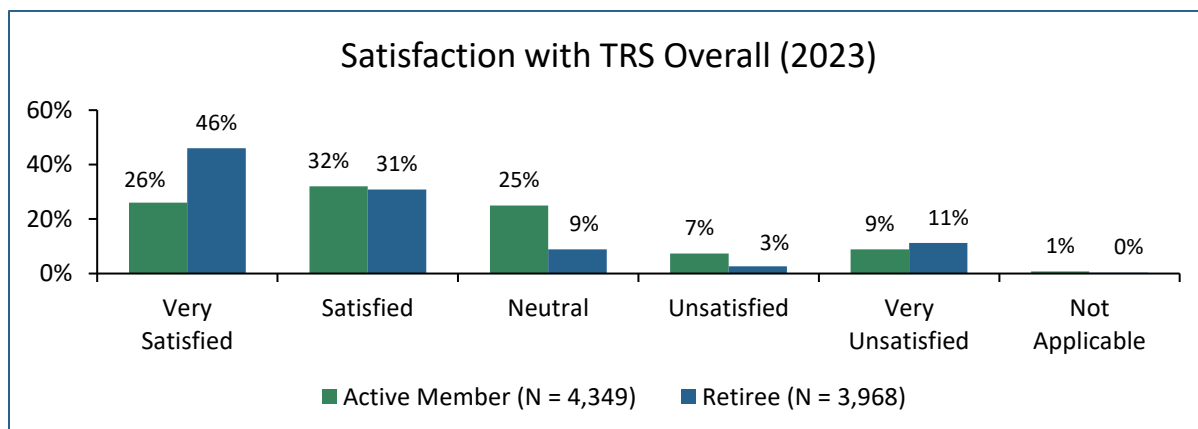


Figure 2.2. Satisfaction with TRS Overall (2023)

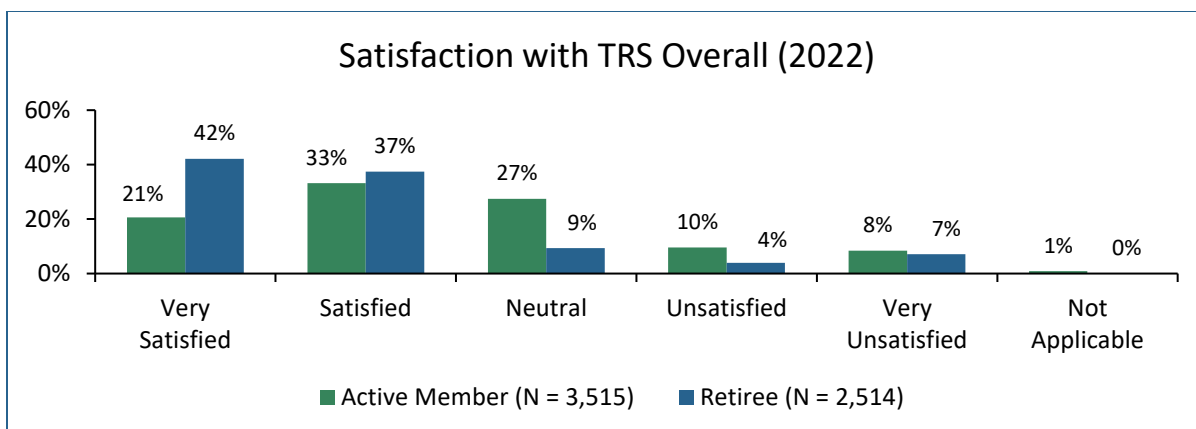


Figure 2.3. Satisfaction with TRS Overall (2022)

2.1.2. Values and Priorities

Most Important Values and Priorities

This subsection presents member's 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 again for the third successive year. Retirees again more highly rated their confidence in a secure retirement, belief that TRS operates in their best interest, and belief that TRS acts ethically than do active members. Conversely, active members again rate higher than retirees in their belief that information is easy to understand, TRS listens to members, and TRS sends relevant communications. Retirees have ratings comparable to 2023 while active members have slightly muted ratings compared to last year. Respondents were not forced to select ratings in 2024 unlike in previous years. Accordingly, 9% of active members and 6% of retirees did not select any options (including "None") as most important TRS attributes.

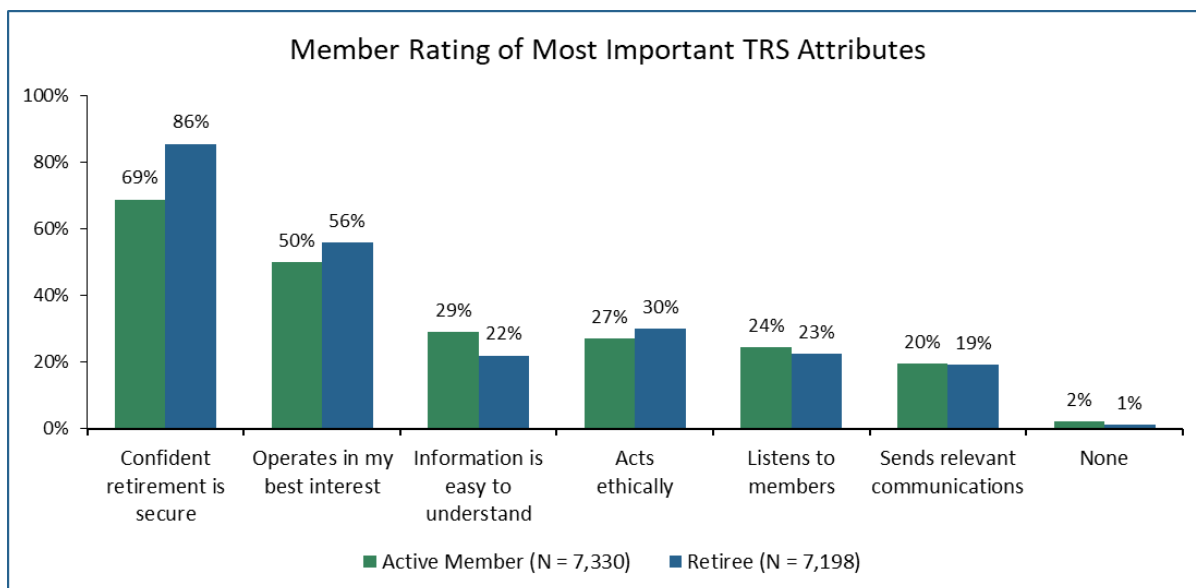


Figure 2.4. Member Ratings of Three Most Important TRS Attributes

Performance Ratings of TRS Values

This subsection presents members' assessment of TRS' performance within each value category.

Survey results demonstrate:

- The majority of members "Strongly Agree" or "Agree" that TRS exhibits all key attributes surveyed.
- Retirees continue to more highly rate and agree with statements, while active members are more likely to be neutral or disagree with statements.
- Active members highly rate most statements and are least likely to highly rate that "TRS Sends relevant communications".
- Retirees highly rated they "Strongly Agree" with the statements "My retirement is secure with TRS" and "TRS acts ethically" while they rated "Strongly Agree" that "TRS listens to its members" the lowest.

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

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Active Member (N=7,330)					
TRS operates in my best interest	21%	41%	24%	8%	6%
My retirement is secure with TRS	22%	44%	24%	6%	5%
TRS sends communications relevant to my needs	22%	45%	22%	8%	5%
TRS acts ethically	23%	42%	28%	3%	4%
TRS provides information that is easy to understand	21%	45%	20%	9%	5%
TRS listens to its members	20%	34%	33%	7%	6%
Aggregate Rating	21%	42%	25%	7%	5%
Retiree (N=7,198)					
TRS operates in my best interest	32%	47%	15%	4%	4%
My retirement is secure with TRS	35%	48%	12%	2%	3%
TRS sends communications relevant to my needs	32%	49%	13%	3%	3%
TRS acts ethically	35%	44%	17%	2%	3%
TRS provides information that is easy to understand	32%	50%	12%	3%	3%
TRS listens to its members	26%	39%	27%	5%	4%
Aggregate Rating	32%	46%	16%	3%	3%

Performance Ratings of TRS Values by Age Group

Members have rated their confidence in retirement the highest in each of the past four years. In recent years, younger active members generally have been more reluctant than older active members in their agreement regarding the security of their retirement with TRS. In 2024, the youngest active members (less than 30 years old) had higher response rates of "Strongly Agree" (18%) than active members 30-39 (13%) and 40-49 (13%). Two-thirds of active members 50-59 (67%) and 60+ years old (72%) "Agree" or "Strongly Agree" they are confident their retirement is secure with TRS.

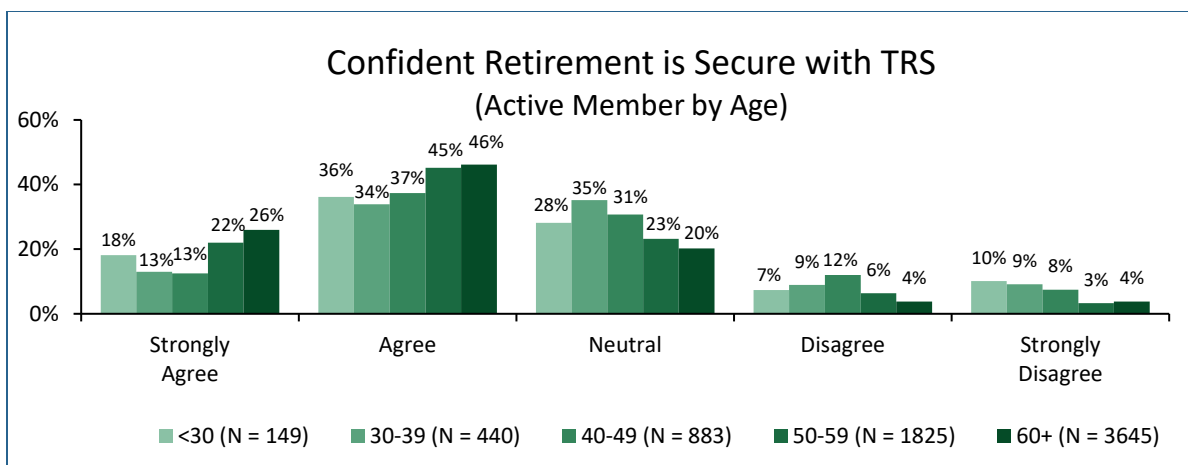


Figure 2.5. Confident Retirement is Secure with TRS by Active Member Age Group

Similarly, younger active members have been less likely to "Strongly Agree" and more likely to "Strongly Disagree" than older active members in recent years. This trend is not as pronounced in 2024 as in previous years, as younger active members have been growing in their trust in TRS. The oldest two groups of active members continue to have the highest rates of agreement and lowest disagreement, but active members younger than 30 years old have similar rates of "Strongly Agree" (17%) as 50-59 year olds (19%) and higher rates than 30-49 year olds. This may indicate TRS should continue to provide information on TRS decisions to active members using a variety of communication channels to reach members in each age group.

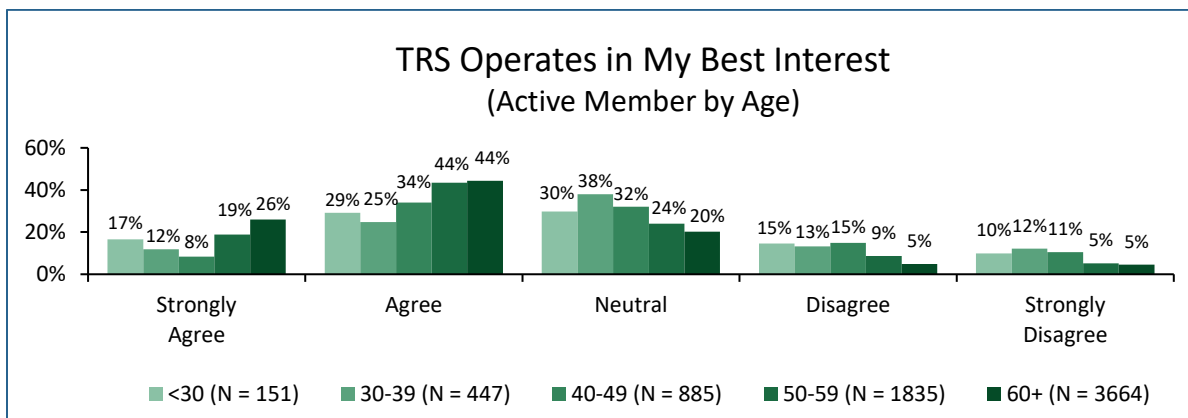


Figure 2.6. TRS Operates in My Best Interest by Active Member Age Group

2.1.3. TRS Interactions

Preferences for Interacting with TRS

Active members and retirees have similarly strong preferences again in 2024 for "Email", "Speaking to a Phone Counselor", and "Website". Respondents were not forced to indicate at least one preference this year and 20% of active members and 24% of retirees did not select any preferred communication method. As a result, the rates of interactions are generally lower than previous years, but similar trends prevail. The majority of retirees indicated preferring email (52%) and website (50%) for TRS communication, while just fewer than half of active members preferred

calling and speaking with a counselor (48%), email (45%) and website (42%). A greater proportion of retirees (27%) prefer interacting with TRS by mail compared to actives (20%), and active members are more likely to prefer in-person visits (13%) than retirees (5%).

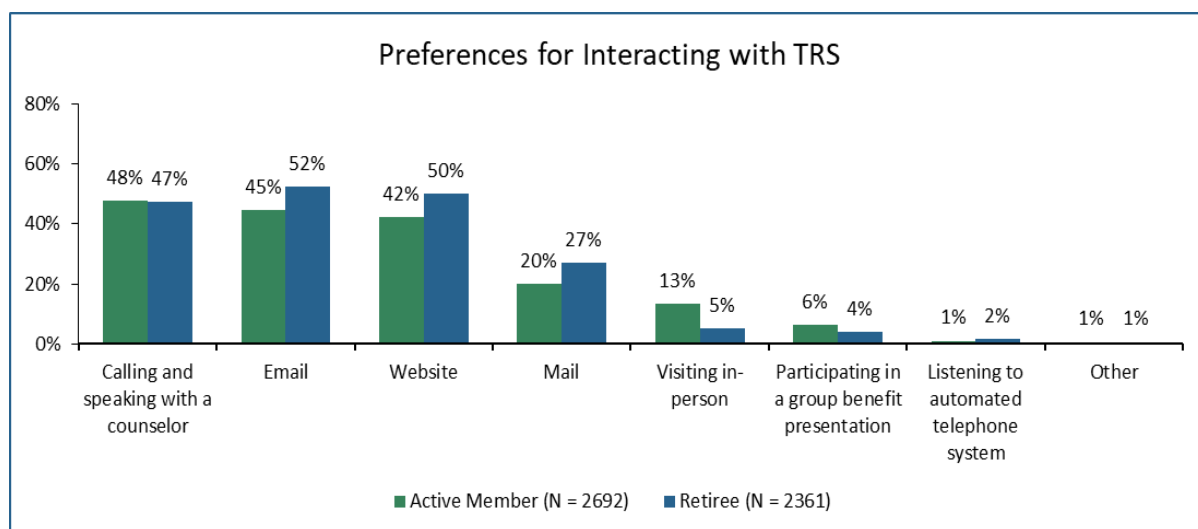


Figure 2.7. Preferences for Interacting with TRS

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

Types of Interactions During Past 12 Months

Active members most frequently interacted with TRS in the past year by visiting the TRS website (84%) with a comparable number indicating reading TRS publications, email communications or other digital information (81%). Nearly all retirees reported reading TRS publications in the past 12 months (90%) and roughly three-fourths of retirees visited the TRS website (74%). Rates increased for the top five methods of interactions for active members (website, publications, calling the TCC, email, and mail) in comparison to 2023 while these same top five modes of interacting with TRS remained nearly identical (+/-2%) for retirees compared to 2023 levels.

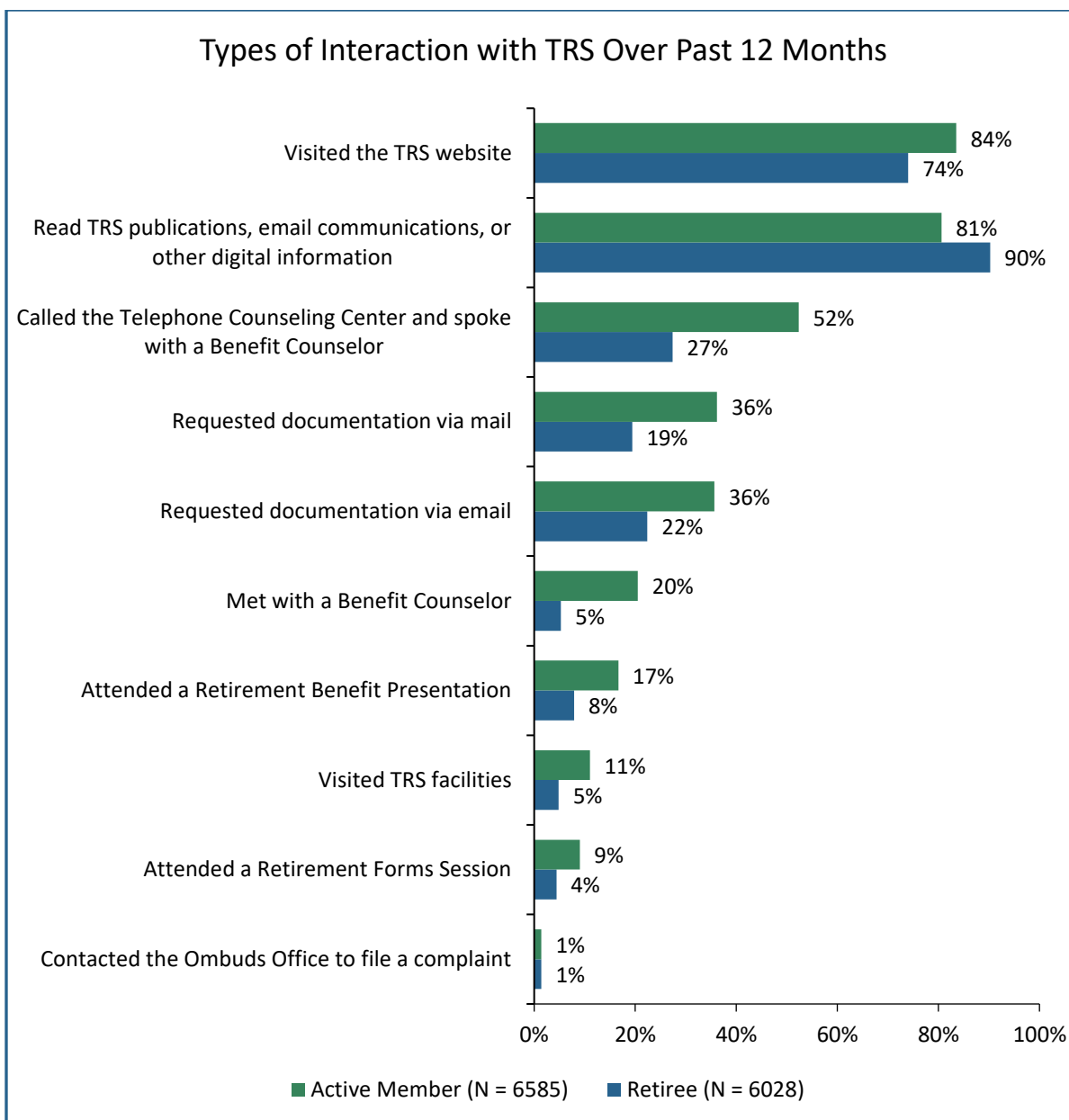


Figure 2.8. Types of Interactions with TRS Over Past 12 Months

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

Qualitative questions and “other, please specify” text responses were coded into categories. 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 the timeliness and effectiveness of communication, ensuring customer satisfaction, and improving staff training.

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	30	48	78
Improve Communication Processes	6	12	18
Ensure Customer Satisfaction	3	7	10
Improve Staff Training	4	5	9
Need Clearer Explanations/Info	3	5	8
Advocate for Customers	3	2	5
Ombuds Is Doing Excellent/Great	2	2	4
Utilize Electronic Communication	0	2	2
None/NA	16	22	38

Satisfaction with TRS Interactions

Active and retired members reported increased overall satisfaction with TRS interactions each of the past two years. The percentage of active members who were "Very Satisfied" increased from 24% last year to 30% in 2024. Nearly three-quarters of active members were "Satisfied" or "Very Satisfied" (72%) with TRS interactions overall and 81% of retirees were "Satisfied" or "Very Satisfied" with TRS interactions. Fewer active members were "Neutral" about their interactions with TRS.

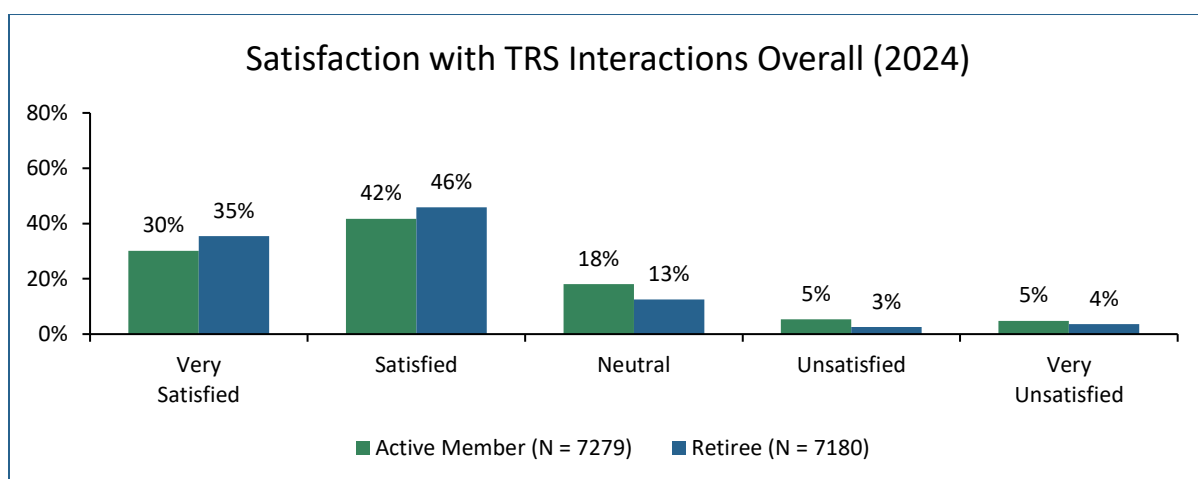


Figure 2.9. Satisfaction with TRS Interactions Overall (2024)

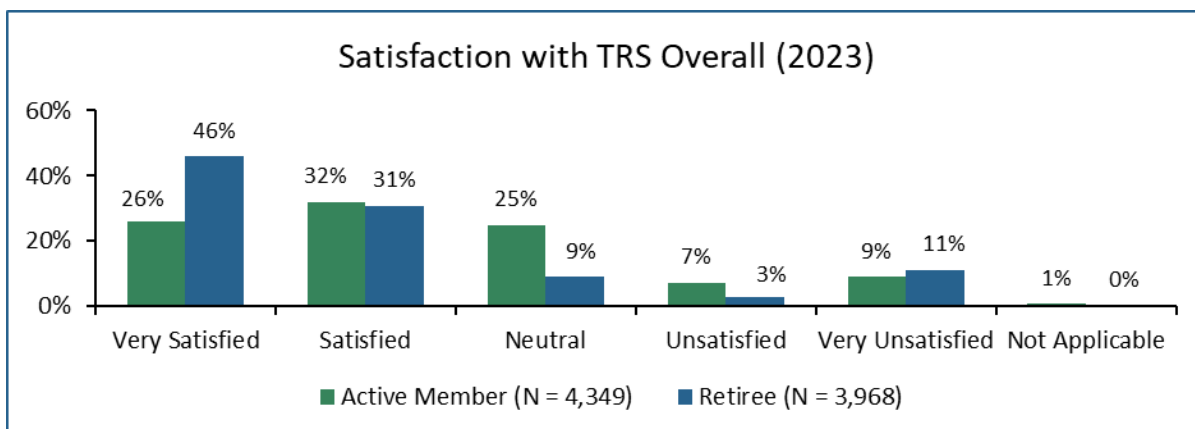


Figure 2.10. Satisfaction with TRS Interactions Overall (2023)

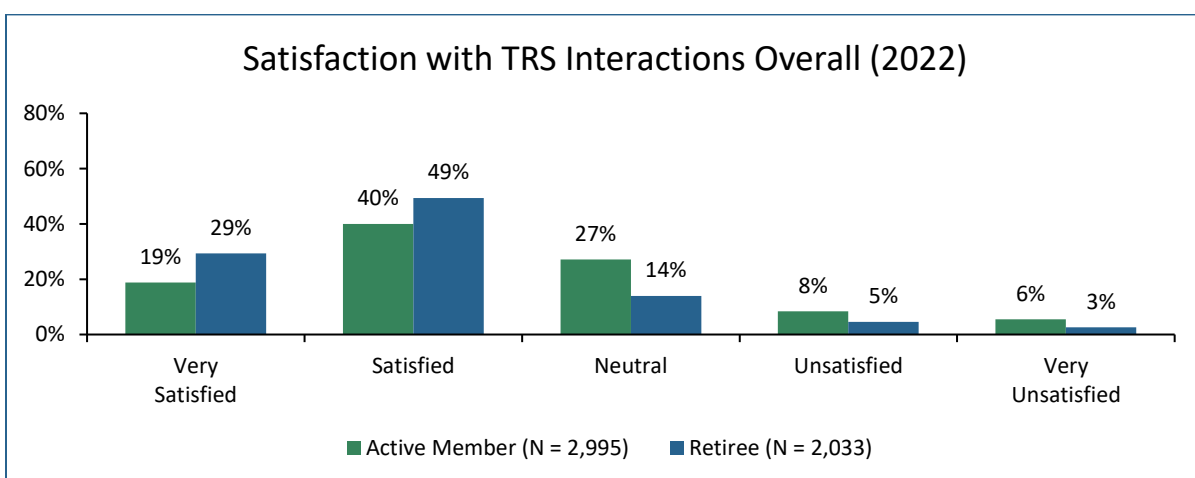


Figure 2.11. Satisfaction with TRS Interactions Overall (2022)

Satisfaction Ratings by Interaction Type

Members assessed their level of satisfaction with various types of interaction they had with TRS during the previous 12 months. Ratings of satisfaction from the most common interaction types are presented in the charts below. Previously website use was evaluated via a single question which has been expanded to four unique questions all related to satisfaction with various components and functionality of the TRS website. Several items permit "Not Applicable" as an option.

The survey results show:

- The majority of active members and retirees were "Very Satisfied" or "Satisfied" with all TRS interactions except for the complaint handling process (49% of active members were at least "Satisfied" with mobile access to TRS website inclusive of 20% selecting "Not Applicable").
- Active members most highly rated "Visit TRS Facilities", "Met with Benefit Counselor", and "Request Documentation via Mail" while retirees most highly rate "Met with Benefit Counselor", "Read TRS Publication", and "Phone with TRS".
- Regarding the TRS website functions, both member types most highly rate with combined satisfaction ("Very Satisfied" and "Satisfied") the ease of use (1st), accessible information

(2nd), and location of information (3rd), and mobile access of site (4th). One-fifth of active members and retirees reported mobile access of site as "Not Applicable".

- Active members and retirees have similar aggregate satisfaction ratings across all items. Average overall dissatisfaction ("Unsatisfied" and "Very Unsatisfied") with all TRS website facets - TRS Website: Ease of Use, TRS Website: Mobile Access of Site, TRS Website: Location Information, and TRS Website: Accessible Information) for active members (10%) was twice that of retirees (5%).

Table 2.3. Satisfaction Ratings by Interaction Type

	N	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
Called the TCC	3,248	43%	33%	11%	5%	9%
Phone with TRS	3,241	46%	31%	10%	5%	9%
Met with Benefit Counselor	1,281	54%	28%	7%	3%	8%
Attend Retirement Benefit Presentation	1,027	31%	40%	19%	5%	6%
Attend Retirement Forms Session	551	38%	34%	19%	4%	5%
Request Documentation via Email	2,184	34%	41%	12%	5%	7%
Request Documentation via Mail	2,224	38%	40%	11%	4%	7%
TRS Website: Ease of Use	5,129	27%	43%	17%	8%	5%
TRS Website: Mobile Access of Site	5,118	18%	30%	23%	5%	4%
TRS Website: Location information	5,100	23%	39%	23%	4%	3%
TRS Website: Accessible Information	5,090	25%	43%	19%	7%	4%
Visit TRS Facilities	653	58%	26%	6%	2%	5%
Use Complaint Handling Process	73	19%	21%	18%	8%	18%
Read TRS Publication	4,890	27%	47%	19%	4%	4%
Aggregate Satisfaction Rating		34%	35%	15%	5%	7%
Retiree						
Called the TCC	1,720	44%	35%	9%	4%	8%
Phone with TRS	1,709	46%	34%	8%	4%	8%
Met with Benefit Counselor	315	52%	33%	9%	1%	5%
Attend Retirement Benefit Presentation	487	32%	46%	15%	2%	5%
Attend Retirement Forms Session	273	34%	40%	19%	2%	4%
Request Documentation via Email	1,383	38%	41%	11%	4%	7%
Request Documentation via Mail	1,197	40%	40%	10%	3%	7%
TRS Website: Ease of Use	4,723	32%	47%	13%	4%	2%
TRS Website: Mobile Access of Site	4,719	23%	35%	19%	3%	1%
TRS Website: Location information	4,377	27%	43%	19%	2%	1%
TRS Website: Accessible Information	4,703	31%	48%	14%	3%	2%
Visit TRS Facilities	290	45%	32%	10%	1%	5%
Use Complaint Handling Process	81	14%	21%	17%	14%	16%
Read TRS Publication	5,738	37%	46%	10%	2%	4%
Aggregate Satisfaction Rating		35%	39%	13%	4%	5%

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 suggested ways to improve satisfaction with TRS services. The most common reason reported by active members and retirees was improve communication process and improve health care options and processes. Active members also listed improving accessibility to customer service, while retirees reported mitigating the high cost of living.

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	2679	3655	6334
Better Communication (Online, Emails, Texting, TV, etc.)	279	189	468
Improve Health Care Options and Processes	126	220	346
Improve Accessibility to Customer Service	166	97	263
Mitigate High Cost of Living	50	113	163
Improve Benefits and Security	51	32	83
Improve Access to Records/Information/Portal/Website	51	26	77
Listen To Members	39	22	61
Hire/Train More People	26	21	47
Provide Accurate Information	17	19	36
Improve Paper Communication	13	20	33
Lobby for Members	13	19	32
Allow Borrowing Towards Benefits When Needed	27	2	29
Provide More Devices To Help	13	10	23
Allow Full Control of Own Money	19	4	23
Allow Earning After Retirement	6	13	19
Shorten Survey	8	10	18
Ensure Everything Is Ethical	10	7	17
Allow Opt Out Option	17	0	17
Prompt Payment/Refund	12	5	17
Add/Improve Cost Calculator	13	2	15
Repeal WEP, GPO, Windfall Provision	2	9	11
Allow Annuity to Be Passed To Spouse Upon Passing	1	9	10
More Retirement Income	3	5	8
Dismantle TRS System	7	1	8
Get Rid of SS Penalty	3	3	6
Get Paid Every 30 Days	1	3	4
None/NA	1791	2871	4662

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 relayed additional comments they had for TRS. The most common reason reported by active members and retirees was praise for TRS staff and system. Both groups also reported improving the communication process. Retired members suggested improving health care options.

Table 2.5. Count of Additional Comments

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2380	3333	5713
Thanks/Praise for TRS Staff/System	119	175	294
Improve Communication Process	160	100	260
Improve Healthcare Options	47	107	154
Support Teachers/Schools	36	21	57
Cost of Living Adjustments	11	40	51
Improve/Re-do TRS System	28	19	47
Improve Benefits/More Retirement Income	25	17	42
Survey Too Long	13	19	32
Allow Opt Out Option	22	3	25
Defend Retirement Benefits, SS	9	11	20
Repeal Windfall, WEP, GPO	4	14	18
Reduce Fees, Commissions, Unnecessary Expenses	8	8	16
Allow Borrowing Towards Benefits/Early Access	15	1	16
Need Knowledgeable Representatives/Better Employees	6	8	14
Allow Retirees to Work Without Penalty	3	8	11
Website/App Accessibility	5	3	8
Invest People's Money/Allow for investment growth	7	1	8
Streamline Processes	2	2	4
Be More Conservative	2	2	4
Better Coordination with ERS	2	1	3
Change Payroll Date	1	2	3
Add Trustee for Higher Education	2	0	2
Give People Access to full Social Security	1	0	1
Allocate Some Money to Bitcoin	0	1	1
Allow Retirees to Be Considered State Employees	1	0	1
TRS Employees Should Not Pay SS	0	1	1
None/NA	1881	2792	4673

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

Members' financial confidence in retirement remains consistent compared to recent years. Roughly one-third of active members indicated being "Confident" (17%), "Moderately Confident" (11%), or "Very Confident" (6%) in the financial security of their retirement. A similarly sized group of active members are "Not Confident" in their retirement (33%). Retirees are more secure than active members in their financial confidence for retirement. The majority of retirees are "Confident", "Moderately Confident", or "Very Confident" in their retirement (54%).

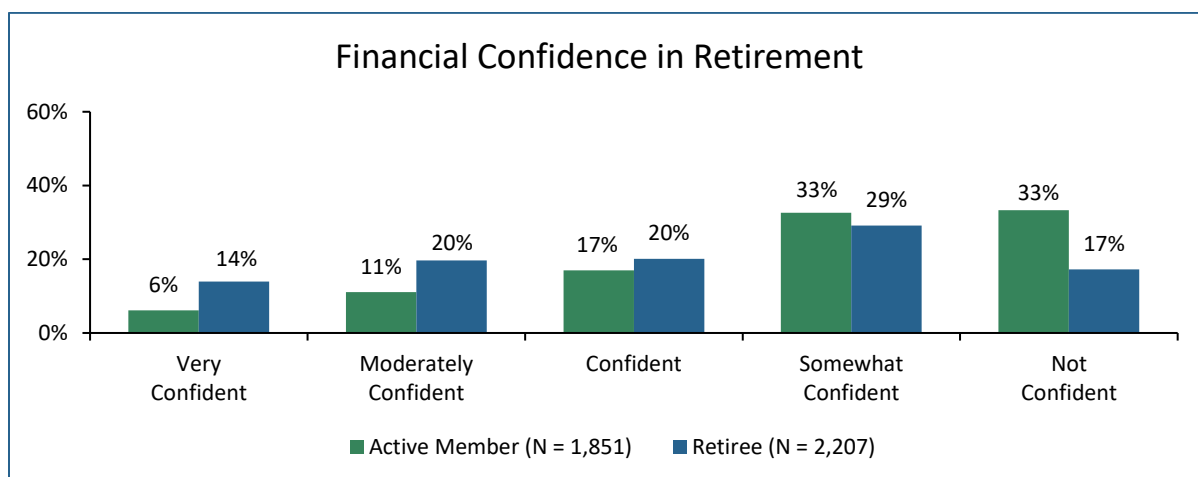


Figure 2.12. Financial Confidence in Retirement

Increased age among active members is generally associated with increased confidence in having enough money for retirement. This trend is not as defined in previous years as 30-39 year olds (27%) and 40-49 year olds (26%) have combined higher confidence levels ("Confident", "Moderately Confident", and "Very Confident") that are comparable to active members 50-59 years old (34%) and 60+ (36%). Additionally, the youngest active members (younger than 30 years old) have the highest rates of being "Very Confident" (17%) and "Moderately Confident" (17%). It is important to consider responses for active members younger than 30 are limited to 29 surveys. Confidence levels are reasonably close regardless of age, but nearly half of all 30-39 year olds (46%) and 40-49 year olds (47%) are "Not Confident" in having enough money for retirement. A third or less active members of all other age groups are "Not Confident" in the financial security of their retirement.

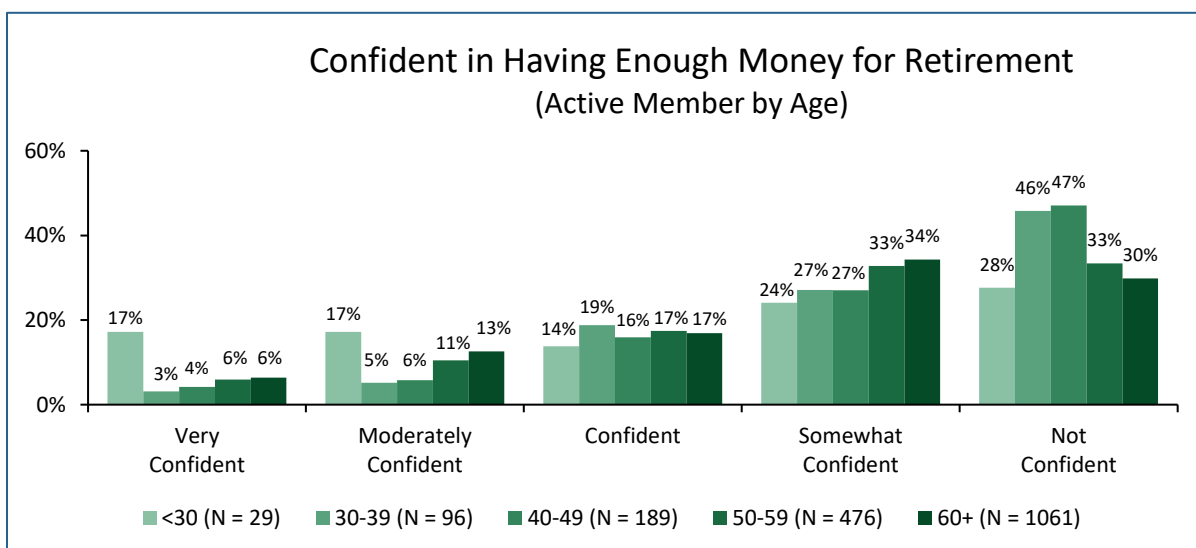


Figure 2.13. Confident in Having Enough Money for Retirement (Active Member by Age)

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.

There are many influences to active members' perspectives on retirement. Two-thirds of active members (66%) have estimated how much income they will need in retirement. This was an increase from 59% in 2023. The majority of active members still don't know how to save for retirement (57%). Approximately one in six active members believe their pension will provide the income needed for retirement (17%) and approximately one quarter consider retirement too far away to think about (24%). Response rates for reasons not estimating needed retirement income mirror 2023 levels (+/-2%).

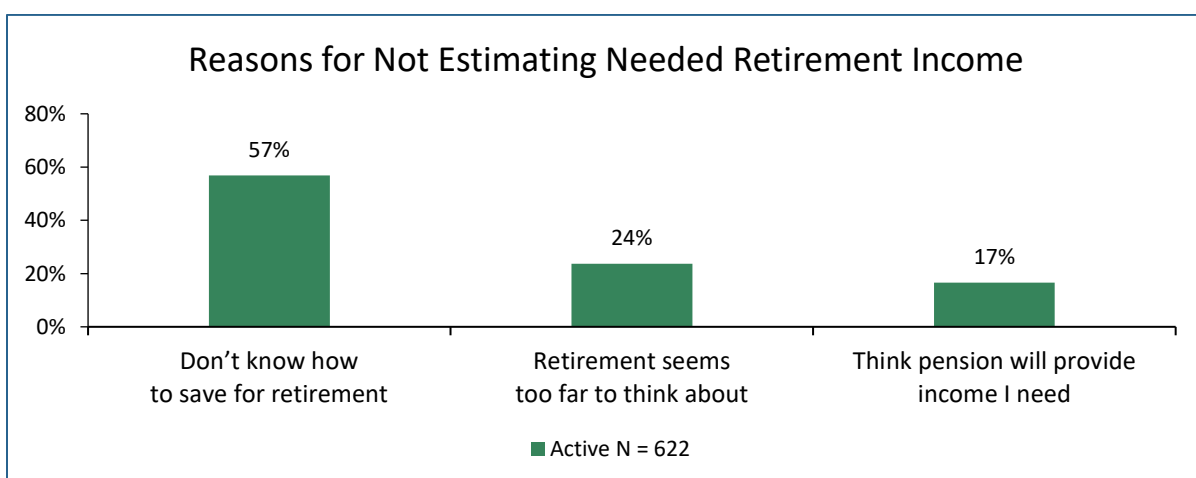


Figure 2.14. Reasons for Not Estimating Needed Retirement Income (Active Member)

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members provided reasons for why they have not estimated how much income they will need in retirement. The most common reasons reported were they do not know how, they are concerned about inflation, or they are not retiring yet.

Table 2.6. Count of Reasons for Not Estimating Retirement Income Needed

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	340	-	340
Do Not Know How	31	-	31
Inflation/Economy	25	-	25
Not Retiring Yet	22	-	22
Have Not Made Time	19	-	19
Have Not Thought About It/Started	18	-	18
Need More Information	17	-	17
System Challenges	14	-	14
Have Other Income	14	-	14
Need Knowledgeable TRS Support Person	12	-	12
Unsure If/When Retiring	10	-	10
Not Enough Years	9	-	9
Personal/Complicated	8	-	8
Starting To	6	-	6
Moved/Retired/Resigned	5	-	5
Tax Policies Impacting	4	-	4
Website Issues	3	-	3
None/NA	140	-	140

2.2.2. Saving Outside of Retirement

Results in this subsection detail vehicles for saving outside of TRS and knowledge about additional ways to save beyond their pension. A total of 61% of active members indicated saving for retirement outside of TRS with similarly sized groups of active members (29%-31%) reporting employing 403 (b), IRA, and cash accounts as vehicles for additional retirement savings. In 2023, higher rates of active members indicated employing all listed options for alternate savings vehicles. However, respondents reporting additional retirement savings methods were required to select at least one option. In 2024, 13% of active members reporting saving for retirement outside of their pension did not select any of the listed options (including "Other").

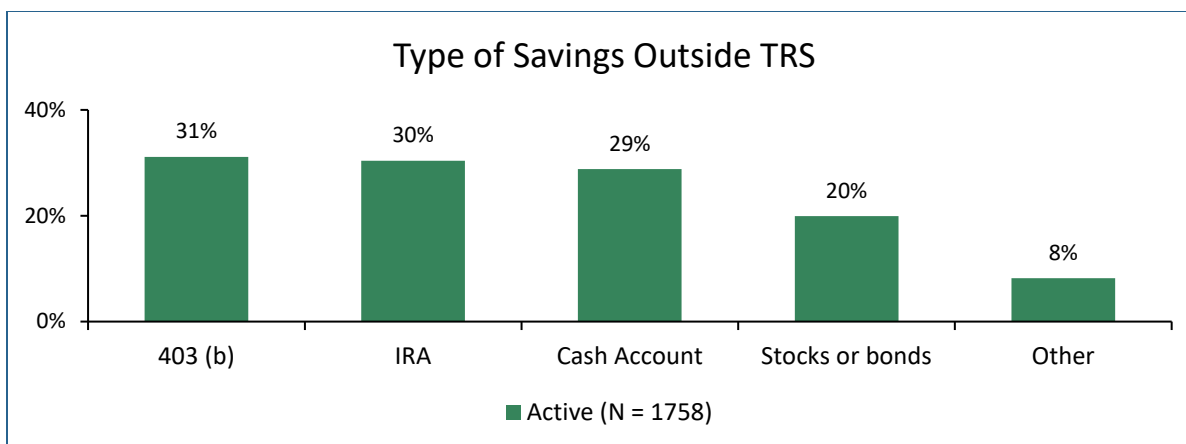


Figure 2.15. Type of Savings Outside of TRS (Active Member)

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 an IRA or other retirement fund.

Table 2.7. Count of Other Saving or Investment Types

Total	Member Type		Total
	Active Member	Retiree	
	Frequency	Frequency	Frequency
Number of Unique Members Responding to Question	145	-	145
Savings 457	16	-	16
Real Estate	16	-	16
IRA/Retirement	15	-	15
Savings 401k	11	-	11
Social Security	10	-	10
Annuity	9	-	9
Investments	8	-	8
Personal Savings	7	-	7
Pension	5	-	5
Mutual Fund	4	-	4
Stocks/Bonds	4	-	4
Trusts	3	-	3
Multiple Accounts	2	-	2
Employment funds	2	-	2
Savings 527	1	-	1
None/NA	39	-	39

Note: – indicate item was not asked of retirees.

The primary reasons active members do not save for retirement outside of TRS is they cannot afford it (53%) and they don't know how to save for retirement (41%). Less than one-sixth of active members choose not to save for retirement externally due to the length of time from retirement (12%) or due to not believing savings will be required beyond their pension (15%). There was a significant increase in members reporting they did not know how to save for retirement outside of TRS with the proportion increasing from 20% in 2023, to 41% in 2024.

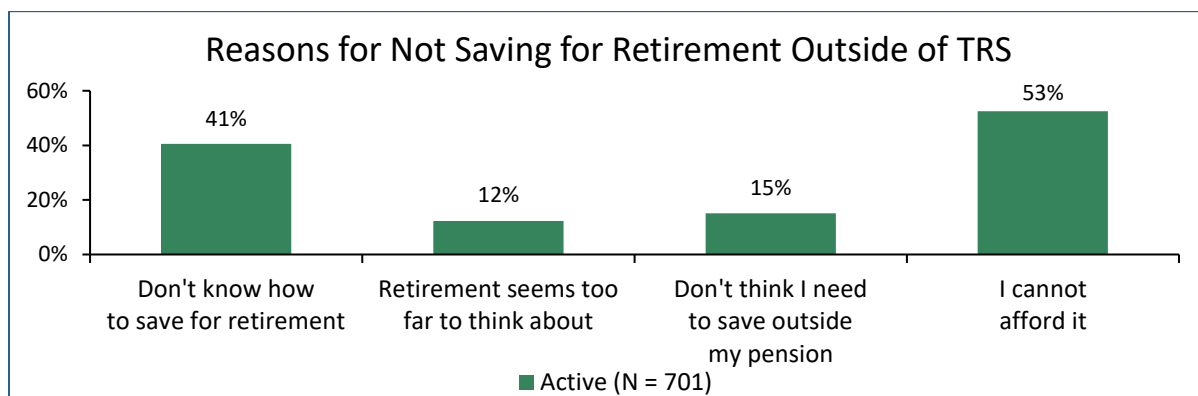


Figure 2.16. Reasons for Not Saving Outside of TRS (Active Member)

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, the economy, and they have other sources of income.

Table 2.8. 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	372	-	372
Not Enough Money	109	-	109
Inflation/Economy/Debt	29	-	29
Have Other Income	26	-	26
Issue with TRS (Trust, Complicated, Etc.)	15	-	15
Life and Family	12	-	12
Needs More Information	11	-	11
Already Retired/About to Retire	9	-	9
Job Loss/Can't Work	6	-	6
College Costs	5	-	5
Medical/Living with a Disability	4	-	4
None/NA	167	-	167

Note: – indicate item was not asked of retirees.

Knowledge about Saving for Retirement Outside of TRS

Self-reported knowledge regarding saving outside of TRS varies by age and loosely counters the recent trends where increased age was associated with increased knowledge. Active members younger than 30 report the highest levels of being "Very Knowledgeable" about saving outside of TRS (19%), nearly twice that of 30-39 years old: 50-59 years old, and 60+ years old (all 10%). Roughly half of the active members at each age group are at least "Knowledgeable" about saving outside of TRS. All age groups except for the oldest group and ages 40-49 decreased their combined totals of "Somewhat Knowledgeable" and "Not Knowledgeable" increasing knowledge. Where at least half of all active members from age groups younger than 60+ indicated being "Somewhat Knowledgeable" or "Not Knowledgeable" in 2023. The youngest group of active members report the highest levels of financial knowledge, but also have the smallest subgroup sample size (N = 27) as each successive age group has at least twice as many members who rated as the one immediately preceding it. While knowledge levels are approximately even for the combined highest three categories of knowledge, older members have significantly lower rates of being "Not Knowledgeable" (50-59 years old 15%; 60+ years old: 14%) compared to all groups under the age of 50 (<30 years old: 22%, 30-39 years old: 23%, 40-49 years old: 24%).

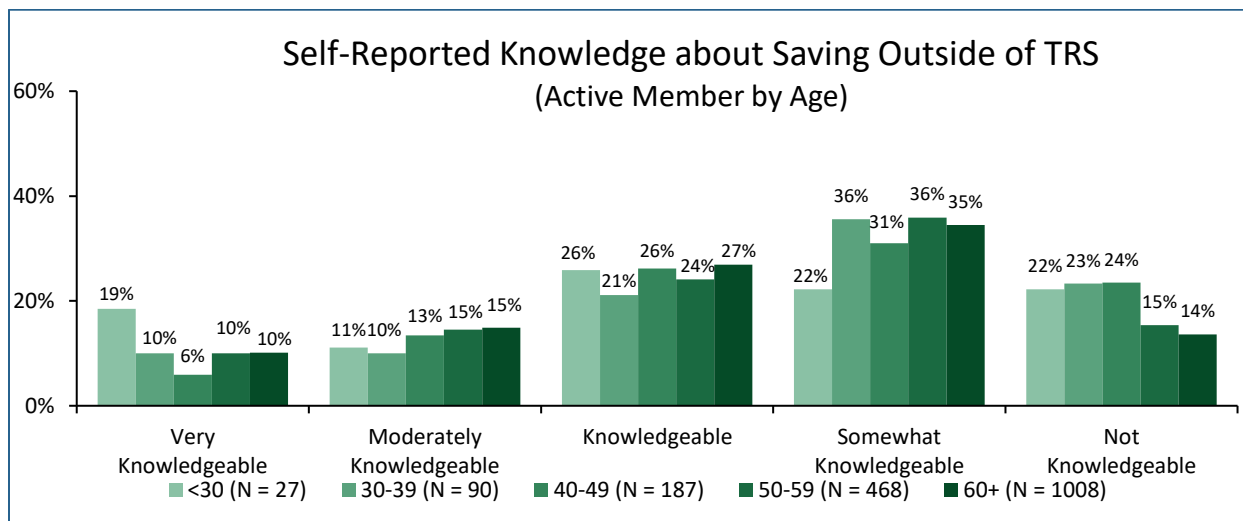


Figure 2.17. Self-Reported Knowledge about Saving Outside of TRS by Active Member Age Group

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 and planning, financial planning, savings/investments, and interested but did not specify topic.

Table 2.9. Count of Financial Literacy Information Requested

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	1159	-	1159
Retirement Process/Planning	103	-	103
Financial Planning	99	-	99
Savings/Investments	98	-	98
Interested (Did Not Specify Topic)	59	-	59
Complaint/Specific Question/Request	48	-	48
Government Benefits, Social Security, COLA	39	-	39
Anything Available/Basic Knowledge	36	-	36
Does Not Know/Not Sure Where to Start or What is Available	33	-	33
TRS Information	23	-	23
Taxes	13	-	13
Earnings/Income	12	-	12
Software/Tools	8	-	8
Debt/Borrowing	8	-	8
Access/Withdrawal/Opt Out	6	-	6
Use Simple Jargon	6	-	6
Health Care & Benefits	5	-	5
Security/Protection	4	-	4
None/NA	715	-	715

Note: – indicate item was not asked of retirees.

Types of Counseling Appointments Preferred

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members provided what types of counseling appointments they would prefer. The most common type of appointment requested was via website, email, or mail, but many respondents also indicated they did not feel as though they needed counseling appointments at all.

Table 2.10. Count of “Other” Text Reasons for Types of Counseling Appointments

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	115	-	115
Website/Email/Mail	24	-	24
In-Person/Local Representative	14	-	14
Virtual/Phone/Text	10	-	10
None/NA	74	-	74

2.2.3. Requested TRS Retirement or Special Service Credit Estimate

This subsection presents whether active members completed two essential tasks regarding their financial futures in the past year. In 2024, active members increased the rate with which they requested retirement estimates and special service credit purchase estimates.

- 53% of active member survey respondents reported they had requested a retirement estimate from TRS in the last 12 months up from 41% in 2023.
- 18% of active member survey respondents reported they had requested a special service credit purchase estimate from TRS in the last 12 months up from 14% in 2023.

Table 2.11. Retirement and Special Service Credit Purchase Estimate

		N	Yes	No
Retirement Estimate				
Active Member	Requested from TRS in Past 12 Months	1,751	53%	47%
Special Service Credit Purchase Estimate				
Active Member	Requested from TRS in Past 12 Months	1,751	18%	82%

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*

More than two-thirds of retirees (73%) and active members (80%) have visited *MyTRS*. Members who indicated having visited the secure member portal were then asked to report their frequency of visits. Both active and retiree members reported similar frequencies for visiting *MyTRS* as in the past two years. The majority of all members visit *MyTRS* a few times a year (Active: 57%; Retiree: 58%). Less than 10% of retired members visit *MyTRS* "Monthly" or more frequently, while 27% of active members visit *MyTRS* "monthly" or more frequently.

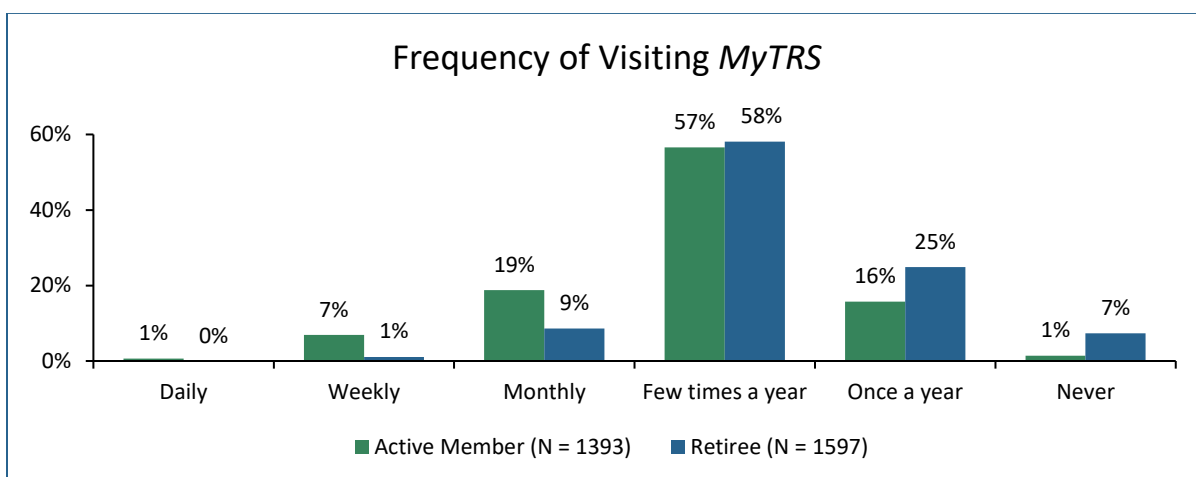


Figure 2.18. Frequency of Visiting *MyTRS*

Reasons for Visiting MyTRS

Active members most frequently visited MyTRS to "Obtain personalized retirement estimates" (33%), "Update beneficiary designation" (25%), and "Schedule one-on one counseling" (14%). Nearly half of retirees visit MyTRS to "Access annuity verifications and 1099-R forms" (43%). All other visit reasons had less than 15% activity rates for retirees.

Table 2.12. Reasons for Visiting MyTRS in the Last 12 Months

	Active Member (N=2134)	Retiree (N=1978)
Reasons for Visiting MyTRS in Last 12 Months		
Obtain personalized retirement estimate	33%	-
Access annuity verifications and 1099-R forms	-	43%
Update beneficiary designation	25%	13%
Schedule one-on-one counseling	14%	-
Change address	8%	10%
Register for group presentation	4%	-
Other	3%	13%
Changed federal income tax withholding	-	10%
Change direct deposit info	-	8%

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 submit requests for retirement package, tax documents, etc., and view balance or payment dates, while retirees also reported staying up to date on current information, or checking information about healthcare and benefits.

Table 2.13. 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	58	248	306
Review/Verify/Update Information (Personal, Service Years, etc.)	11	77	88
Stay Up to Date On Info	3	23	26
Submit Request (Retirement, Refund, Tax Documents, etc.)	16	6	22
Health Care/Benefits	0	18	18
View Balance/Payment Dates	8	4	12
Met with Someone	4	4	8
Forms/Documents	0	7	7
Beneficiaries/Power of Attorney/Dependents	1	5	6
Could Not Access/Access Issue	4	1	5
Account Questions and Setup	2	2	4
Tax Withholding	0	2	2
None/NA	8	109	117

Similar to 2023, ratings for most important reason for visiting MyTRS in the last 12 months mirrored the results for the reasons for visiting MyTRS in the last 12 months.

Table 2.14. Ratings of Three Most Important Reasons for Visiting MyTRS

	Active Member (N=2134)	Retiree (N=1978)
Three Most Important Reasons for Visiting MyTRS		
Obtain personalized retirement estimate	48%	-
Access annuity verifications and 1099-R forms	-	35%
Update beneficiary designation	24%	22%
Changed federal income tax withholding	-	21%
Schedule one-on-one counseling	18%	
Change address	10%	17%
Change direct deposit info		13%
Register for group presentation	6%	-
Other	4%	7%

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 and updating their account. Active members also listed making financial inquiries, while retirees also reported needing information or general updates.

Table 2.15. 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	88	136	224
Update/Change Information/Verify Information	14	23	37
Financial Inquiry	22	7	29
Retirement Information	15	7	22
Need Information/General Updates	5	17	22
Request Information	7	8	15
Health Care Insurance	2	11	13
Benefit Information	2	7	9
Did Not Use MyTRS	0	7	7
Forms Documents	4	1	5
Setup/Account Registration	3	2	5
Accessing Other Websites/Resources	2	2	4
None/NA	23	62	85

Reasons for Not Visiting or Registering with MyTRS

Active members and retirees use MyTRS differently and this is reflected in the reasons for each member type not having visited or registered with MyTRS. The majority of retirees who have not visited MyTRS simply do not have a reason to register at this time (53%) compared to only 20% of active members who indicate no reason for registering. Approximately one-third of active members are not aware of MyTRS (35%) and are not sure how to register for MyTRS (32%). These rates are nearly identical to last year's assessment (both rates +/-1%).

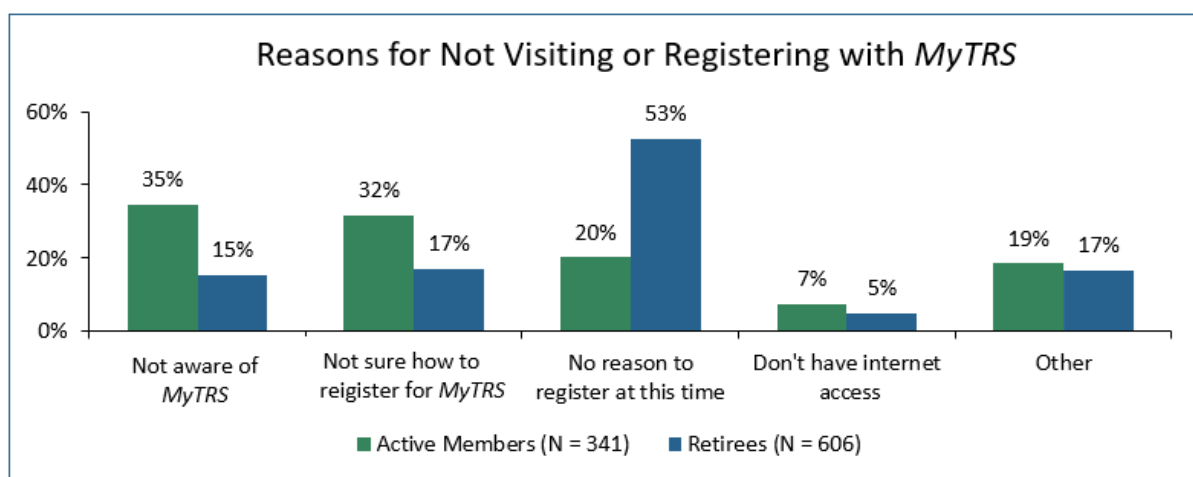


Figure 2.19. Reasons for Not Visiting or Registering with MyTRS

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, they did not know about *MyTRS*, or they were not retired yet. Active members also listed not enough time, while retirees also reported they were not tech savvy or the process was too complicated, as well as account or registration issues.

Table 2.16. Count of “Other” Text Reasons for Not Visiting *MyTRS*

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	63	103	166
No Need/Do Not Know/Not Retired Yet	17	37	54
Not Enough Time	16	6	22
Not Tech Savvy/Too Complicated/Low Confidence	4	17	21
Account/Registration/Access Issue	6	12	18
Prefer Phone/In Person/Text/Email	2	10	12
Dissatisfied with TRS Services	3	7	10
Poor Internet Service/Do Not Trust Internet	2	6	8
Personal Health/Career Reasons	1	3	4
None/NA	15	12	27

***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. Active members suggested features or information *MyTRS* could provide to assist with planning for retirement. The most common reason reported was to improve the retirement and expenses calculators, improve retirement application process and access, and provide more health insurance and benefits options.

Table 2.17. 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	729	-	729
Improved Retirement Calculator/Expenses Calculator	33	-	33
Retirement/Improve Retirement Application Process/Access	27	-	27
Health Insurance/Other Benefit Options	24	-	24
Need Information/More Personal Information	21	-	21
Improve Phone System/Service/In Person Services	17	-	17
Social Security	14	-	14
Website/FAQ/Access	12	-	12
Service Credit	11	-	11
Account Funds/Personal Information/Beneficiaries	9	-	9
Savings/Finances	7	-	7
Representative Accountability and Finances	7	-	7
Opt Out Options	6	-	6
Paystubs/W2s/Taxes	6	-	6
Employment	3	-	3
Send Emails/Texts	3	-	3
Borrowing against benefits/ Buying back	3	-	3
Government/State Impact	1	-	1
Provide Video Instructions/More Presentations	1	-	1
Paper/Mail communication	1	-	1
None/NA	547	-	547

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Retired members suggested features or information they would like for *MyTRS* to provide. The most common responses reported providing more health insurance and benefits options, they needed more information on *MyTRS*, and complaints regarding general topics and COLA.

Table 2.18. Count of “Other” Text Reasons for Additional Features or Information for *MyTRS* to Provide

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	-	768	768
Health Insurance/Other Benefit Options	-	28	28
Need Information/More Personal Information	-	13	13
Complaint/COLA	-	13	13
Improve Phone System/Service/In Person Services	-	12	12
Government/State Impact	-	12	12
Account Funds/Personal Information/Beneficiaries	-	11	11
Retirement/Improve Retirement Application Process/Access	-	9	9
Extra Check/Benefits	-	6	6
Website/FAQ/Access	-	5	5
Improved Retirement Calculator/Expenses Calculator	-	5	5
Paystubs/W2s	-	5	5
Send Emails	-	4	4
Less Paper Mail	-	3	3
Provide Video Instructions/More Presentations	-	2	2
Employment	-	2	2
Savings/Finances	-	1	1
Privacy/Security	-	1	1
None/NA	-	639	639

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

Active Members now refer to the TRS Benefits Handbook nearly as much as retirees. Rate of usage has decreased for retirees in each of the past two years to the point where active members (43%) refer to the TRS Benefits Handbook at a similar rate as retirees (48%). The gap between retirees and active members decreased from 15% in 2022 to 11% in 2023 to just 5% difference in 2024.

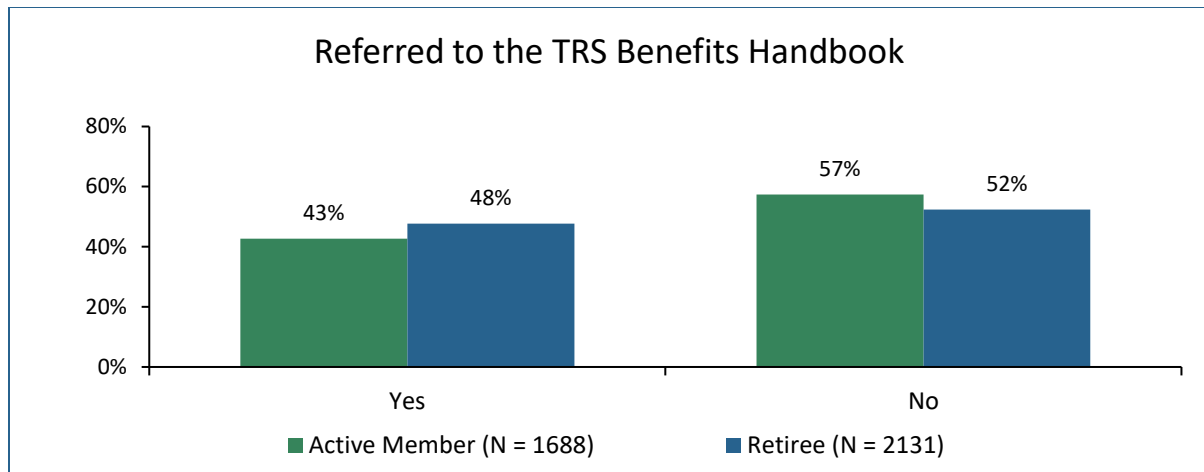


Figure 2.20. Referred to the TRS Benefits Handbook

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” (34%) and “Better understand TRS benefits” (28%) as their two most important topics. Retirees rate “Better understand TRS benefits” (51%) and “Learn about TRS health care benefits” (46%) and as most important topics.

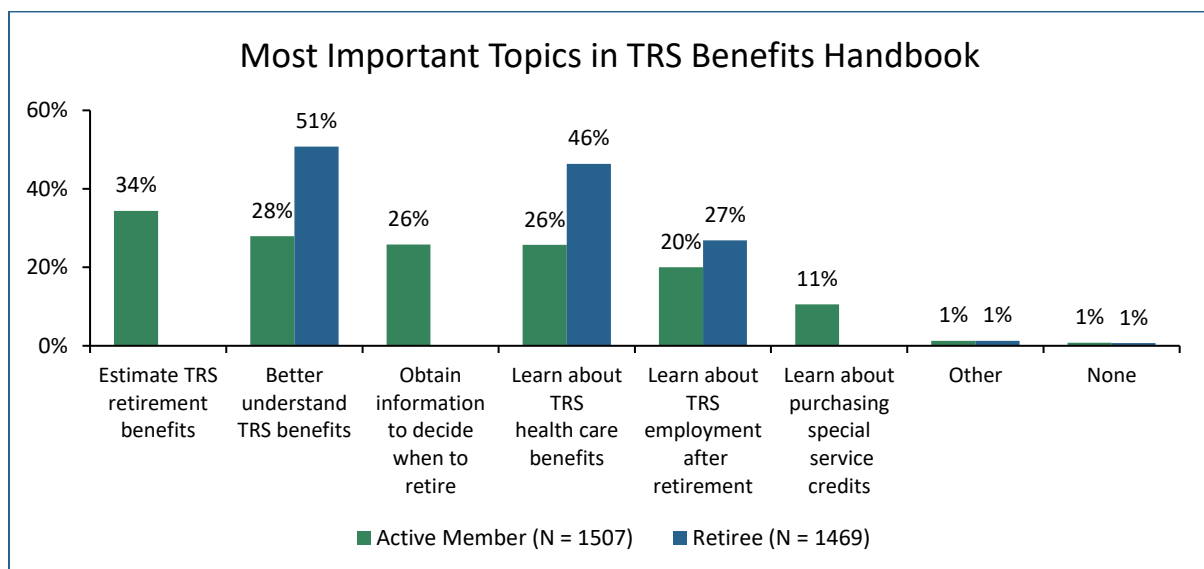


Figure 2.21. Most Important Topics in TRS Benefits Handbook

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 not having access to information and did not read/no reason to read, both member types also listed needing general TRS information.

Table 2.19. 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	47	57	104
No Access to Information	12	10	22
Did Not Read/No Reason to Read	10	9	19
Unknown/Prefer Not to Say/Does Not Know/Does Not Remember	2	7	9
Need General TRS Info	3	5	8
Financial Concepts	3	3	6
Benefits	2	2	4
Health Care	1	2	3
Transfer Credits	3	0	3
None/NA	10	19	29

Ratings of How Well the TRS Benefits Handbook Provides Information

Generally, two-thirds or more of active members rated the information provided on each Benefits Handbook topic as "Well" or better (combined ratings ranged from 63%-74%). At least 10% of active members rated the Handbook as "Not Very Well" for learning about TRS health care benefits (11%), learning about TRS employment after retirement (12%), and learning about purchasing special service credits (17%).

Retirees continue to be more positive than active members in rating how well the TRS Benefits Handbook addresses the specified topics. More than three-fourths of retirees indicated the Handbook did "Well" or better in helping them to "Better understand TRS benefits, in general" (87%), "Learn about TRS health care benefits" (85%), and "Learn about TRS employment after retirement" (84%). None of the handbook performance items were rated as "Not Very Well" by more than 4% of retirees.

Table 2.20. Ratings of How Well TRS Handbook Provides Information

	Very Well	Moderately Well	Somewhat Well	Not Very Well
Active Member (N=2,134)				
Obtain information to decide when to retire	18%	21%	32%	8%
Estimate TRS retirement benefits	21%	20%	30%	9%
Learn about TRS health care benefits	15%	21%	32%	11%
Learn about TRS employment after retirement	17%	17%	32%	12%
Learn about purchasing special service credits	15%	14%	35%	17%
Better understand TRS benefits, in general	19%	22%	33%	7%
Retiree (N=2,584)				
Learn about TRS health care benefits	29%	25%	31%	3%
Learn about TRS employment after retirement	26%	22%	36%	4%
Better understand TRS benefits, in general	32%	24%	31%	3%

Thoughts Regarding Retirement Planning Resources

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members provided insights into what they think about when considering retirement planning resources. The most common responses were planning for the future, access to information, resources, and external options, and general financial, health, and planning services.

Table 2.21. Count of Thoughts About Retirement Planning Resources

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2402	-	2402
Planning For The Future	701	-	701
Access to Information, Resources, and External Options	584	-	584
General Financial and Health, Services, Financial Planning and Benefits	241	-	241
Important/Necessary	207	-	207
Communication with TRS, HR, and Advisors	184	-	184
Expressed Concerns	136	-	136
Personalized Assistance	115	-	115
Comprehensive Platform, Tool, or Website	107	-	107
Unhappy with TRS, System, and ActiveCare	92	-	92
Recommendations and Suggestions	70	-	70
Pension, Retirement, and Social Security	57	-	57
Improve Process	51	-	51
Investing	38	-	38
Organization Trustworthiness	28	-	28
None/NA	451	-	451

Thoughts Regarding Financial Planning Tools

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Active members provided how they would define or describe financial planning tools. The most common reason reported was personal planning for the future, a calculator or formulas, and they perceive tools as helpful or good.

Table 2.22. Count of Defining/Describing Financial Planning Tools

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	2236	-	2236
Personal Planning for Future/Retirement	554	-	554
Calculator/Formulas	403	-	403
Helpful/Good	181	-	181
Unsure/Unclear	126	-	126
Comprehensive Place to Review Assets, Plans, Etc.	111	-	111
Easily Accessible/Understandable	108	-	108
Live Person/Advisor/Zoom Call	88	-	88
Online Resource/Website/App	86	-	86
Investments/Savings	82	-	82
Chart/Spreadsheet/Visuals	59	-	59
Budget	55	-	55
Books/Informational Videos	38	-	38
Unhelpful/Not Good	38	-	38
Has Own CPA/Advisor	25	-	25
TRS Tools	19	-	19
Complicated/Confusing/Could Improve	14	-	14
Safety/Security	10	-	10
Letter/Email Updates	8	-	8
403b	4	-	4
Pension	3	-	3
Employment	1	-	1
None/NA	390	-	390

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

Retiree overall satisfaction increased dramatically in 2024 compared to previous years. More than three-fourths of retired members are "Very Satisfied" or "Satisfied" with TRS Health Care services (79%) compared to 53% combined satisfaction in 2023. This year's retiree ratings are an encouraging return towards the 76% combined satisfaction rating in 2022. More than one-third of active members were "Neutral" about their overall satisfaction in 2023 and many of these undecideds progressed towards satisfaction in 2024. Active member overall satisfaction with TRS Health Care Services remained reasonably consistent to previous years although there was a minor decrease in combined satisfaction for the third consecutive year. Just shy of half of active members (49%) rate a combined satisfaction ("Satisfied" plus "Very Satisfied") with TRS health care services in 2024. The number of active members who indicate being "Very Satisfied" nearly doubled from 6% in 2023 to 10% in 2024 although the combined dissatisfaction levels ("Unsatisfied" plus "Very Unsatisfied") rose from 14% last year to 24% this year.

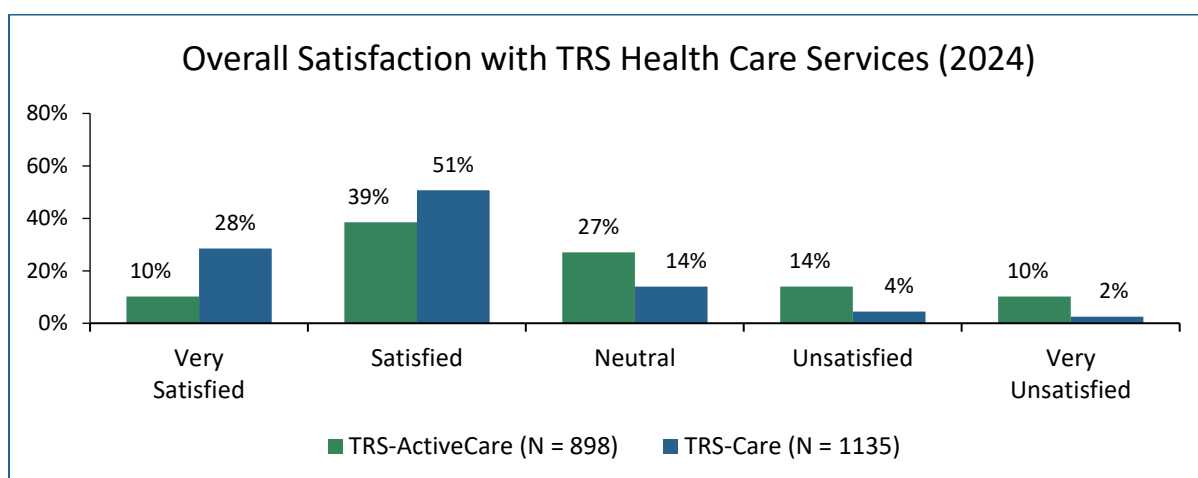


Figure 2.22. Overall Satisfaction with TRS Health Care Services (2024)

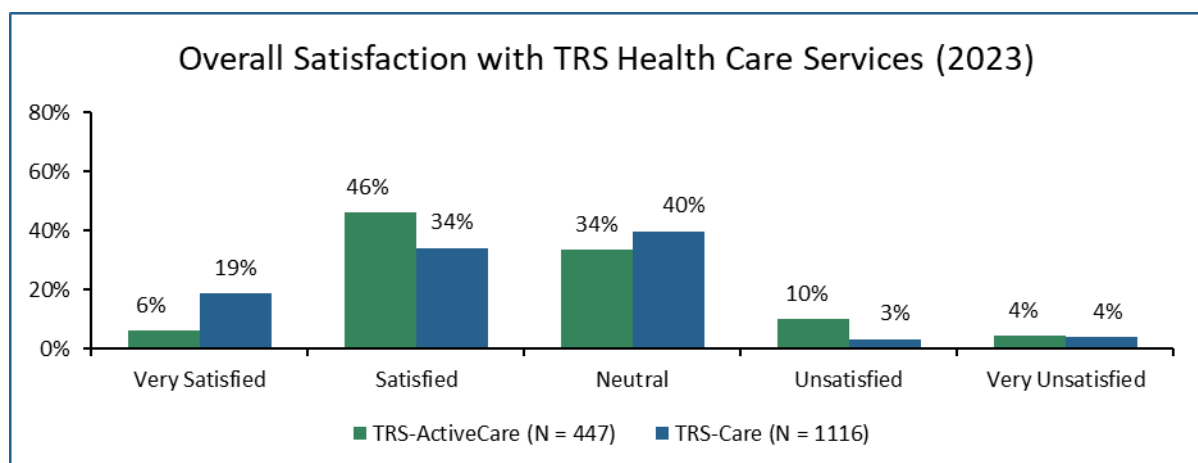


Figure 2.23. Overall Satisfaction with TRS Health Care Services (2023)

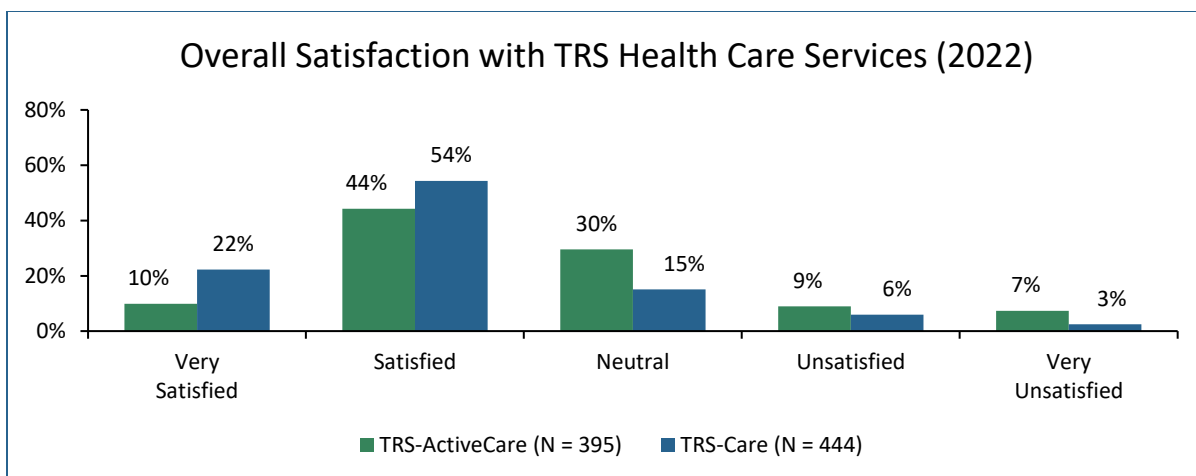


Figure 2.24. Overall Satisfaction with TRS Health Care Services (2022)

2.3.2. Health Care Plan Value and Improvement Opportunities

Retiree valuations of health care plans considering the premium mirror the overall satisfaction with TRS Health Care. More than three-fourths of retirees (82%) reported the value of TRS-Care as "Very Valuable", "Moderately Valuable", or "Valuable". Last year roughly one quarter of retirees (24%) indicated the value of their healthcare plans considering premiums were "Not Valuable" and that rate dropped to just 3% who did not find value in their healthcare plan in 2024. Active members were not asked this question in 2024.

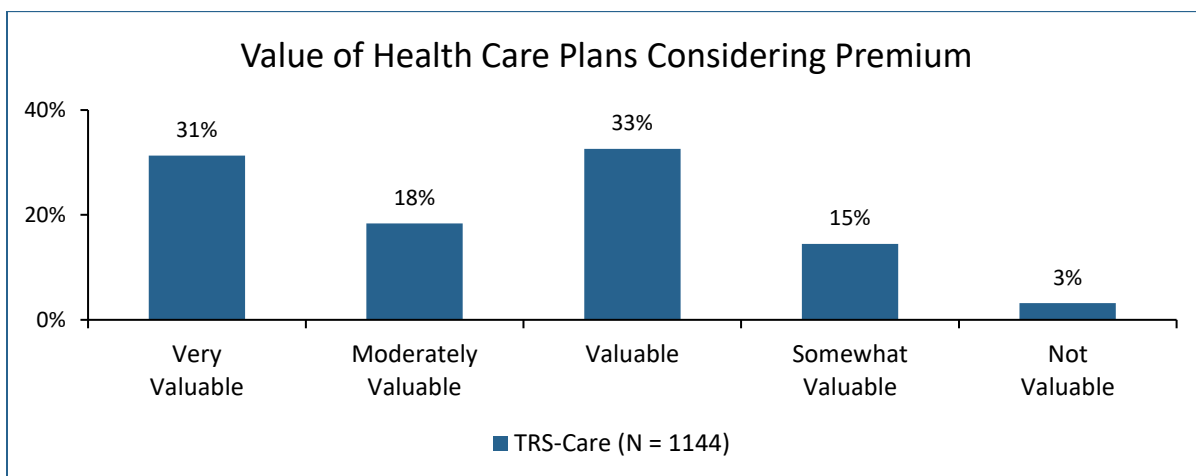


Figure 2.25. Value of Health Care Plans Considering Premiums

Ways to Improve TRS-ActiveCare and TRS-Care

Retirees indicated lowering employee premiums (34%), covering additional services and prescriptions (29%) and lower cost sharing (18%) were the most important ways to improve health care plans. Active members echoed the need for lower cost sharing (31%), coverage of additional services and prescription drugs (25%), and more providers (15%) as the most important ways to improve health care plans. Active members were not asked about lowering employee premiums as a way to improve health care plans in 2024.

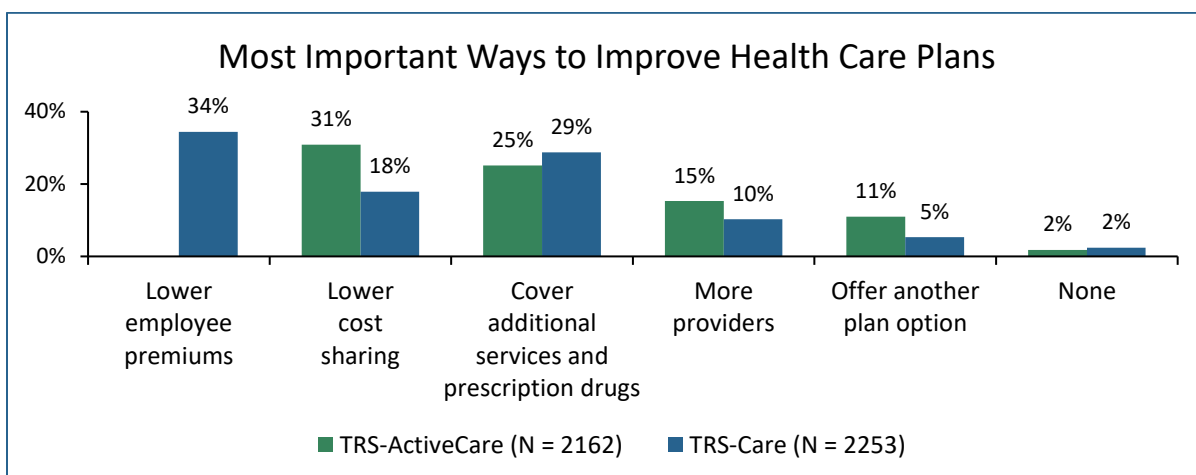


Figure 2.26. Most Important Ways to Improve Health Care Plans

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

60% of active member survey respondents reported enrollment in TRS-ActiveCare and 63% 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. Some services and drugs have copays that are not subject to the deductible.
- **TRS-ActiveCare Primary+:** The plan has a statewide network and no out-of-network coverage. It features one of the lowest deductibles and higher premiums of the plan options. It is not compatible with a health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays that are not subject to the deductible.
- **TRS-ActiveCare 2:** The plan has a nationwide network with out-of-network coverage. There is no requirement for PCPs or referrals, and copays for many drugs and services are required. The plan is closed and is not accepting new enrollees.
- **Regional HMO:** These plans are available in certain regions of the state. The plans 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 \$1,600 (or \$3,200 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 largest groups of active members report being enrolled in TRS-ActiveCare HD (23%) and TRS-ActiveCare Primary (19%) plans. Roughly half of active members are "Satisfied" or "Very Satisfied" (TRS-ActiveCare HD: 51%; TRS-ActiveCare Primary: 47%) with each of these plans. However, approximately one-fourth of active members are "Unsatisfied" or "Very Unsatisfied" (TRS-ActiveCare HD: 25%; TRS-ActiveCare Primary: 23%) with these plans as well.
- Satisfaction ratings for TRS-ActiveCare Primary+ were comparable to the HD and Primary plans despite the lower premiums and higher deductibles.
- TRS-ActiveCare 2 received the highest combined satisfaction rating in 2023 and in 2024 they were lower than both Primary and HD plans.

TRS-Care

- More retirees reported they were enrolled in TRS-Care Medicare Advantage (41%) than TRS-Care Standard (22%). This enrollment rate is comparable to 2023. At least two-thirds of retirees in both plans were at least "Satisfied" with the plans. More than one-third of TRS-Care Medicare Advantage members (36%) were "Very Satisfied" with their plan while the rate for "Very Satisfied" was half for members enrolled in the TRS-Care Standard (15%) plan. These satisfaction rates are also comparable to 2023 rates.

Table 2.23. Self-Reported Health Care Plan Enrollment and Satisfaction

	Enrollment %	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Active Member						
TRS-ActiveCare HD	23%	11%	40%	24%	15%	10%
TRS-ActiveCare Primary	19%	11%	36%	30%	13%	10%
TRS-ActiveCare Primary+	13%	9%	39%	24%	15%	12%
TRS-ActiveCare 2	5%	9%	39%	39%	9%	4%
Regional HMO	1%	0%	36%	14%	29%	21%
Retiree						
TRS-Care Standard	22%	15%	52%	23%	9%	2%
TRS-Care Medicare Advantage	41%	36%	50%	9%	2%	3%

TRS-ActiveCare and TRS-Care Enrollment Materials

- The majority of retirees (58%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits, an increase from 52% in 2023.
- Similar to the past two years, more than three-quarters of members reported they referred to TRS-ActiveCare or TRS-Care plan materials (84% of active members and 87% of retirees) in 2024.

Table 2.24. Enrollment Materials

	N	Yes	No
Active Member			
Refer to TRS-Care Plan Materials	773	84%	16%
Retiree			
Used Enrollment Materials to Decide to Enroll	1,803	58%	42%
Refer to TRS-Care Plan Materials	1,147	87%	13%

Sources of TRS-ActiveCare Enrollment Information

- 39% of active members reported they received TRS-ActiveCare enrollment information from their Benefits Administrator.
- Nearly one-fourth of active members consult the TRS website to review plan enrollment information.
- Fewer active members used TRS-ActiveCare enrollment materials in 2024 (15%) than in 2023 (21%) to determine healthcare plan information.
- In 2024, fewer active members selected "Other" (8%) than the one-third active members who selected "Other" as a source of enrollment information in 2023. "Other" was introduced as a new option in 2023.

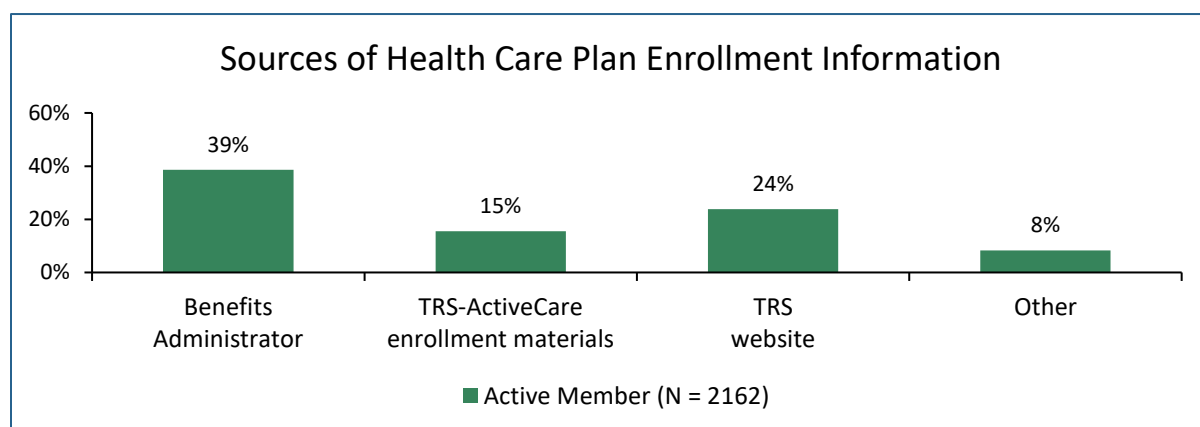


Figure 2.27. Source of Health Care Plan Enrollment Information (Active Member)

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 using other plan providers, relying on work or school districts for information, and receiving information on Social Security or Medicare.

Table 2.25. 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	179	-	179
Use Other Plan Provider	41	-	41
Work/School District	24	-	24
Social Security/Medicare	20	-	20
Not Aware/Never Received/Needs More Information	16	-	16
Retirement Sources	13	-	13
Not Eligible/Do Not Qualify	12	-	12
Unknown/Prefer Not to Say/Unclear/References Another Question	9	-	9
TRS/TRS-Care	9	-	9
Peers/Own Research	8	-	8
Satisfied with Current Coverage or Do Not Need	7	-	7
Cost/Affordability	7	-	7
Displeased with TRS Insurance	7	-	7
Online/Webinar	5	-	5
None/NA	28	-	28

Note – indicate item was not asked of retirees.

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

Members were provided expanded reasons in 2024 to explain why they are not enrolled in TRS-ActiveCare or TRS-Care. The majority of active (55%) and retired (64%) members indicated they are not enrolled in TRS health care because they are enrolled in other coverage. Similar proportions of each member type selected "High cost" as the reason for not enrolling (Active: 25%; Retiree: 28%). Just 3% of active members did not work enough hours for coverage.

- More retirees (12%) reported "Benefits don't meet needs" as the reason for not enrolling compared to actives selecting this option (7%).
- More active members (12%) indicated not being eligible for coverage compared to retirees (8%).

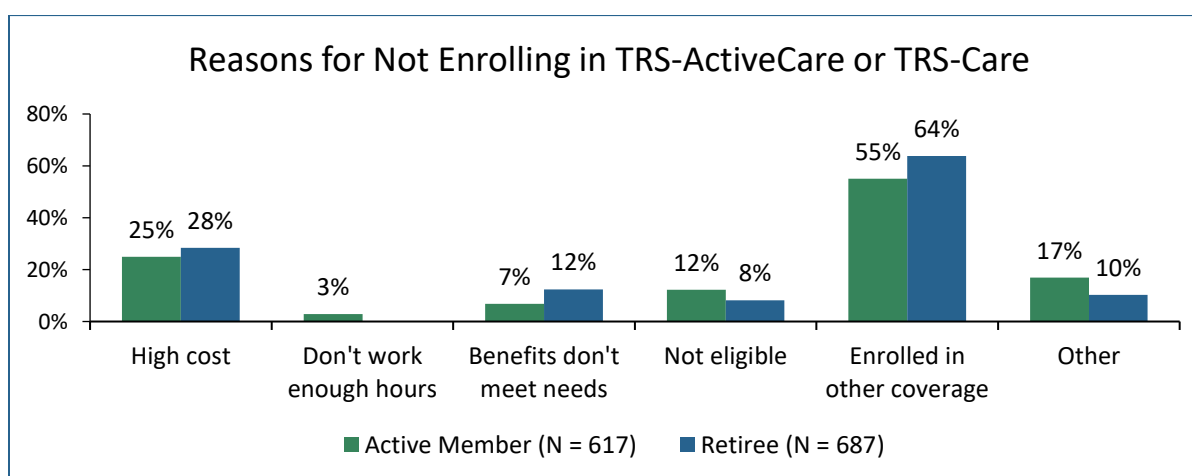


Figure 2.28. Reasons for Not Enrolling in TRS-ActiveCare or TRS-Care

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 they either had a different provider or were already covered. Active members also listed concerns about retirement while retirees also reported concerns over coverage and benefits.

Table 2.26. 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	104	71	175
Different Provider	21	17	38
Already Covered	16	15	31
Concerns Over Coverage/Benefits	6	20	26
Retirement/Retired	23	2	25
Spouse	11	11	22
Cost	6	11	17
Military	5	8	13
Covered by TRS	11	1	12
Access/Process/Eligibility Issue	5	7	12
Enrolling Later	8	0	8
Moved/Out of State/Travel	2	6	8
Resignation	8	0	8
Needed More Information	3	3	6
No Interest/Not Enrolled/Not Retired	3	2	5
None/NA	6	1	7

2.3.4. TRS-ActiveCare and TRS-Care Information Resources

This subsection explores how members used TRS health care program information resources, which resources are the most important and how satisfied they are using each resource in the previous year.

The majority of retirees (58%) reported using *The Pulse* Newsletter to acquire information about TRS-Care in the past year. Additionally, approximately one-third of retirees indicated using publications, TRS-Care online resources, the providers customer service line, the TRS-Care customer service line, the TRS-Care Provider website, and the provider's TRS-Care online resources (32%-38%) in the past year. The percentage of retirees who reported using *The Pulse* Newsletter in the last 12 months increased each of the past two years. Similar percentages of active members consulted *The Pulse* Newsletter, Blue Cross Blue Shield of Texas (BCBSTX) website, and contacted BCBS about their TRS-ActiveCare benefits (34%-39%). These rates reflect increases for all resources (*The Pulse* Newsletter: +6%, BCBSTX website: +13%, contacted BCBS about benefits: +15%) compared to 2023.

Table 2.27. Use of Information Resources for TRS-ActiveCare and TRS-Care

	N	Yes	No
Active Member			
<i>The Pulse</i> Newsletter in last 12 months	1,488	39%	61%
BCBSTX Website in last 12 months	1,484	38%	62%
Contacted Blue Cross Blue Shield about your TRS-ActiveCare benefits	1,488	34%	66%
Retiree			
<i>The Pulse</i> Newsletter in last 12 months	1,771	58%	42%
Publications	1,769	38%	62%
TRS-Care online resources	1,780	37%	63%
Called the provider's customer service line	1,782	34%	66%
Called the TRS-Care customer service line	1,784	33%	67%
The provider's TRS-Care website	1,772	32%	68%
The provider's TRS-Care online resources	1,773	32%	69%
Videos	1,769	7%	93%
TRS-Care webinar or other health care event	1,770	7%	94%

Helpfulness of TRS-ActiveCare and TRS-Care Resources

The majority of active members and retirees that referred to *The Pulse* Newsletter or visited the BCBSTX website during the previous 12 months reported *The Pulse* and BCBSTX website at least somewhat helpful for obtaining information about TRS-ActiveCare and TRS-Care. Additional options were added to this question to provide greater context.

Table 2.28. Helpfulness of Information Resources

	N	Very Helpful	Moderately Helpful	Somewhat Helpful	Not Helpful
Active Member					
<i>The Pulse</i> Newsletter	576	10%	14%	29%	9%
BCBSTX Website	557	13%	15%	37%	7%
Retiree					
<i>The Pulse</i> Newsletter	1,013	27%	22%	32%	2%
BCBSTX Website	563	28%	20%	35%	2%

Satisfaction with the Blue Cross Blue Shield of Texas provider customer service line increased for both member types again in 2024. More than three-fourths of retirees are at least "Satisfied" or "Very Satisfied" with their interactions with the provider customer service line (80%). The majority of active members (58%) were "Satisfied" or "Very Satisfied" with the customer service, an increase from 53% in 2023. Fewer active members were "Neutral" (28%) regarding their experience with the health care customer service lines compared to last year (37%). Retirees are nearly twice as likely to report being "Very Satisfied" (30%) with the customer service line than are active members (16%).

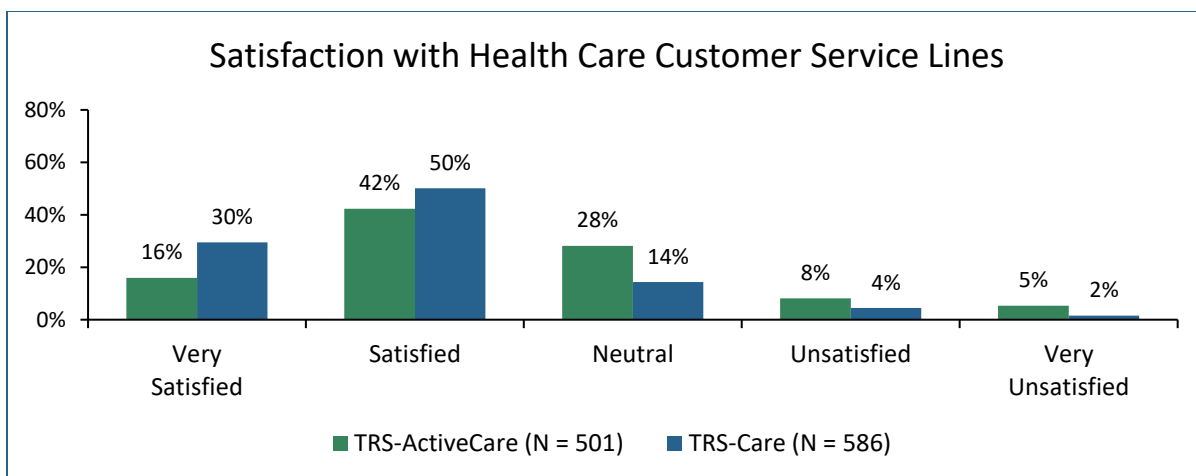


Figure 2.29. Satisfaction with Health Care Customer Service Lines

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

Active members identified the TRS website (39%) as the health care plan information resource that provided the greatest value. More than one-fourth of active members indicated none of the listed resources provided the greatest value (27%). Slightly fewer active members (22%) indicated the TRS Customer Service Line provided the greatest value. Retirees had more choices available to them to select, and the largest group selected "None of the above". The most frequently selected valuable plan information resource for retirees was the TRS Customer Service Line (20%) with TRS online resources (13%), publications (13%) and *The Pulse* (10%) the next most frequently selected resources.

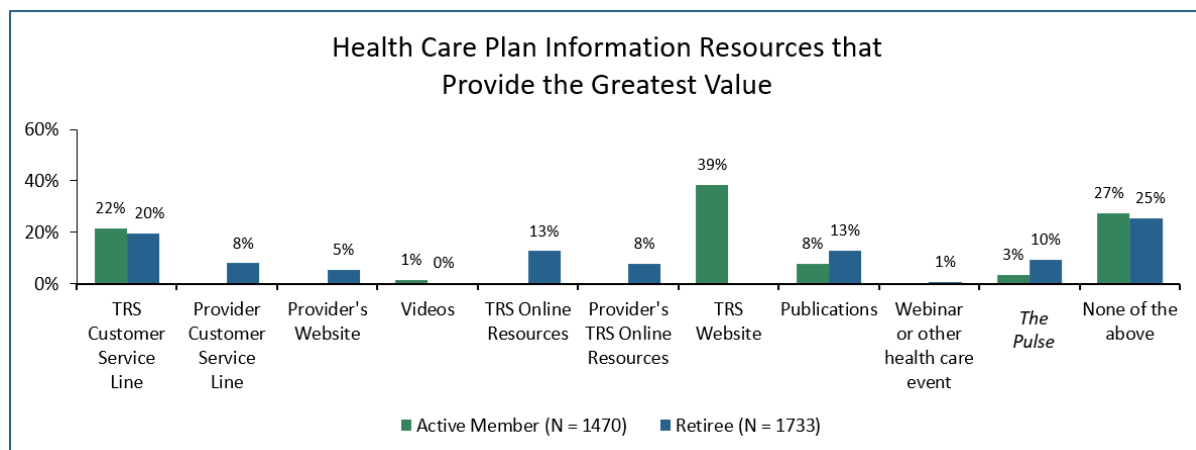


Figure 2.30. Health Care Plan Information Resources that Provide the Greatest Value

Likelihood and Awareness of New Dental and Vision Plans

The majority of retirees (53%) are aware of the new dental and vision plans rolling out January 1, 2025, under the TRS-Care plan. Respondents who were aware of the new plans were asked about the likelihood they would enroll in the dental or vision plans. More than one-fourth of retirees (28%) who were aware of the new plans indicated they are likely to enroll in dental or vision plans under TRS-Care.

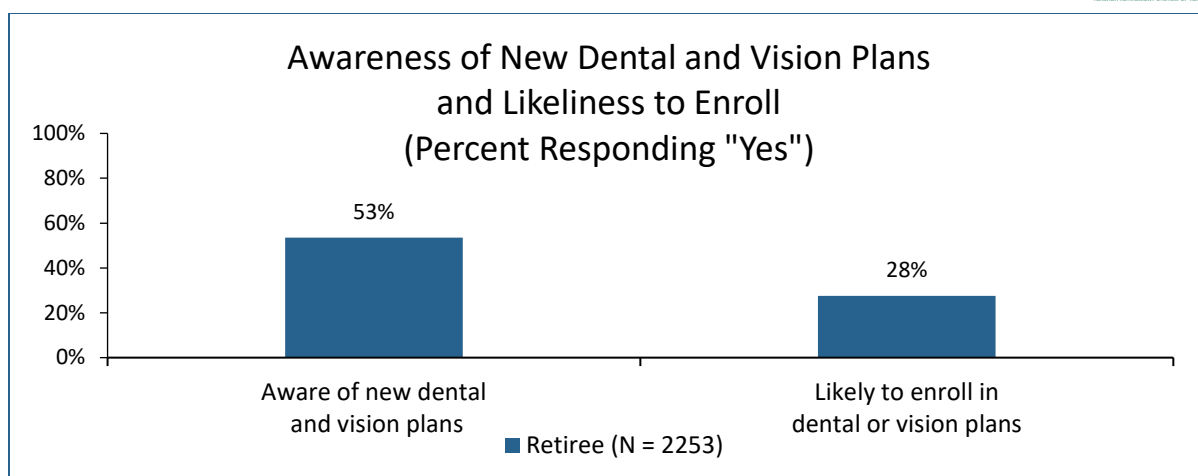


Figure 2.31. Awareness of New Dental and Vision Plans and Likelihood to Enroll

Note: Percent responding to “Yes”.

Health Care Cost Experiences

In 2024, active members were asked a new series of questions regarding the relationship between health behaviors and health care costs. Active members indicated delaying going to the doctor or having a procedure done (16%) and avoiding going to the doctor, or having a procedure done altogether (13%) due to health care costs. Other behaviors were reported as avoided or delayed by 5%-11% of active members. Active members that selected “None” (15%) indicated none of the listed behaviors applied to them.

Table 2.29. Health Care Cost Experiences

	N	Yes	No
Active Member			
Delayed going to the doctor or having a procedure done	2,162	16%	84%
Avoided going to the doctor or having a procedure done altogether	2,162	13%	87%
Delayed paying a medical bill	2,162	11%	89%
Did not fill a prescription	2,162	11%	89%
Experienced discomfort or pain because you could not afford medical care	2,162	9%	91%
Avoided going to a hospital ER	2,162	8%	92%
Put off a needed physical therapy/rehabilitation	2,162	8%	92%
Skipped doses of medicine	2,162	6%	94%
Skipped needed mental healthcare services	2,162	5%	95%
None	2,162	15%	85%

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 provided reasons behind why they did not find value in any of the resources listed. The most common reason reported by active members and retirees was they had different or no insurance. Both groups also reported being dissatisfied with TRS or the information they received, and concerns regarding costs or affordability.

Table 2.30. Count of Reasons Did Not Find Value in Resources

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	165	173	338
Has Different or No Insurance	43	83	126
Dissatisfied with TRS and Info Received	25	16	41
Costs/Affordability	21	10	31
No Time/Not Interested/Did Not Use	16	6	22
Never Received Resources/Need More Info	10	4	14
Issues with Coverage	1	5	6
Issues with Website	5	0	5
Difficult/Complicated	4	0	4
Rely on Admin/Personnel	2	0	2
Issues with Language/Grammar	1	1	2
None/NA	60	75	135

Reasons for Not Enrolling in New Dental or Vision Plans

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. Retired members provided feedback on why they are not or why they are unsure about enrolling in either the new dental or vision plans. The most common reason reported was they are already covered by another insurance company and they are comparing plans or they are concerned about the cost or affordability.

Table 2.31. Count of Reasons for Not Enrolling in New Dental/Vision Plans

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	-	645	645
Already Covered with Other Insurance/Comparing Plans	-	280	280
Cost/Affordability	-	247	247
Needs More Information	-	75	75
Do Not Want TRS Coverage	-	41	41
Providers Do Not Accept TRS	-	21	21
Not Satisfied with TRS or Previous TRS Plan	-	18	18
Lack in Resources/Accessibility	-	15	15
Not Eligible/Not Offered	-	12	12
None/NA	-	27	27

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

Members identified their three preferred methods for receiving communications about TRS administrative operations. The top four preferred ways to obtain administrative information remains identical for active members and retirees. Both member types most prefer to receive this information via the website (Active: 41%; Retiree: 44%), email (Active: 39%; Retiree: 50%), mail (Active: 27%; Retiree: 34%), and text message (Active: 11%; Retiree: 11%).

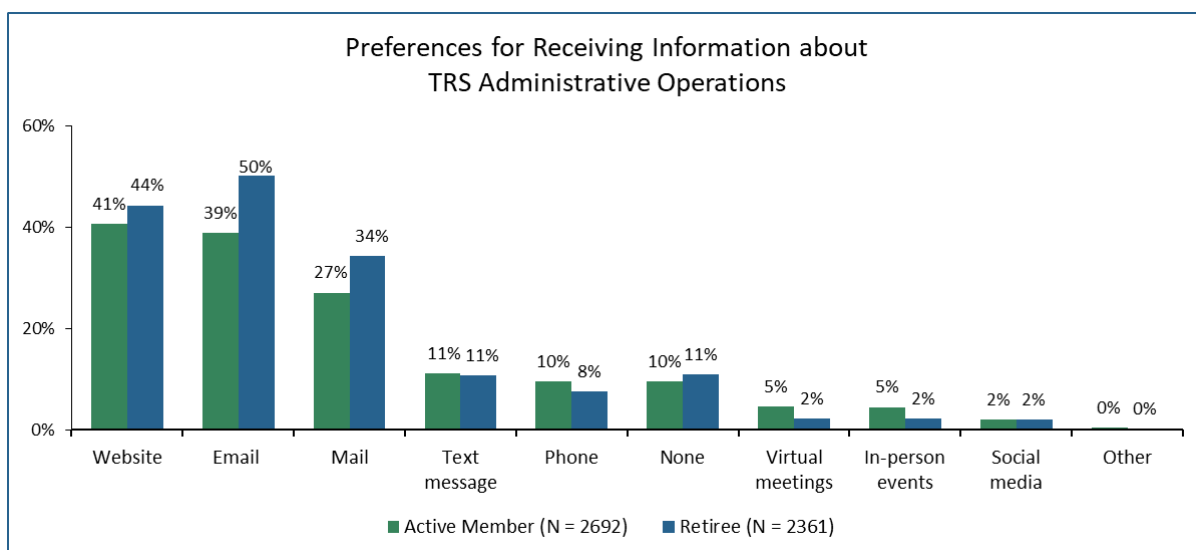


Figure 2.32. Preferences for Receiving Information about TRS Administrative Operations

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 opportunities, especially workshop, while retirees reported video calls.

Table 2.32. Count of “Other” Types of Preferred Ways to Obtain Information About TRS Administrative Operations

Total	Member Type		
	Active Member Frequency	Retiree Frequency	Total Frequency
Number of Unique Members Responding to Question	10	6	16
In Person/Workshops	3	1	4
Improve Overall Communication Process	2	1	3
Increase Accessibility	3	0	3
Video Calls	0	2	2
Printed Publication	0	1	1
News Media	0	1	1
Increase Political Neutrality	1	0	1
Google Search	1	0	1
None/NA	1	0	1

Membership and Benefits

Similarly, active members and retirees indicated their preferences for receiving information about TRS membership and benefits. The majority of retirees prefer to receive this information by email (52%) or through the website (50%). Comparably sized groups of active members prefer calling and speaking with a counselor (48%), email (45%), and the website (42%) for membership and benefits information. Retirees (27%) have a stronger preference for receiving this information by mail than actives (20%), while active members prefer in-person visits (13%) at a higher rate than do retirees (5%). These trends were consistent with the previous year.

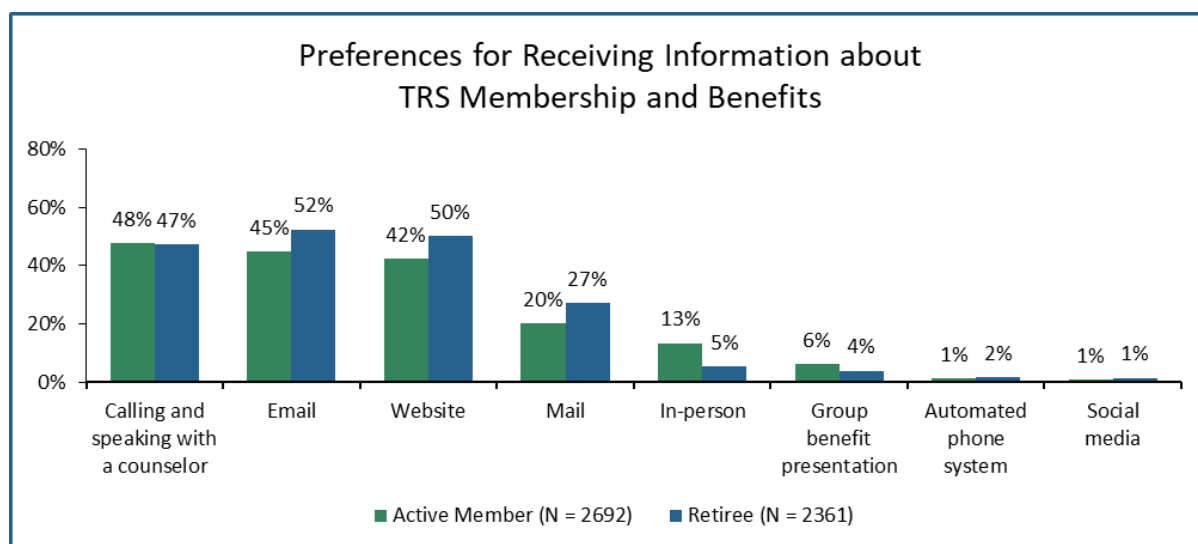


Figure 2.33. Preferences for Receiving Information about TRS Membership and Benefits

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 in-person events or speaking to a live person, while retirees reported video meetings as their preferred way to obtain information about TRS membership and benefits.

Table 2.33. 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	18	17	35
In-Person/Live Person	6	2	8
Video Meeting	1	4	5
Text	2	2	4
Website/App/Online Chat	3	1	4
Conferences/Workshops/Presentations	1	3	4
Update Technology Methods	0	4	4
Newsletter	0	1	1
None/NA	7	2	9

2.4.2. Communication Topics

Active Member

This subsection presents active members’ ratings regarding importance of TRS topics and satisfaction with TRS providing information related to these topics. Active members rate “Retirement Plans and Options” (77%), “Activities that Impact Retirement” (72%), and “Retirement Planning” (72%) as the most important, and with the greatest satisfaction levels (62%-69%). Active members reported higher rates of “Very Important” than “Very Satisfied” for all topics suggesting the satisfaction levels trail and fall below the importance they ascribe them.

Active members least value “TRS Board Actions” and “Administrative Operations” and they have the lowest combined satisfaction ratings for them as well. The majority of active members are “Satisfied” or “Very Satisfied” with information on all topics except for Administrative Operations (49%) and TRS Board Actions (48%).

Table 2.34. Active Member Ratings of the Importance of TRS Topics and TRS' Satisfaction in Providing Information Related to those Topics.

	Very Important	Moderately Important	Somewhat Important	Not Important
Importance (N=2001)				
Retirement Plans and Options	72%	5%	19%	2%
Activities that Impact Retirement	62%	10%	21%	3%
Retirement Planning	63%	9%	20%	4%
Health Plans	57%	9%	19%	10%
Legislation Impacting TRS	54%	12%	25%	3%
Pension Fund Financial Health	52%	12%	26%	3%
Health Care Funds Financial Health	48%	12%	26%	7%
Investment Performance	42%	15%	28%	5%
TRS Board Actions	33%	16%	33%	7%
Administrative Operations	24%	15%	28%	15%

	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Satisfaction (N=1894)					
Retirement Plans and Options	27%	42%	20%	8%	4%
Retirement Planning	25%	40%	25%	7%	4%
Activities that Impact Retirement	23%	39%	26%	8%	4%
Health Plans	21%	38%	31%	7%	4%
Pension Fund Financial Health	18%	38%	37%	5%	3%
Investment Performance	17%	37%	38%	5%	3%
Health Care Funds Financial Health	17%	36%	39%	5%	3%
Legislation Impacting TRS	17%	35%	36%	7%	5%
Administrative Operations	15%	34%	44%	4%	2%
TRS Board Actions	15%	33%	44%	5%	3%

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 topics again in 2024. Retirees have the highest combined satisfaction with "Retirement Plans and Options" (79%) and "Pension Fund Financial Health" (71%).

Retirees have greater satisfaction ratings than active members on every topic again in 2024. Additionally, retirees having higher combined satisfaction scores than combined importance scores for 9 out of the 10 topics suggesting their satisfaction levels meet and exceed their importance levels for nearly all topics.

Table 2.35. Retiree Ratings of the Importance of TRS Topics and TRS' Satisfaction in Providing Information Related to those Topics.

	Very Important	Moderately Important	Somewhat Important	Not Important
Importance (N=1957)				
Legislation Impacting TRS	67%	11%	17%	2%
Retirement Plans and Options	61%	8%	22%	5%
Pension Fund Financial Health	58%	13%	22%	3%
Health Plans	58%	6%	17%	15%
Health Care Funds Financial Health	52%	12%	22%	9%
Investment Performance	42%	15%	27%	6%
Activities that Impact Retirement	39%	12%	24%	15%
TRS Board Actions	39%	19%	28%	5%
Retirement Planning	32%	12%	27%	20%
Administrative Operations	21%	16%	29%	15%

	Very Satisfied	Satisfied	Neutral	Unsatisfied	Very Unsatisfied
Satisfaction (N=1833)					
Retirement Plans and Options	32%	47%	17%	2%	2%
Pension Fund Financial Health	28%	43%	24%	3%	1%
Legislation Impacting TRS	28%	39%	23%	7%	3%
Health Plans	28%	41%	24%	5%	3%
Health Care Funds Financial Health	26%	39%	30%	3%	2%
Investment Performance	26%	44%	27%	3%	1%
Activities that Impact Retirement	25%	40%	30%	3%	2%
Retirement Planning	24%	40%	32%	2%	2%
TRS Board Actions	20%	41%	34%	3%	2%
Administrative Operations	19%	40%	38%	2%	1%

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, and retirement, as well as improving communication, and senior programs, Medicare, and Social Security. Active members also listed withdrawing, opting out, and returning or adding in retrospect, while retirees also reported cost of living raises and windfall/WEP.

Table 2.36. Count of Other Important Topics

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	789	817	1606
Health Insurance/Benefits/Retirement	44	53	97
Improve Communication	51	36	87
COLA/Cost of Living Raise	5	22	27
Senior Programs/Medicare/Social Security	14	11	25
Withdrawing, Opting Out, & Returning or Adding in Retrospect	22	1	23
Windfall/WEP	7	11	18
Improve Access to Representatives/Counselors (More Locations, Send Them to Location, Shorten Response Time)	8	2	10
Pension	6	4	10
Representative Integrity & Accountability	4	5	9
Benefits Calculator/Future Benefits	7	1	8
Payments	4	3	7
Website/App	5	2	7
Return to Teaching/Future Careers	3	3	6
Access to Account Balance & Funds	4	1	5
Spousal Benefits	3	2	5
Improve Onboarding Process	4	1	5
Stocks & Investments	4	0	4
Service Credit/Service Years	3	1	4
Teacher Shortage (Effects & TRS' Response)	1	3	4
Percentage Options	1	3	4
Reduce Cost/Forecast Rates	1	2	3
Mental Health & Fitness	1	2	3
None/NA	611	670	1281

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

Higher rates of active members and retirees are subscribed to email services compared to 2023. Nearly two-thirds of active members (65%) and three-fourths of retirees (76%) are currently subscribed. These figures are more in line with 2022 rates (Actives: 70%; Retirees: 82%). There was no change in the percentages of members aware of the email service even if not subscribed.

Email subscriptions trended up for active members and retirees compared to 2023 rates. Nearly two-thirds of active members subscribe to the TRS email subscription service (65%) and more than three-fourths of retirees (76%) are subscribed. There was a big increase in awareness of the email subscription from 2022 to 2023 and those rates of awareness for non-subscribers were consistent in 2024 (+/- 2% for active members and retirees) rather than continuing to trend upward.

Email subscription rates continue to trend upwards, yet they still rate below 2022 levels. Users currently subscribed to email services exceed the awareness and use of email by both member types, but particularly among active members.

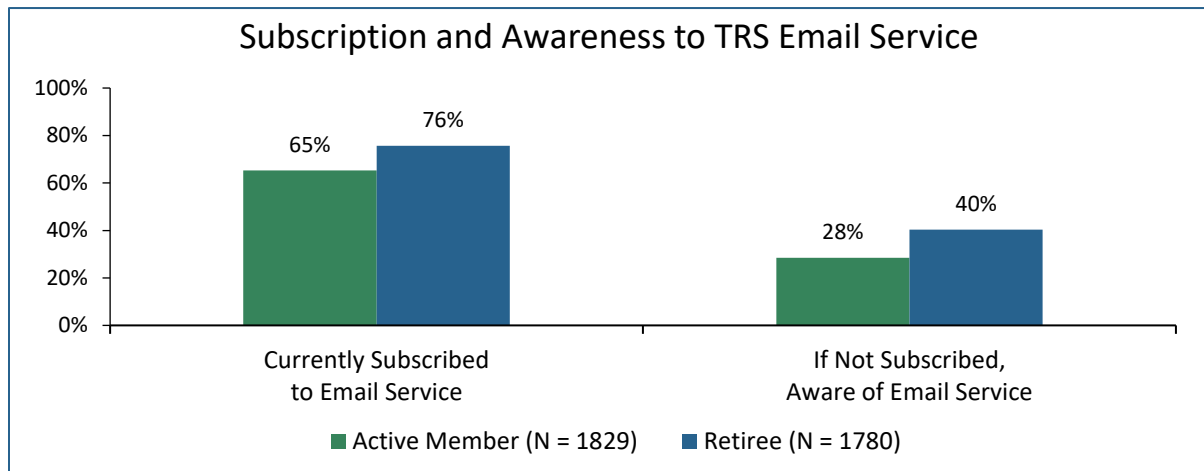


Figure 2.34. Subscription and Awareness of TRS Email Service (Percent Responding “Yes”)

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 2.37. Subscription and Awareness of TRS Email Service

	FY	N	Yes	No	Not Sure
Active Member					
Currently subscribed to the TRS email subscription service	2024	1,829	65%	7%	28%
	2023	1,059	61%	9%	30%
	2022	1,166	70%	30%	-
If not subscribed, aware that TRS offers an email subscription service	2024	130	29%	72%	-
	2023	90	28%	72%	-
	2022	351	14%	86%	-
Retiree					
Currently subscribed to the TRS email subscription service	2024	1,780	76%	6%	19%
	2023	1,160	69%	7%	24%
	2022	876	82%	18%	-
If not subscribed, aware that TRS offers an email subscription service	2024	99	40%	60%	-
	2023	78	42%	58%	-
	2022	160	26%	74%	-

Social Media

Social media is not prioritized by TRS members as a source of finding information. Among the sites listed, Facebook was noted as the most important media for active members and retirees with a combined rating of "Very Important" and "Moderately Important" of 35% for active members and 25% for retirees. YouTube is the second most important social media channel for members. The majority of retirees do not use YouTube, Twitter/X, or Instagram while the majority of retirees have not used these same platforms for TRS information.

Table 2.38. Active Member Social Media Preferences and Helpfulness Ratings

	Very Important	Moderately Important	Important	Somewhat Important	Not Important	I Don't Use This
Importance						
Facebook	23%	12%	20%	12%	26%	7%
YouTube	16%	11%	14%	8%	23%	28%
Instagram	12%	8%	10%	9%	27%	34%
Twitter/X	8%	5%	8%	7%	27%	46%
	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful	Never Visited
Performance						
Facebook	16%	9%	23%	11%	8%	33%
YouTube	13%	6%	15%	6%	10%	51%
Twitter/X	7%	5%	10%	5%	13%	60%
Instagram	7%	4%	13%	7%	11%	58%

Table 2.39. Retiree Social Media Preference and Helpfulness Ratings

	Very Important	Moderately Important	Important	Somewhat Important	Not Important	I Don't Use This
Importance						
Facebook	16%	9%	23%	11%	8%	33%
YouTube	13%	6%	15%	6%	10%	51%
Twitter/X	7%	5%	10%	5%	13%	60%
Instagram	7%	4%	13%	7%	11%	58%
	Very Helpful	Moderately Helpful	Helpful	Somewhat Helpful	Not Helpful	Never Visited
Performance						
Facebook	16%	12%	23%	13%	7%	30%
YouTube	5%	8%	11%	5%	11%	61%
Twitter/X	2%	3%	4%	3%	13%	75%
Instagram	2%	2%	6%	5%	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 or are anti-social media, have been given no or little detail or information, as well as the social media needs more general information about TRS and updates.

Table 2.40. Count of Details for Not Helpful or Somewhat Helpful Social Media Answers

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	47	101	148
Does Not Use Social Media at All or Regularly/Anti-Social Media	13	41	54
Have Not Seen TRS Info/Little Detail	2	8	10
Needs TRS Updates and General Info	5	4	9
Inconsistent, Complicated, Unclear, or Hard to Navigate	5	3	8
Prefers Email/Phone/Text/Mail	4	3	7
Prefers to Use Website	1	4	5
Happy/No Complaints	1	4	5
Not Interested/Does Not Care/Does Not Apply	0	3	3
Unsatisfied with TRS Retirement	1	0	1
None/NA	3	3	6

Brochures and Other Printed Information

TRS members maintained their satisfaction with TRS printed materials in 2024. The majority of active (65%) and retired (78%) members were "Very Satisfied" or "Satisfied" with TRS brochures or other printed information, including the accuracy of information.

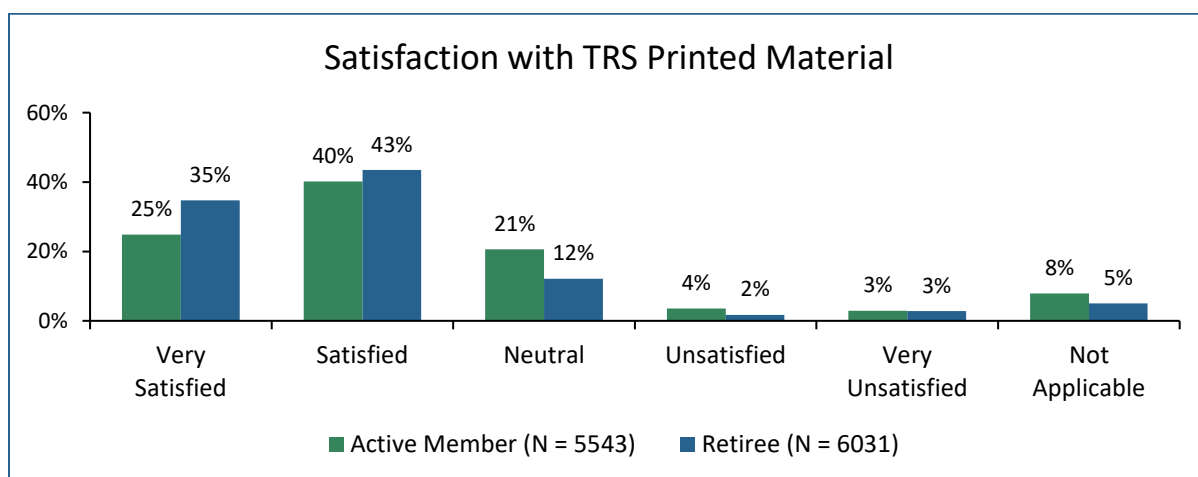


Figure 2.35. Satisfaction with TRS Printed Material

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 2.41 lists the suggested alternative languages.

Table 2.41. Frequencies of Other Languages Preferred

Total	Member Type		Total Frequency
	Active Member Frequency	Retiree Frequency	
Number of Unique Members Responding to Question	1071	1098	2169
English	16	17	33
French	3	5	8
Chinese	4	3	7
Vietnamese	2	4	6
Spanish	3	1	4
ASL/Captions for HOH	1	2	3
Arabic	1	2	3
Portuguese	0	2	2
Amharic/Tigrigna	2	0	2
Russian	0	1	1
Urdu	1	0	1
Plain Language (No Jargon)	1	0	1
Tagalog	1	0	1
Serbo-Croatian	1	0	1
Pig Latin	0	1	1
Khmer	0	1	1
Italian	0	1	1
German	1	0	1
None/NA	1040	1068	2108

Preferences for Receiving Information

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

Table 2.42. Count of Preferring Videos over Reading a Publication

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types relayed when they would prefer to read a publication over watching a video for information. The most common reason reported by active members and retirees was they generally prefer publications over videos, it depends on the type of content, and it depends on the time of day or day of the week.

Table 2.43. Count of Preferring Reading a Publication over Videos

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

Qualitative questions and “other, please specify” text responses were coded into categories. Detailed summary tables are presented in the separate qualitative summaries and tables provided. Both member types suggested ways communication regarding TRS benefits could be improved. The most common reason reported by active members and retirees was requesting different information sharing options, such as emails, text, guides, visuals, and videos. Both groups also suggested changing the content or what is included, and providing access to dedicated support specialists.

Table 2.44. Count of TRS Benefits Communication Improvements

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

3. Summary of Results

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

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

- Educate members on the availability of *MyTRS* and what actions can be performed using the site
- Explore reasons why the majority of members not enrolled in TRS Health Care are enrolled in other programs
- Open up communications with members about their communications ratings and how TRS can listen more
- Consider multi-pronged approach to retirement with younger members who have high concentrations of individuals with low/limited knowledge of finances and retirement as well as pockets of knowledgeable individuals confident and actively investing beyond TRS.
- 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!*
- Explore how active members want to use social media, consider limiting retiree specific content to Facebook and possibly YouTube.

A summary of results is provided below.

3.1. TRS Overall

3.1.1. Satisfaction with TRS Overall

The majority of active members (59%) and retirees (73%) rate as “Satisfied” or “Very Satisfied” with TRS overall in 2024. These ratings are generally consistent with survey results from the previous three years. There was an increase in “Very Satisfied” active members in 2024 compared to the past two years with a decrease in “Very Satisfied” retirees compared to last year. Active members continue to be more likely to rate as “Neutral” compared to retirees. Active members (21%) and retirees (17%) have higher combined levels of “Unsatisfied” and “Very Unsatisfied” compared to 2023.

3.1.2. Values and Priorities

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

Active members aged 30-49 years are more likely to disagree they are “confident their retirement is secure with TRS” and “TRS operates in their best interest” than active members of all other ages. Collectively, active members have higher combined disagreement than retirees regarding these two statements. This may indicate a need to tailor communications to active members and particularly provide active members aged 30-49 years 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 again in 2024. Retirees have a stronger preference for using the “Website”, “Email”, and “Mail, while active members more strongly prefer “Visiting in-person”. Trends in interactions over the past 12 months remained comparable to previous years, with both member types most frequently indicating visiting the TRS website and reading TRS publications. Retirees reported higher rates of reading TRS publications than active members, and active members reported higher frequencies for all other types of interactions over the past year than retirees.

Combined satisfaction ratings with TRS interactions overall increased for active members (**2024**: 72%; **2023**: 58%) and retirees (**2024**: 81%; **2023**: 77%). This overall increase involved a decrease in “Very Satisfied” retirees and a great increase in “Satisfied” members with their interactions. Few retirees were “Unsatisfied” or “Very Unsatisfied” with TRS interactions. Conversely, there was an increase in rates of active members indicating being “Very Satisfied” and “Satisfied” in TRS interactions overall compared to the previous year. This increase was also complemented by decreases in the rates of active members who are “Neutral” as well as “Unsatisfied” and “Very Unsatisfied” with TRS interactions overall.

Active members more highly rate in-person interactions than retirees (“Visit TRS Facilities” and “Met with Benefit Counselor”). Additionally, three-fourths of active members are “Satisfied” or “Very Satisfied” with the top three interaction types they most frequently indicate using. Retirees have similarly high satisfaction with nearly all interaction types (70%-85%) except for two interactions with high rates of “Not Applicable” responses (complaint handling process and mobile access of the TRS website). Each member type most highly rates the ease of use of the website and report the lowest rates of interactions with the mobile website and complaint process (16%-20% “Not Applicable” rates).

3.2. Benefit Services

3.2.1. Retirement Readiness

Retirees continue to have higher confidence in the security of their retirement. Active members and retirees have comparable confidence compared to 2023. Both members had frequencies +/-1% compared to 2023 regarding feeling “Very Confident”, “Moderately Confident”, “Confident”, and “Somewhat Confident” about their retirement. The youngest active members have the highest rates of being “Very Confident” in having enough money for retirement (17%), doubling that of all other active member age groups. Nearly half of active members 30-49 years old report being “Not Confident” in having enough money for retirement. Fewer active members had not estimated their needed retirement income (34%) compared to last year (41%). The majority of active members who have not estimated needed retirement income simply don’t know how to save for retirement (57%).

3.2.2. Saving Outside of Retirement

Approximately 60% of active members reported they are saving for retirement outside of the TRS pension plan. This reflects a decrease since 2023 (70%). The greatest reason active members provided for why they are not saving for retirement outside of TRS is they cannot afford it (53%). The next most selected reason was the lack of knowledge or know how for saving for retirement (41%). Less than one in six active members reported not saving for retirement due to the lack of need beyond their

pension (15%) or the distance away from retirement (12%). Active members were comparably likely to have 403 (b), IRA, and cash accounts outside of TRS (29%-31%).

Knowledge about Saving for Retirement Outside of TRS

Active members younger than 30 years old reported the highest levels of being “Very Knowledgeable” about saving outside of TRS (19%) although they have higher levels of being “Not Knowledgeable” (22%). The general trend of older active members having increased knowledge is still generally present while there is a newer trend of extremes from the youngest age group members to either have very high knowledge or very low knowledge. The youngest age group (<30) represents less than 2% of the surveyed active members, but this emerging trend may present opportunities to cultivate the high knowledge in younger members while also catering to the subset of this population with low knowledge.

3.2.3. Requested TRS Retirement or Special Service Credit Estimate

Greater proportions of active members requested retirement estimates (53%) and special service credit purchase estimates (18%) compared to 2023.

MyTRS

Use of *MyTRS* remained largely consistent to previous years. Slightly more than three-fourths of active members reported visiting the *MyTRS* portal in the past year (80%), while slightly less than three-fourths of retirees visited the portal (73%). This represents a slight increase in active member use and a slight decrease in retiree use. The majority of members who use the website have visited *MyTRS* a few times over the past 12 months (Active members: 57%; retirees: 58%). For active members, “Obtain personalized retirement estimates” and “Update beneficiary designation” are the most important reasons for visiting *MyTRS*. For retirees, “Access annuity verifications and 1099-R forms” is the most important reason again in 2024.

The majority of retirees (53%) reported “I have no reason to register for *MyTRS* at this time” as the reason for not visiting *MyTRS* compared to active members (20%). Roughly one-third of active members answered they were either not aware of *MyTRS* (35%) or were not sure how to register (32%). Active members may benefit from more exposure to the portal, how it works, and how it benefits them now and moving forward.

3.2.5. TRS Benefits Handbook

Nearly half of active members and retirees referred to the TRS Benefits Handbook in 2024. Approximately two-thirds or more of active members rated information provided on each topic included in the TRS Benefits Handbook as “Very Well”, “Moderately Well”, or “Well”. Similar to 2023, one-fourth to one-third of active members (26%-37%) reported the information on the given topics only “Somewhat Well” or “Not Very Well” (26%-37%) addressed their needs. There continues to be an opportunity to increase the clarity and relevance of information presented.

Retiree ratings are again more positive than active member ratings and an improvement over 2023. Less than 5% of retirees rated the handbook as “Not Very Well” in all categories and 85-87% of retirees reported the handbook as at least “Well” or better regarding “Better understand TRS benefits, in general”, “Learn about TRS health care benefits”, and “Learn about TRS employment after retirement”.

3.3. Health

3.3.1. Overall Satisfaction with TRS Health Care Services

Retiree overall satisfaction with TRS Health Care Services increased in 2024 returning to similarly high levels of satisfaction from 2022 and prior. Active member combined satisfaction decreased despite an increase in active members indicating being “Very Satisfied overall (2024: 10%; 2023: 6%). There were less “Neutral” active members about the overall satisfaction with TRS-ActiveCare in 2024 (27%) and increased “Unsatisfied” (2024: 14%; 2023: 10%) and “Very Unsatisfied” (2024: 10%; 2023: 4%). There was a notable decrease in retirees who were “Neutral” (2024: 14%) compared to 2023 (39.9%) with the bulk of this group redistributed among the combined satisfaction ratings. Retiree ratings witnessed an uptick in satisfaction in 2024 while Health Care Services for active members was more mixed and less positive.

3.3.2. Health Care Plan Value and Improvement Opportunities

Retirees reported dramatically increased value of health care plans considering premiums in comparison to last year. A greater proportion of retirees rated the value at each level as “Very Valuable” (2024: 31%; 2023: 22%), “Moderately Valuable” (2024: 18%; 2023: 12%), and “Valuable” (2024: 33%; 2023: 27%) compared to 2023. The combined value ratings of these three levels improved (82% in 2024 from 61% in 2023). Just 3% of retirees found the value of the health care plans to be “Not Valuable” when considering premiums.

Retirees again reported “Lower employee premiums” (34%) as the highest rating for how to improve TRS-Care, followed by “Cover additional services & prescription drugs”(29%). Similarly sized groups of active members felt “Lower cost sharing” (31%) and “Cover additional services and prescription drugs” (25%) would improve health care Plans.

3.3.3. Health Care Plan Enrollment and Satisfaction

Just shy of two-thirds of active member and retiree survey respondents reported enrollment in TRS-ActiveCare (61%) and in TRS-Care (63%). The majority of retirees (58%) reported they used TRS-Care enrollment materials to help them make decisions about health care plans and benefits; this is an increase from 2023 (52%). Similar numbers of active members (84%) and retirees (87%) use TRS-Care plan materials to help with enrollment decisions. These are slightly higher rates than the past two years.

The TRS-ActiveCare HD (23%) and TRS-ActiveCare Primary (19%) plans received the highest ratings for self-reported enrollment and have the highest ratings for “Very Satisfied” (11% each). All TRS-ActiveCare plans had comparable combined satisfaction ratings (3% - 51%). The majority of the regional HMO plan participants were “Unsatisfied” or “Very Unsatisfied” (50%) and had the lowest combined satisfaction ratings.

More retirees reported they were enrolled in TRS-Care Medicare Advantage (41%) than TRS-Care Standard (22%). The majority of retirees in both plans were at least “Satisfied” with the plans. The majority of enrollees in both plans were “Satisfied” while twice as many TRS-Care Medicare Advantage members were “Very Satisfied” (36%) compared to TRS-Care Standard members who were “Very Satisfied” (15%).

Reasons for not Enrolling TRS-ActiveCare or TRS-Care

The majority of active members and retirees not enrolled in TRS Health Care Plans are enrolled in other coverage. The health survey was sent to members in 2024 who were employed by Reporting Employers participating in TRS' health care plans. This new option helps tell the story of how members decide to enroll as there was a significant decrease in both members reporting "High cost" and "Not eligible" were the primary reasons (besides "Other") for not enrolling in 2024. Perhaps less people are not enrolled than anticipated as they receive coverage elsewhere. Further exploration of how/why members are enrolled in other coverage may be beneficial in identifying ways to improve plans.

Health Care Plan Information Resources

Active members read *The Pulse* newsletter (39%), visited the BCBSTX website (38%), and contacted BCBS about their TRS-ActiveCare (34%) in 2024. Retirees predominantly consult *The Pulse* (58%) while also similarly utilizing publications, TRS-Care online resources, TRS-Care customer service line, the provider's TRS-Care customer service line, the provider's TRS-Care website and the provider's TRS-Care online resources (32%-38%). 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 at least "Somewhat Helpful" for obtaining information about TRS-ActiveCare and TRS-Care. Retirees are twice as likely to rate each resource as "Very Helpful" compared to active members. Members equally rate the newsletter and website as only "Somewhat Helpful" or "Not Helpful" compared to last year.

Active member and retiree satisfaction with Health Care customer service lines increased again in 2024. Fewer active members were "Neutral" in 2024 which shows an increase to combined satisfaction and combined dissatisfaction compared to last year. The number of retirees who were "Satisfied" or "Very Satisfied" with health care customer service lines increased to 80% in 2024 from 74% in 2023.

More than one-third of active members identified the TRS website (39%) as the Health Care Plan information resource that provides the greatest value. There was less consensus among retirees - most selected "None of the above" (25%) as the source of greatest value.

Avoidance of Healthcare Activity

Active Members engaged in health care activities presented to them to understand avoidance behaviors due to prohibitive cost. One in six reported delaying going to the doctor or having a procedure done due to healthcare costs (16%). Nearly as many active members reported they did not delay, avoid, or endure any of the problematic healthcare activities due to cost (15%).

Dental and Vision Plan Awareness and Intention

The majority of retirees were aware of the new dental and vision plans (53%) and more than one in four who were aware of these plans indicated they were likely to enroll in them (28%).

3.4. Communication

3.4.1. Communication Preferences

Preferences for Receiving Communications about TRS Administrative Operations

Active members and retirees again prefer to obtain administrative operations information by email, website, and mail. Retirees have higher frequencies for preferring each of these communications channels.

Preferences for Receiving Communications about Membership and Benefits

Retirees and active members have similar preferences for receiving communication approach about membership and benefits. Nearly equal amounts of active members and retirees prefer each of email, website, and calling and speaking with a counselor (42%-50%). Percentages were lower compared to 2023 due to changes in the data collection methods, but the trends were generally consistent to 2023.

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”, “Retirement Planning”, “Activities that Impact Retirement”, and “Health Plans”, 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 – Roughly two thirds of active members (65%) and three-fourths of retirees (76%) responded they are subscribed to the TRS email subscription service, *Subscribe!*. These rates reflect slight increases from 2023 and approach 2022 levels. Awareness of email services was largely unchanged from 2023.

Social Media – Active members and retirees again rate Facebook as the most important social media site for obtaining information about TRS with YouTube being second most important for each. Lack of use heavily influences importance and helpfulness ratings, particular for retirees where the majority do not use YouTube, Twitter, nor Instagram, much less use those social media platforms for TRS content. There may be limited benefit in using social media for TRS content, but it can be an effective use, particularly for active members.

Brochures – Members highly rate publications and satisfaction and use has grown over recent years. Retiree satisfaction with TRS printed material is nearly identical to 2023 levels with all satisfaction categories being +/- 1% from last year. There was a minor increase in combined “Satisfied” and “Very Satisfied” active members compared to last year, with the main growth in those reporting being “Very Satisfied” with TRS printed materials (2024: 25%; 2023: 19%).

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Appendix A – Active Member Benefits Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ 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 Confident
 - ☐ Somewhat Confident
 - ☐ Confident
 - ☐ Moderately 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"/>

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

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 limit your response to 300 characters) _____

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

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

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

32. 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.

33. 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.

34. Have you visited the *MyTRS* secure member portal?

- ☐ Yes
- ☐ No

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

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

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

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

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

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

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

38. 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.

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

(Select all that apply)

- ☐ I was not aware of *MyTRS*.
- ☐ I do not have internet access.
- ☐ I am not sure how to register for *MyTRS*.
- ☐ I have no reason to register for *MyTRS* at this time.
- ☐ Other (please limit your response to 300 characters) _____

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

40. 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.

41. 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.

42. What are the important topics in the TRS Benefits Handbook? (Select 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 limit your response to 300 characters) _____

Exploratory

- 43. When you think about retirement planning resources, what does this mean to you?
- 44. How would you define or describe a financial planning “tool”?
- 45. When do you prefer watching a video over reading a publication for information you need?
- 46. When do you prefer reading a publication over watching a video for information you need?
- 47. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

- 48. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____
- 49. Share your additional comments with TRS. (Enter NA if not applicable.) _____
- 50. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

Appendix B – Retiree Benefit Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

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

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

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

Benefit Services

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

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

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

24. Have you visited the *MyTRS* secure member portal?

- ☐ Yes
- ☐ No

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

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

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

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

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

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 limit your response to 300 characters)

28. What features or information, if any, would you like to see *MyTRS* provide ? (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?

(Select all that apply.)

- ☐ I was not aware of *MyTRS*.
- ☐ I do not have internet access.
- ☐ I am not sure how to register for *MyTRS*.
- ☐ I have no reason to register for *MyTRS* at this time.
- ☐ Other (please limit your response to 300 characters) _____

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"/>

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

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

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

Exploratory

33. When do you prefer watching a video over reading a publication for information you need?

34. When do you prefer reading a publication over watching a video for information you need?

35. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

36. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____
37. Share your additional comments with TRS. (Enter NA if not applicable.) _____
38. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

Appendix C – Active Member Health Insurance Benefits Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ 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. It's important to note that TRS charges employers a set amount, then each employer in turn charges a different amount for TRS-ActiveCare coverage.

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. Some services and drugs have copays and are not subject to the deductible.
- **TRS-ActiveCare Primary+** – The plan has a statewide network and no out-of-network coverage. It features one of the lowest deductibles and higher premiums of the plan options. It is not compatible with health savings accounts (HSAs). A PCP referral is required to see a specialist. Some services and drugs have copays and are not subject to the deductible.
- **TRS-ActiveCare 2** – The plan has a nationwide network with out-of-network coverage. There is no requirement for PCPs or referrals, and copays for many drugs and services are required. The plan is closed and is not accepting new enrollees.
- **Regional HMO** – These plans are available only in parts of the state. The plans include a network of doctors, hospitals, and other health care providers with no out-of-network coverage. Eligibility is based on where an employee lives or works. Copays are required for many services and drugs.
- 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? (Select all that apply.)

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

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

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

- ☐ Yes
- ☐ No

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

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

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

27. In the last year, have you experienced any of the following due to healthcare costs? (Select all that apply.)

- ☐ a. Delayed going to the doctor or having a procedure done
- ☐ b. Avoided going to the doctor or having a procedure done altogether
- ☐ c. Delayed paying a medical bill
- ☐ d. Avoided going to a hospital ER
- ☐ e. Did not fill a prescription
- ☐ f. Experienced discomfort or pain because you could not afford medical care
- ☐ g. Put off a needed physical therapy/rehabilitation
- ☐ h. Skipped needed mental healthcare services
- ☐ i. Skipped doses of medicine
- ☐ j. I did not experience any of the items listed

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

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? (Select all that apply.)

- ☐ Your benefits administrator
- ☐ The TRS website
- ☐ TRS-ActiveCare enrollment materials
- ☐ Other (please limit your response to 300 characters)

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

	Yes	No
Read <i>The Pulse</i> , the TRS monthly email health care newsletter	<input type="radio"/>	<input type="radio"/>
Contacted 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 monthly 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

Display this question if they answer none of the above

35. Would you like to provide more information on why you did not find value in any of the resources listed? (300 character limit)

Exploratory

36. When you think about retirement planning resources, what does this mean to you?
37. How would you define or describe a financial planning “tool”?
38. When do you prefer watching a video over reading a publication for information you need?
39. When do you prefer reading a publication over watching a video for information you need?
40. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

41. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____
42. Share your additional comments with TRS. (Enter NA if not applicable.) _____
43. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

Appendix D – Retiree Health Insurance Benefit Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

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

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

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

Health Care Services

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 \$1,600 (or \$3,200 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? (Select all that apply.)

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

Display if respondent selects one of the TRS-Care plans

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

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

Display if respondent selects one of the TRS-Care plans

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

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

28. Overall, how satisfied are you with TRS-Care services?
- ☐ Very Unsatisfied
 - ☐ Unsatisfied
 - ☐ Neutral
 - ☐ Satisfied
 - ☐ Very Satisfied

Next two items display whether they are enrolled or not

29. Did you use the TRS-Care enrollment materials to help you decide whether or not to enroll in TRS-Care?
- ☐ Yes
 - ☐ No
30. Do you agree the TRS-Care materials provide clear information about plan benefits?
- ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree
 - ☐ Strongly Agree

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

	Yes	No
Called the customer service line operated by a TRS contracted carrier such as ESI, BCBS, or United Health Care	<input type="radio"/>	<input type="radio"/>
Called the customer service line operated by TRS	<input type="radio"/>	<input type="radio"/>
Accessed information about your health care benefits through 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 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 monthly email health care newsletter	<input type="radio"/>	<input type="radio"/>

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

32. How satisfied are you with your interaction with the customer service provided by a TRS contracted carrier such as ESI, BCBS, or United Health Care?

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

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

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

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

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

34. 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.

35. 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 provider's TRS-Care website in the past 12 months.

36. 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.

37. 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.

38. 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.

39. 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.

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

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

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

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

Display if none of the above is selected on previous question

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

Exploratory

43. Are you aware of the new dental and vision plans effective January 1, 2025 under the TRS-Care plan?

- ☐ Yes
- ☐ No

Go to exploratory interactions ‘when you prefer watching’ if the respondent selected “No”.

Display the following question if the respondent selected “Yes”.

44. Are you likely to enroll in either the new dental or vision plans TRS will offer starting January 1, 2025?

- ☐ Yes
- ☐ No
- ☐ Unsure

Display the following question if the respondent selected “No”.

45. Please provide feedback on why you are not enrolling in either the new dental or vision plans.

Display the following question if the respondent selected “Unsure”.

46. Please provide feedback on why you are unsure in enrolling in either the new dental or vision plans.

Exploratory

47. When do you prefer watching a video over reading a publication for information you need?

48. When do you prefer reading a publication over watching a video for information you need?

49. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

50. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____

51. Share your additional comments with TRS. (Enter NA if not applicable.) _____

52. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

Appendix E – Active Member Communication Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

- ☐ Very Difficult
- ☐ Difficult
- ☐ 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.)

- ☐ Call and speak with a counselor
- ☐ Visit in person
- ☐ Email
- ☐ Mail
- ☐ TRS website
- ☐ Social media
- ☐ Listen to the automated telephone system
- ☐ Participate in a group benefit presentation
- ☐ Other (please limit your response to 300 characters) _____

24. 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 notifications (e.g., newsletters)
- ☐ Mail
- ☐ Text message
- ☐ Social media
- ☐ Board meeting broadcasts
- ☐ Phone
- ☐ In person events
- ☐ Virtual meetings
- ☐ Not interested in administrative information
- ☐ Other (please limit your response to 300 characters) _____

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 actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (<i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. 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 TRS provides on:

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

28. The TRS email subscription service enables active members and retirees to receive notification of TRS publications (such as *TRS News*) and announcements via email when they register their email addresses with TRS. Are you currently subscribed to the TRS email subscription service, *Subscribe!?*

- ☐ Yes
- ☐ No
- ☐ Not sure

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

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? (Select all that apply.)

- ☐ Facebook
- ☐ X (formerly Twitter)
- ☐ YouTube
- ☐ Instagram
- ☐ I do not use social media/I do not follow TRS on social media

Display this question if the respondent answers "Facebook".

Display this question if the respondent answers "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"/>
X (formerly Twitter)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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"/>
X (formerly Twitter)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

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

Display this question if the respondent answers "I do not use social media". (language question is asked whether they use social media or not)

34. Besides English and Spanish, what other languages would be helpful to have TRS print publications? 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

Exploratory

36. When you think about retirement planning resources, what does this mean to you?

37. How would you define or describe a financial planning "tool"?

38. When do you prefer watching a video over reading a publication for information you need?

39. When do you prefer reading a publication over watching a video for information you need?

40. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

41. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____

42. Share your additional comments with TRS. (Enter NA if not applicable.) _____

43. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

Appendix F – Retiree Communication Services Survey

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

- ☐ English/Inglés
- ☐ Spanish/Espanol

Introduction

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

Thank you in advance for your thoughtful participation.

TRS Overall

1. Please rate your overall satisfaction with TRS.

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

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

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

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

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

TRS Interactions

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

	Yes	No
Called the Telephone Counseling Center and spoke with a Benefit	<input type="radio"/>	<input type="radio"/>
Met with a Benefit Counselor	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Benefit Presentation	<input type="radio"/>	<input type="radio"/>
Attended a Retirement Forms Session	<input type="radio"/>	<input type="radio"/>
Requested documentation via 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 TRS publications, email communications, or other digital	<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
Ease of use of the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobile access to the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on the location of the site and the agency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information accessible through the site	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

13. 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*)?

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

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

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

Communications

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.)

- ☐ Call and speak with a counselor
- ☐ Visit in person
- ☐ Email
- ☐ Mail
- ☐ TRS website
- ☐ Social media
- ☐ Listen to the automated telephone system
- ☐ Participate in a group benefit presentation
- ☐ Other (please limit your response to 300 characters) _____

24. 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 notifications (e.g., newsletters)
- ☐ Mail
- ☐ Text message
- ☐ Social media
- ☐ Board meeting broadcasts
- ☐ Phone
- ☐ In person events
- ☐ Virtual meetings
- ☐ Not interested in administrative information
- ☐ Other (please limit your response to 300 characters) _____

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 actuarially sound if the liabilities of the retirement fund can be paid in less than 31 years.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial state of the health care funds (<i>Financial State of the Health Care Funds: The ability of the funds to meet their financial obligations with the current balance and anticipated revenue.</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
TRS Board of Trustees' actions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legislation impacting TRS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. 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 TRS provides on:

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

28. The TRS email subscription service enables active members and retirees to receive notification of TRS publications (such as *TRS News*) and announcements via email when they register their email addresses with TRS. Are you currently subscribed to the TRS email subscription service, *Subscribe!?*

- ☐ Yes
- ☐ No
- ☐ Not sure

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

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? (Select all that apply.)

- ☐ Facebook
- ☐ X (formerly Twitter)
- ☐ YouTube
- ☐ Instagram
- ☐ I do not use social media/I do not follow TRS on social media

Display this question if the respondent answers "Facebook".

Display this question if the respondent answers "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"/>
X (formerly Twitter)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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"/>
X (formerly Twitter)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
YouTube	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instagram	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

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

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

Display this question if the respondent answers "I do not use social media". (language question is asked whether they use social media or not)

34. Besides English and Spanish, what other languages would be helpful to have TRS print publications? 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

Exploratory

36. When do you prefer watching a video over reading a publication for information you need?

37. When do you prefer reading a publication over watching a video for information you need?

38. What single communications improvement would make the biggest difference for you when it comes to fully knowing and applying your TRS benefits?

Improvement Opportunities

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

39. What else can TRS do to most improve your satisfaction with TRS services? (Enter NA if not applicable.) _____

40. Share your additional comments with TRS. (Enter NA if not applicable.) _____

41. May we contact you for follow-up regarding any of your response(s) in this survey? If so, please provide your name and email. _____

About Elite Research, LLC

In 2024, Elite Research, LLC celebrates its twenty-first year globally assisting researchers and practitioners. Since its inception, Elite Research has had the mission of empowering researchers in the nonprofit, academic, and business realms by educating and mentoring clients, providing research and editing expertise, and stepping in at the research point where clients are ready. Elite Research has assisted with thousands of projects ranging from research design, survey development, and data collection to advanced statistical models, data analytics, and dissertation preparation. As evidence of the team members' excellence in empowerment and ensuring project success, many clients return for multiple projects.

To enquire with Elite Research regarding this report, contact Pete Gackenbach at info@eliteresearch.com.