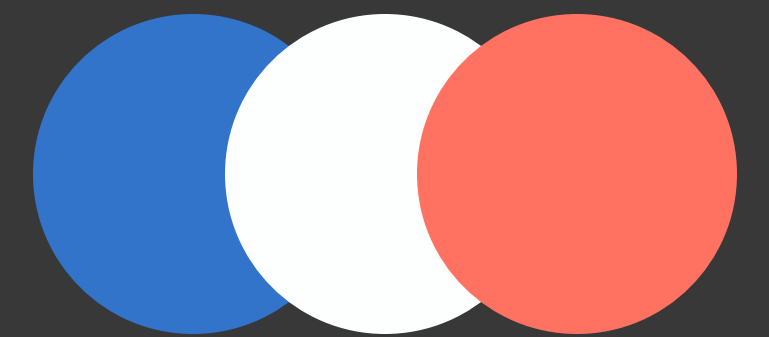


MyTRS Study Insights – Member Experience

UX Team
August 2024



Study Objective



Identify usability issues and opportunities for improvement in the member portal



Offer actionable recommendations for immediate or future implementation - keeping all the constraints in mind - such as feasibility, PBT-cutoff, etc.



2 parts to the study

- Evaluation Study
- Interviews with Counselors

Evaluation Study

Panel size

3

UX Evaluators

Esther Cho
Jacob Goebel
Jenny John

Timeline

3

weeks

- Design evaluation and usability rating (PURE Rating) from evaluators

Method for MyTRS Study

8

tasks

Narrowed down to 8 key tasks on the *MyTRS* portal

Evaluation Study Tasks overview

- 1** View TRS Membership Card
Involved 4 sub-steps
PURE Rating of 7
- 2** Update Preferred Mode of Communication
Involved 5 sub-steps
PURE Rating of 8
- 3** Update Address
Involved 5 Sub-steps
PURE Rating of 8
- 4** Update Phone Number
Involved 4 sub-steps
PURE Rating of 7
- 5** Benefit Calculator
Involved 7 sub-steps
PURE Rating of 11
- 6** Request an Estimate
Involved 5 Sub-steps
PURE Rating of 6
- 7** Schedule an Appointment
Involved 7 sub-steps
PURE Rating of 11
- 8** Apply for Retirement
Involved 8 sub-steps
PURE Rating of 17

Approach



1.

Synthesized study findings into sticky notes

Categorized them into findings/ issues and recommendations

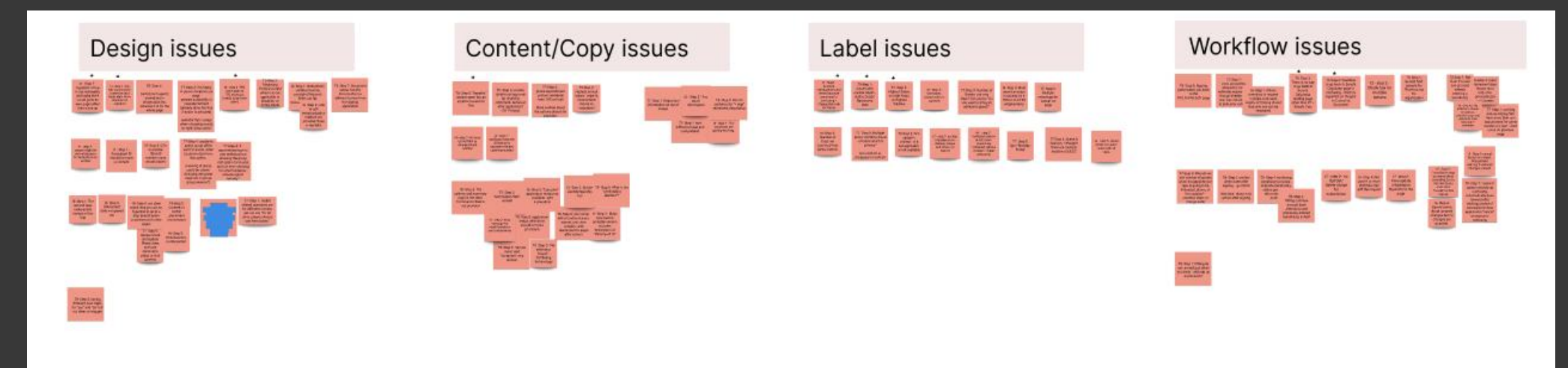
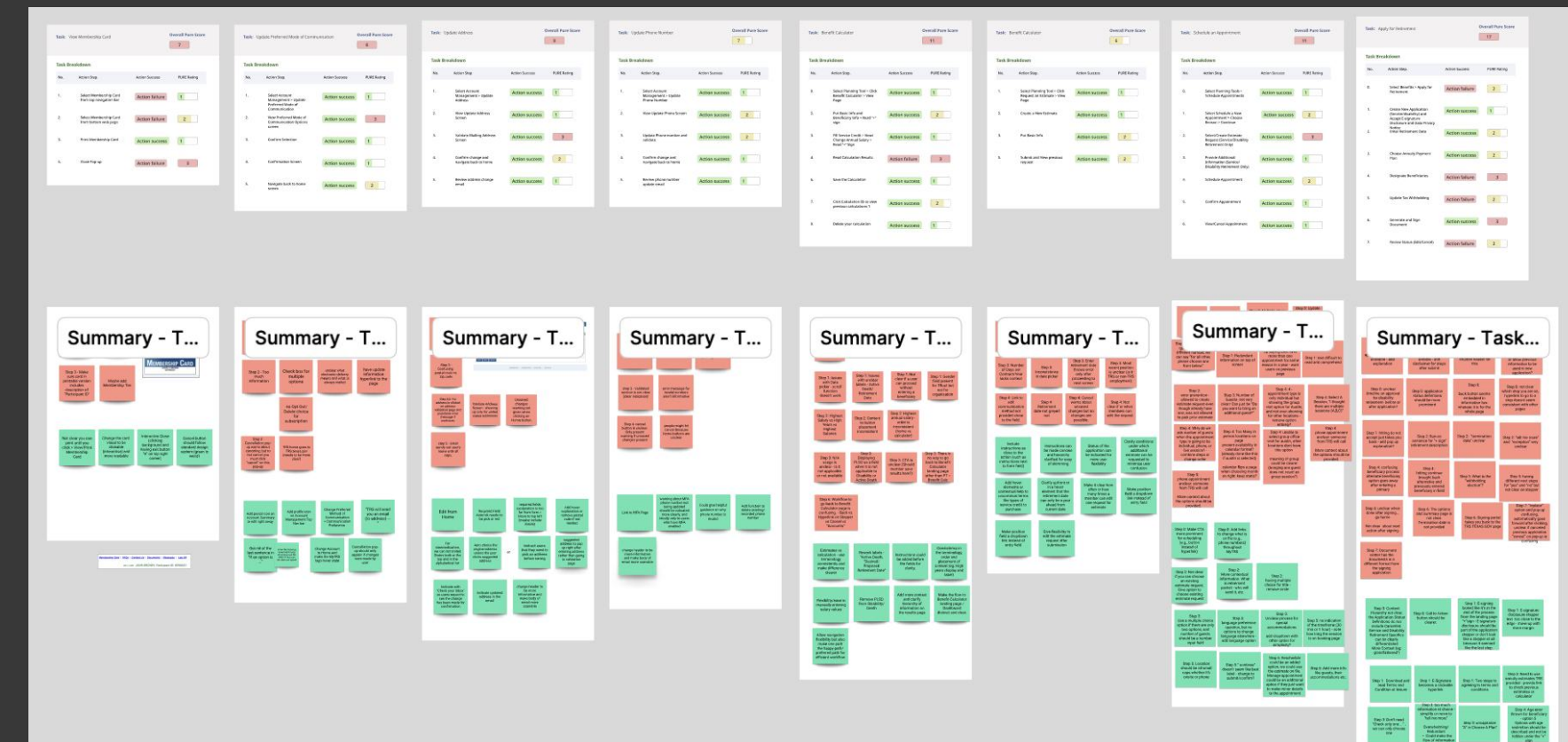
3.

Ranked them across tasks to establish impact priority.

2.

Grouped them based on observed patterns

- Design
- Content / Labeling
- Process/ workflow
- Technical



Counselor Interviews

Panel size

5

Counselors

2 In-person benefit counselors
2 Telephone benefit counselors
1 Ombuds counselor

Timeline

2

weeks

Conduct interviews and
consolidate findings

Method

30

minute semi-structured
interviews

Location: virtual

Interviewers/note-takers:

Jacob Goebel

Esther Cho

General Recommendations

💡 Label Recommendations

- Change label “Accounts” and use it consistently across the portal.
- Label suggestions:
 - Home
 - Dashboard or Account Dashboard
 - MyTRS Home

The screenshot displays the MyTRS Member Portal interface. At the top right, the date is 'Thu, Jul 25, 2024' and the user is identified as 'WELCOME JOHN BROWN | Participant ID: 00766221'. A navigation bar contains several tabs: 'Accounts', 'Planning Tools', 'Benefits', 'Beneficiary', 'Payments', and 'Account Management'. The 'Accounts' tab is circled in red. Below the navigation bar is the 'Account Summary' section, which includes a warning message: 'Our records show you have not designated a beneficiary. TRS provides active member death benefits beginning on your first day of employment. It is important to designate a beneficiary to ensure your benefit goes to the person(s) you have named. Designate your beneficiary by clicking [here](#).' Below the warning are three summary cards: 'Membership Tier' (2), 'Service Credit' (37 years), and 'Account Balance' (\$155,276.00). A 'Co-browsing' section is on the left, with an 'Agree' button circled in red. An 'Information' section at the bottom right provides personal details for JOHN A BROWN, including his address, phone number, date of birth, age, communication preference, and email address.

Membership Tier	Service Credit	Account Balance
2	37 years	\$155,276.00

Information	
JOHN A BROWN	Phone: (915) 355-5737
Male	Date of Birth: 01/25/1965
3301 SPEEDWAY APT 101	Age: 59 years
AUSTIN, TX 78705-2332	Communication Preference: Text
UNITED STATES	Email: jenny.john@trs.texas.gov

💡 Label Recommendations

- Change “TRS Home” to “TRS Website” clarify the distinction and indicate that it is the external website

The screenshot displays the MYTRS Member Portal interface. At the top right, the date 'Thu, Jul 25, 2024' is shown, followed by a navigation menu with links for 'TRS Home', 'Membership Card', 'FAQs', 'Contact Us', 'Documents', 'Messages', and 'Log Off'. The 'TRS Home' link is circled in red. Below the navigation menu, the user is greeted with 'WELCOME JOHN BROWN | Participant ID: 00766221'. A dark blue navigation bar contains links for 'Accounts', 'Planning Tools', 'Benefits', 'Beneficiary', 'Payments', and 'Account Management'. The main content area is titled 'Account Summary' and features a warning message: 'Our records show you have not designated a beneficiary. TRS provides active member death benefits beginning on your first day of employment. It is important to designate a beneficiary to ensure your benefit goes to the person(s) you have named. Designate your beneficiary by clicking [here](#).' Below the warning, three summary cards are displayed: 'Membership Tier' with a value of '2', 'Service Credit' with '37 years', and 'Account Balance' with '\$155,276.00'. At the bottom, a 'Demographic Information' section lists personal details for John A. Brown, including his address, phone number, date of birth, age, communication preference, and email address.

Membership Tier	Service Credit	Account Balance
2	37 years	\$155,276.00

Demographic Information			
Name:	JOHN A BROWN	Phone:	(915) 355-5737
Gender:	Male	Date of Birth:	01/25/1965
Address:	3301 SPEEDWAY APT 101 AUSTIN, TX 78705-2332 UNITED STATES	Age:	59 years
		Communication Preference:	Text
		Email:	jenny.john@trs.texas.gov

💡 Design Recommendations

- Reorder navigation menu items to group external links together.

- Suggested order:

Documents

Messages

Membership Card

Contact Us

TRS Website [↗](#)

FAQ's [↗](#)

Log Off [↗](#)

The screenshot shows the MYTRS Member Portal interface. At the top right, a navigation menu contains the following links: [TRS Home](#), [Membership Card](#), [FAQs](#), [Contact Us](#), [Documents](#), [Messages](#), and [Log Off](#). These links are circled in red. Below the navigation menu is a dark blue bar with menu items: **Accounts**, **Planning Tools**, **Benefits**, **Beneficiary**, **Payments**, and **Account Management**. The main content area is titled **Account Summary** and features a yellow warning box with a warning icon and the text: "Our records show you have not designated a beneficiary. TRS provides active member death benefits beginning on your first day of employment. It is important to designate a beneficiary to ensure your benefit goes to the person(s) you have named. Designate your beneficiary by clicking [here](#)." Below the warning box is a table with three columns: **Membership Tier** (value: 2), **Service Credit** (value: 37 years), and **Account Balance** (value: \$155,276.00). At the bottom, there is a **Demographic Information** section with the following details:

Demographic Information			
Name:	JOHN A BROWN	Phone:	(915) 355-5737
Gender:	Male	Date of Birth:	01/25/1965
Address:	3301 SPEEDWAY APT 101 AUSTIN, TX 78705-2332 UNITED STATES	Age:	59 years
		Communication Preference:	Text
		Email:	jenny.john@trs.texas.gov

💡 Design Recommendations

- Make the MyTRS Icon have hover actions to indicate clickability.

The screenshot shows the MyTRS Member Portal interface. The MyTRS logo is circled in red. The page includes a navigation menu, a warning message, and a summary table.

myTRS MEMBER PORTAL

Thu, Jul 25, 2024 | [TRS Home](#) | [Membership Card](#) | [FAQs](#) | [Contact Us](#) | [Documents](#) | [Messages](#) | [Log Off](#)

WELCOME JOHN BROWN | Participant ID: 00766221

Accounts | Planning Tools | Benefits | Beneficiary | Payments | Account Management

Account Summary

WARNING Our records show you have not designated a beneficiary. TRS provides active member death benefits beginning on your first day of employment. It is important to designate a beneficiary to ensure your benefit goes to the person(s) you have named. Designate your beneficiary by clicking [here](#).

Membership Tier	Service Credit	Account Balance
2	37 years	\$155,276.00

Demographic Information

Name:	JOHN A BROWN	Phone:	(915) 355-5737
Gender:	Male	Date of Birth:	01/25/1965
Address:	3301 SPEEDWAY APT 101 AUSTIN, TX 78705-2332 UNITED STATES	Age:	59 years
		Communication Preference:	Text
		Email:	jenny.john@trs.texas.gov

💡 Content Recommendations

- Consistent use of language - “High Years” vs “High Salaries” vs “Highest Annual Salaries”

Account Balance as of 7/25/2024	
Non-Tax Sheltered:	\$0.00
Tax Sheltered:	\$94,204.03
Interest:	\$61,071.97
Total Balance:	\$155,276.00

High Years*		
High	Year	Salary
1	2023	\$66,908.00
2	2021	\$66,872.00
3	2022	\$64,926.00
4	2020	\$58,558.00
5	2017	\$54,398.00
Average		\$62,332.30

Scheduled Appointments	
Disability Retirement – Phone Appointment – August 15, 2024 10:00 AM	
If you would like to schedule an appointment with a TRS counselor, click here: Schedule Appointment	

Disclaimers	
<p>* High Salaries - The salaries displayed on this page are those reported by your employer and may not have been audited or adjusted by TRS to meet the requirements for annual compensation as defined by the TRS plan terms. TRS has a duty and reserves the right to review the salaries prior to a distribution of benefits to ensure that:</p> <ul style="list-style-type: none">• the compensation reported to TRS is creditable under the plan's terms;• the compensation is not excluded from the annual compensation amount by any law or rule;• the compensation is credited in the correct amount to the school year in which it was paid;• the compensation is within the limit on increases allowed by the plan terms in the final years prior to retirement; and• the compensation is not excluded because it was converted from non-creditable compensation to creditable compensation in the final years prior to retirement.	

Highest Annual Salaries	
High	
1	
2	
3	
4	
5	

[Tell me more about the Service Credit & Salaries screen.](#)

[Continue](#) [Back](#) [Cancel](#)

The salary & service displayed are the current information we have on file. However th

💡 Design Recommendation - Proximity Principle

- Wherever possible, instructions can be provided closer to the action area.
 - For example - Required Fields can be left-aligned to be clearer

Benefit Calculator



_____ Required Fields *

Work with Calculator

View a Previous Calculation

<input type="checkbox"/>	Calculation ID	Benefit Type	Retirement Date	Beneficiary Relationship	Service Credit	Final Average Salary
<input type="checkbox"/>	890662	Service Retirement	12/31/2024	N/A	37	\$62,332.00
<input type="checkbox"/>	000010	Service Retirement	11/30/2024	N/A	37	\$60,000.00

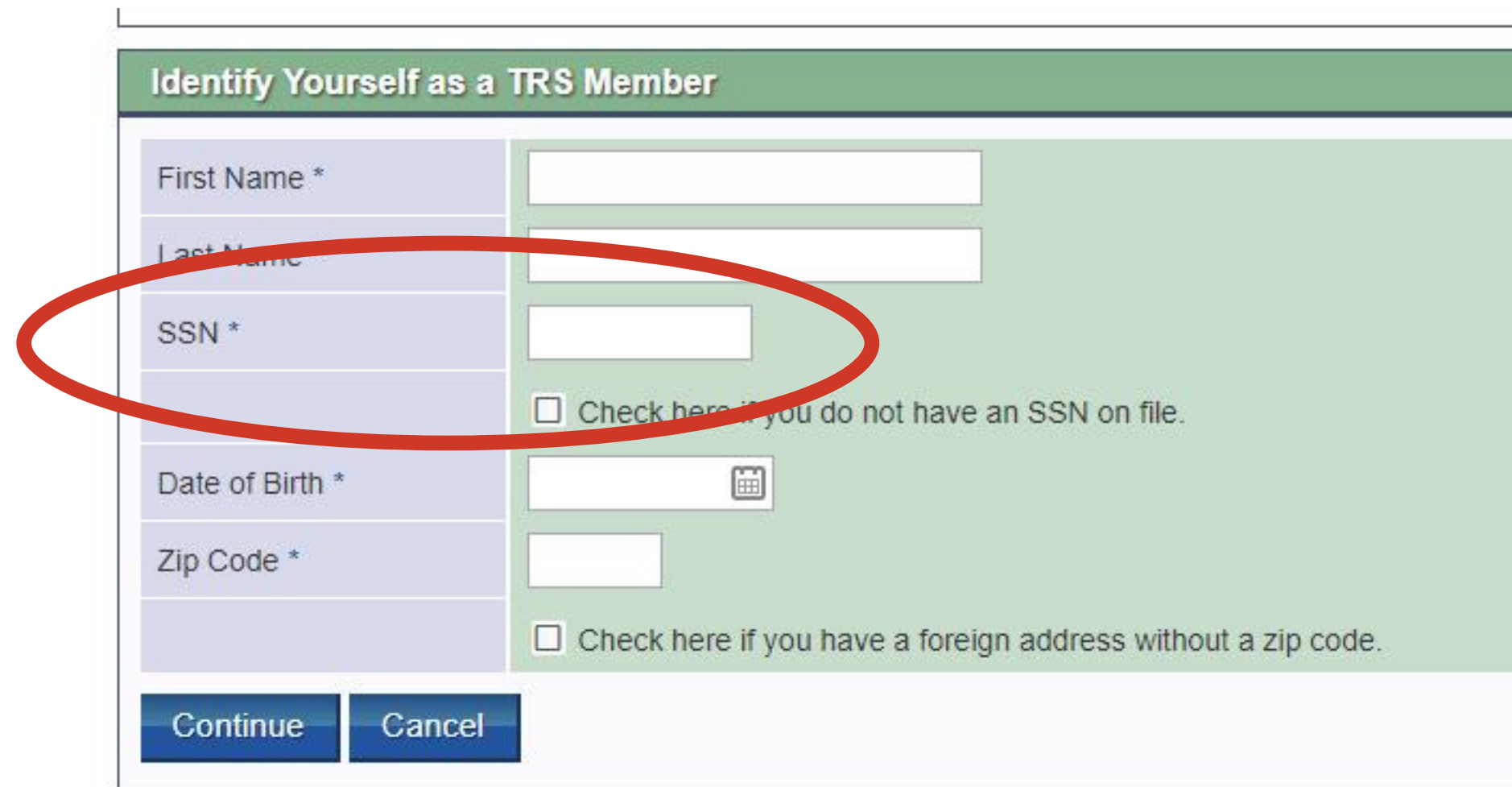
💡 Design Recommendation - Proximity Principle

- Wherever possible, instructions can be provided closer to the action area.
 - Instructions and the “+” sign information box can be provided before the form, wherever possible.
 - Alternately, we could indicate that there are instructions below or provide similar context.

The screenshot shows a web form with a light green background. At the top, there are two checkboxes: "EI Paso Firemen and Policemen's Pension Fund" and "EI Paso City Employees' Pension Fund". Below this is a section titled "Service credit to purchase (Check all that apply)" with a list of checkboxes: "Previously Withdrawn Service", "Unreported Service and/or Compensation", "Substitute Service (requires at least 90 days of substitute service in a school year)", "Out-of-State Service", "Developmental Leave Service", "Military, including USERRA Service", "Membership Waiting Period Service", "Work Experience by a Career or Technology Teacher", and "State Sick and/or Personal Leave Service (requires 50 days or more, or 400 hours or more of accumulated state sick and)". Below the list is a date input field labeled "Retirement Date for Additional Estimate" with a calendar icon and the instruction "Enter Retirement Date for Additional Estimate if applicable." At the bottom of the form, there is a blue link with a plus sign: "+ Tell me more about Request an Estimate screen." Below the link are three buttons: "Continue", "Back", and "Cancel". A red circle highlights the link and the buttons.

💡 Design Recommendation - Registering for MyTRS

- Make SSN Number visible with the “eye” icon.
 - Frequently reported pain point by members as well as benefit counselors



The screenshot shows a registration form titled "Identify Yourself as a TRS Member". The form contains several input fields: "First Name *", "Last Name *", "SSN *", "Date of Birth *", and "Zip Code *". The "SSN *" field is circled in red. Below the "SSN *" field, there is a checkbox labeled "Check here if you do not have an SSN on file." Below the "Date of Birth *" field, there is a checkbox labeled "Check here if you have a foreign address without a zip code." At the bottom of the form, there are two buttons: "Continue" and "Cancel".

Registering for MyTRS

- Add feature to validate password as it is entered.
- Provide the rules closer to the entry fields
- For example:

Sign Up

Username:

Username must be between 3 and 25 characters.

Email:

Password:

Password must have at least 8 characters that include at least 1 lowercase character, 1 uppercase character, 1 number, and 1 special character in (!@#\$%^&*).

Confirm Password:

Please enter the password again

Password Verification

Username:

Password:

Password must meet the following requirements:

- ✓ At least one letter
- ✗ At least one capital letter
- ✓ At least one number
- ✗ Be at least 8 characters

Security Information

Enter the activation code provided to you by TRS and then your security information.

Activation Code *	<input type="text"/>
User ID *	<input type="text"/>
Password *	<input type="password"/>
Confirm Password *	<input type="password"/>
Select a Security Question *	Who was your childhood hero? ▾
Answer to your Security Question *	<input type="text"/>

In accordance with the MyTRS Terms of Use, I certify I am JAMES WHITE and I am creating the account for my own use.

User ID/Password Rules

User ID Rules

The User ID must meet all of the following criteria:

- At least 8 characters and no more than 50 characters
- Cannot contain 7 or more numbers in total
- Cannot contain the pattern of exactly 3 numbers, followed by 2 letters, followed by 3 numbers (123ab456)
- Cannot contain a space
- Cannot use the following symbol <

Password Rules

The Password must meet all of the following criteria:

- At least 8 characters and no more than 32 characters
- At least 1 lower case letter
- At least 1 upper case letter
- At least 1 number (0-9)
- At least 1 symbol (!@#\$%^&*-=)
- Cannot reuse any of your last 12 passwords
- Cannot use the following symbol <

Security Answer Rules

The Security Question Answer must meet all of the following criteria:

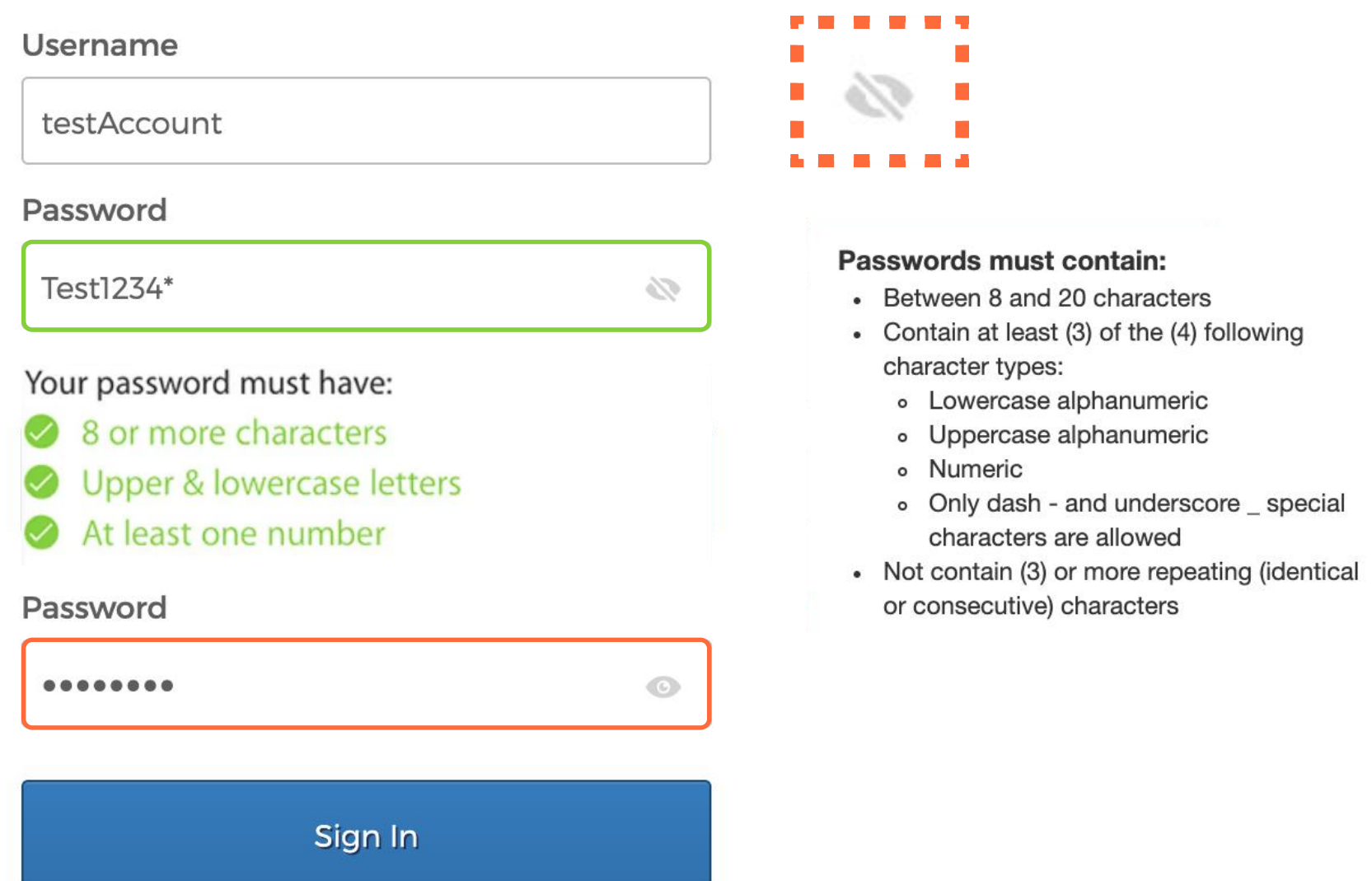
- At least 6 characters and no more than 100 characters
- Must not contain any part of the Security Question
- Cannot use the following symbol <

💡 Design Recommendations - Counselor interviews

Password

Inability to view password while typing causes frustration, particularly for older members

Recommendation:



Username

Password

Your password must have:

- ✓ 8 or more characters
- ✓ Upper & lowercase letters
- ✓ At least one number

Password

Sign In

Passwords must contain:

- Between 8 and 20 characters
- Contain at least (3) of the (4) following character types:
 - Lowercase alphanumeric
 - Uppercase alphanumeric
 - Numeric
 - Only dash - and underscore _ special characters are allowed
- Not contain (3) or more repeating (identical or consecutive) characters

Security questions

Requirements not transparent (e.g., asks for favorite color but answer must be greater than 6 characters)

Recommendation: provide contextual information describing answer criteria

Security question 1:

Security answer 1:

***Your security answer should be at least 6 characters.**

💡 Design Recommendations - Counselor interviews

Access & upload member forms/documents

Members frequently have trouble locating forms & upload pages

Recommendation: This feature could also be provided within MyTRS in addition to featuring it more prominently on the TRS Website.

[Upload Member Forms](#)

The screenshot shows the MyTRS Member Portal interface. At the top left is the MyTRS logo and 'MEMBER PORTAL'. The top right shows the date 'Tue, Jul 2, 2024' and navigation links: TRS Home, Membership Card, FAQs, Contact Us, Documents, Messages, and Log Off. Below this is a welcome message: 'WELCOME JOHN BROWN | Participant ID: 00766221'. A dark blue navigation bar contains links for Accounts, Planning Tools, Benefits, Beneficiary, Payments, and Account Management. The main content area is titled 'Account Summary' and features a warning box: 'WARNING: Our records show you have not designated a beneficiary. TRS provides active member death benefits beginning on your first day of employment. It is important to designate a beneficiary to ensure your benefit goes to the person(s) you have named. Designate your beneficiary by clicking [here](#).' Below the warning is a table with three columns: Membership Tier (2), Service Credit (37 years), and Account Balance (\$155,276.00). At the bottom is a 'Demographic Information' section with fields for Name (JOHN A BROWN) and Phone ((123) 456-7890).

Upload Member Forms and Documents

TRS now allows member related forms and documents to be securely uploaded for processing in lieu of mailing and faxing.

TRS will accept the following document types: PDF, PNG, JPEG and JPG (up to 10 MB for each file)

The screenshot shows a document upload form with the following fields and sections:

- First and Last Name:** Text input field.
- Your Email:** Text input field.
- Phone number:** Text input field.
- Instructions:** "Either Participant ID or SSN is required. If SSN is provided, please include dashes (example 111-11-1111). If the forms being uploaded are related to a death claim, please enter the Participant ID or SSN of the deceased TRS member."
- Participant ID:** Text input field.
- SSN:** Text input field.
- Comments:** Text area.
- Document Type:** "TRS will accept these document types: PDF, PNG, JPEG and JPG (up to 10 MB for each file)"
- Upload File:** Three separate upload sections, each with a "Choose File" button and "No file chosen" text.
- Captcha:** "I'm not a robot" checkbox and reCAPTCHA logo with "Privacy - Terms" link.
- Submit:** Submit button.

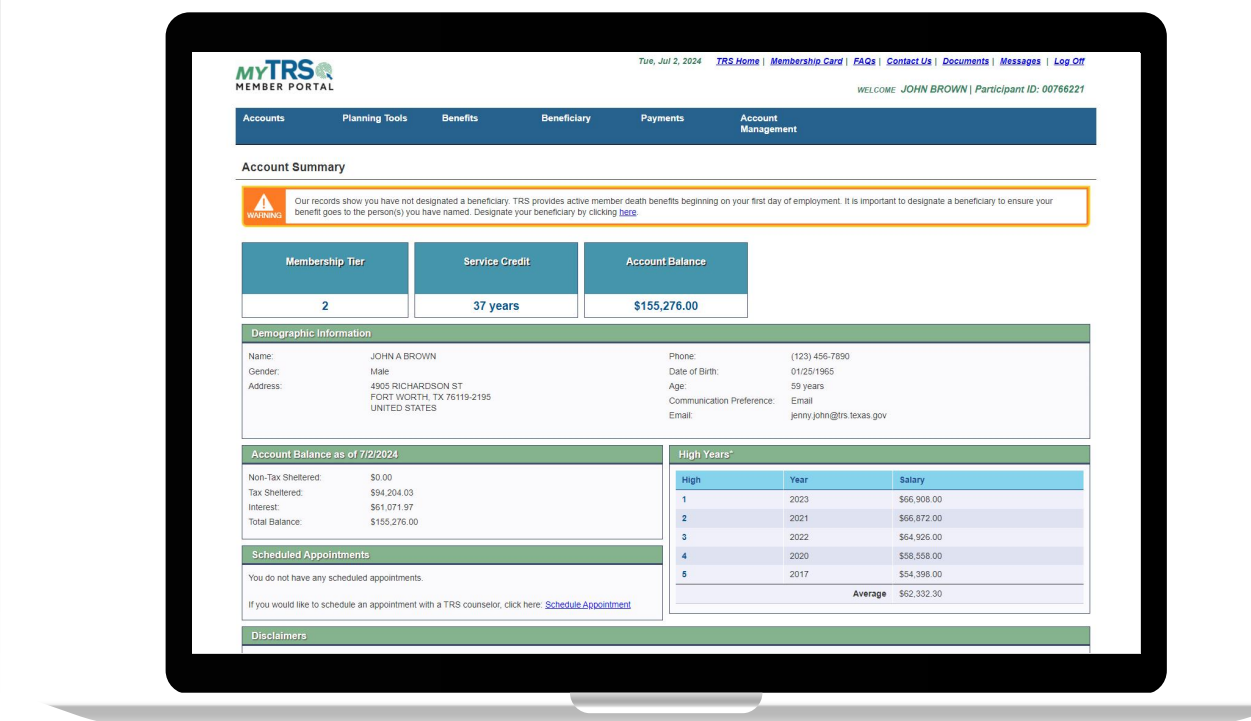
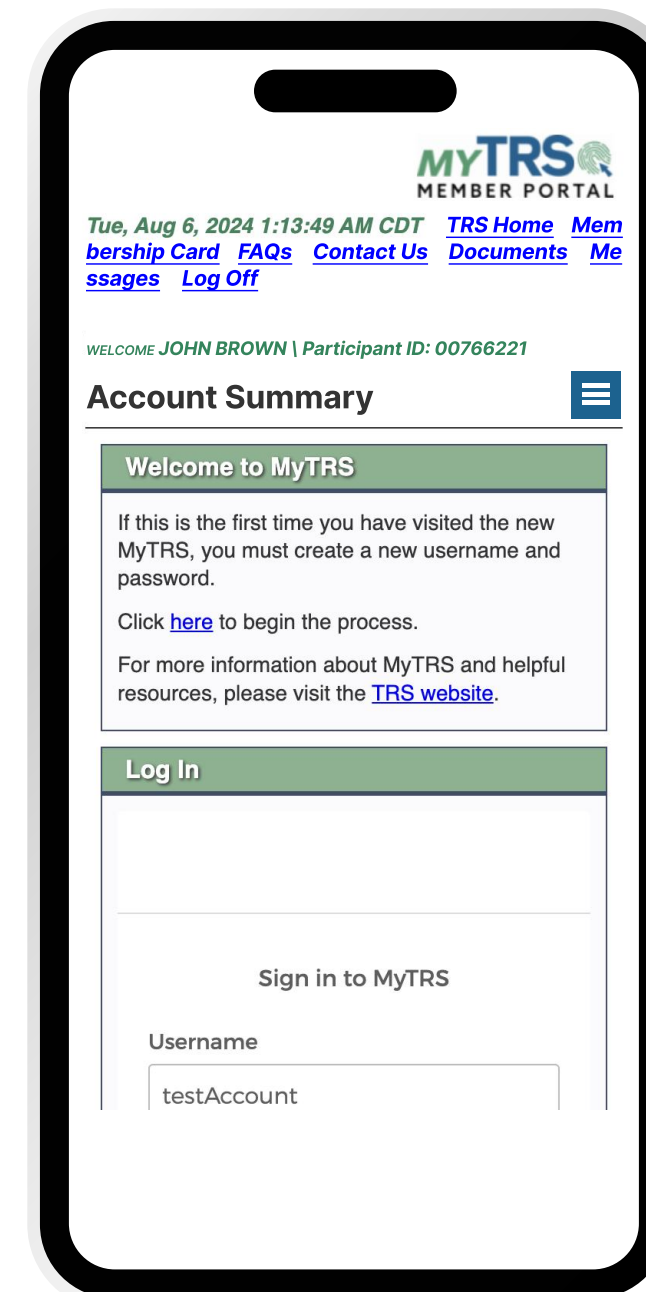
💡 Design Recommendations - Counselor interviews

Mobile access

Lack of consistency between mobile and desktop browser versions - many members don't have a desktop computer

Recommendations:

- Hide less under hamburger menu in mobile
- Change the hamburger menu title to "menu"



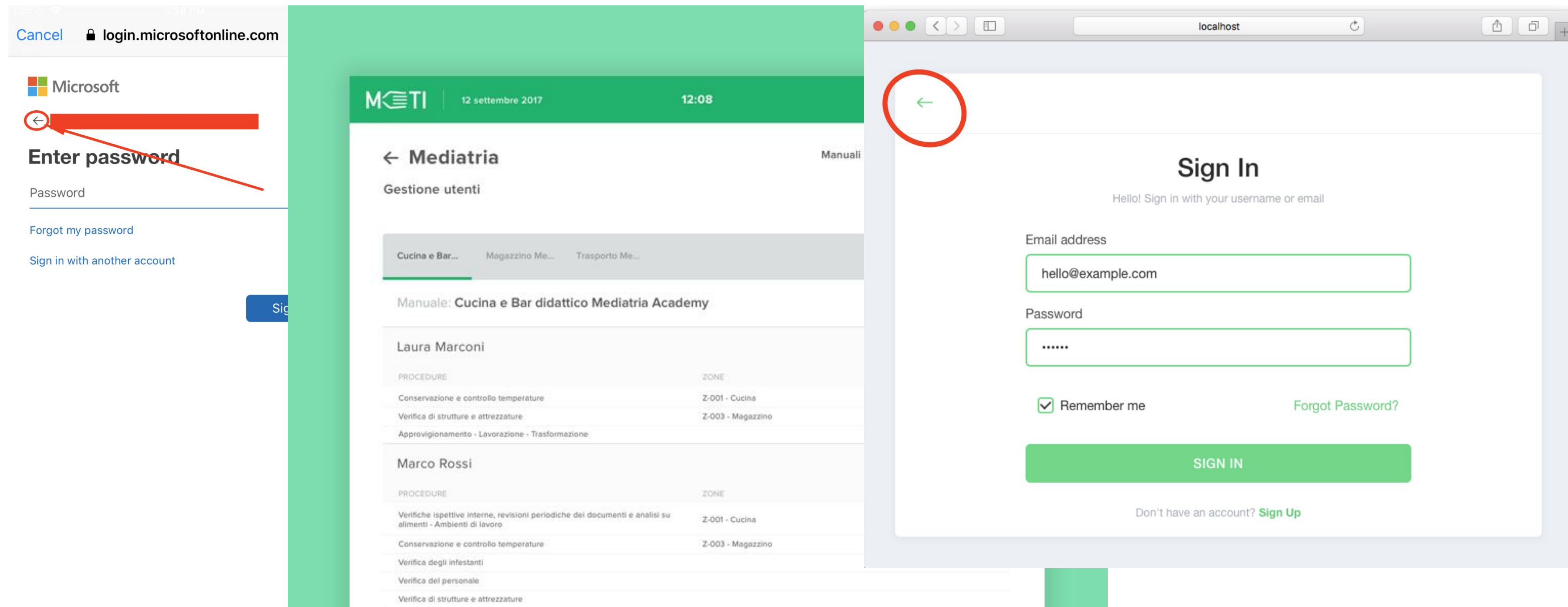
💡 Workflow Recommendations - Counselor interviews

Improve the back button functionality

The browser back button is a frequent pain point for members. Instinctively, many of them use it, resulting in hung screens and broken workflows.

Recommendations:

- Feature a warning to not use the browser back button more prominently across the portal.
- Alternatively, for key flow, we could move the back button to a more recognizable place such as the top of the workflow screen, to align with member expectations. Some examples:



Task – based Overview

Findings and Recommendations

Task 8

Apply for Retirement

PURE Rating : 17

1. Select Benefits > Apply for Retirement
2. Create New Application (Service/disability) and Accept E-signature Disclosure and Data Privacy Notice
3. Enter Retirement Date
4. Choose Annuity Payment Plan
5. Update Tax Withholding
6. Generate and Sign Document
7. Review Status

Design findings

? Call-To-Action Buttons unclear/ not prominent

- “Adding New Service Retirement Application” button looks like a hyperlink.
- Back button is embedded in information box. It looks associated with “Tell me more about Retirement Applications” section

Apply For Retirement

Service Retirement Applications

[Add New Service Retirement Application](#)

ID	Start Date	Retirement Date
34848	07/19/2024	12/31/2024
34831	07/16/2024	08/31/2024
34830	07/16/2024	07/31/2024

Disability Retirement Applications

ID	Start Date	Retirement Date
34849	07/19/2024	12/31/2024
34832	07/16/2024	08/31/2024

[+ Tell me more about Retirement Applications](#)

Back

Design Recommendations

💡 Clarify what Replace Application means

- We provide replace as an option without sufficient context to clarify when or how it can be used.
- It could be made clearer as to whether replacing entails creating a new application. If yes, how many times can one replace the application?

The screenshot shows the MyTRS Member Portal interface. A modal dialog box is open, displaying a message from qat5ss.mytrs.texas.gov: "Your current retirement application will not be replaced until you have submitted a new retirement application to TRS. You must complete and sign the new retirement application by 1:00 AM CT or your new retirement application will be deleted." The dialog has "OK" and "Cancel" buttons.

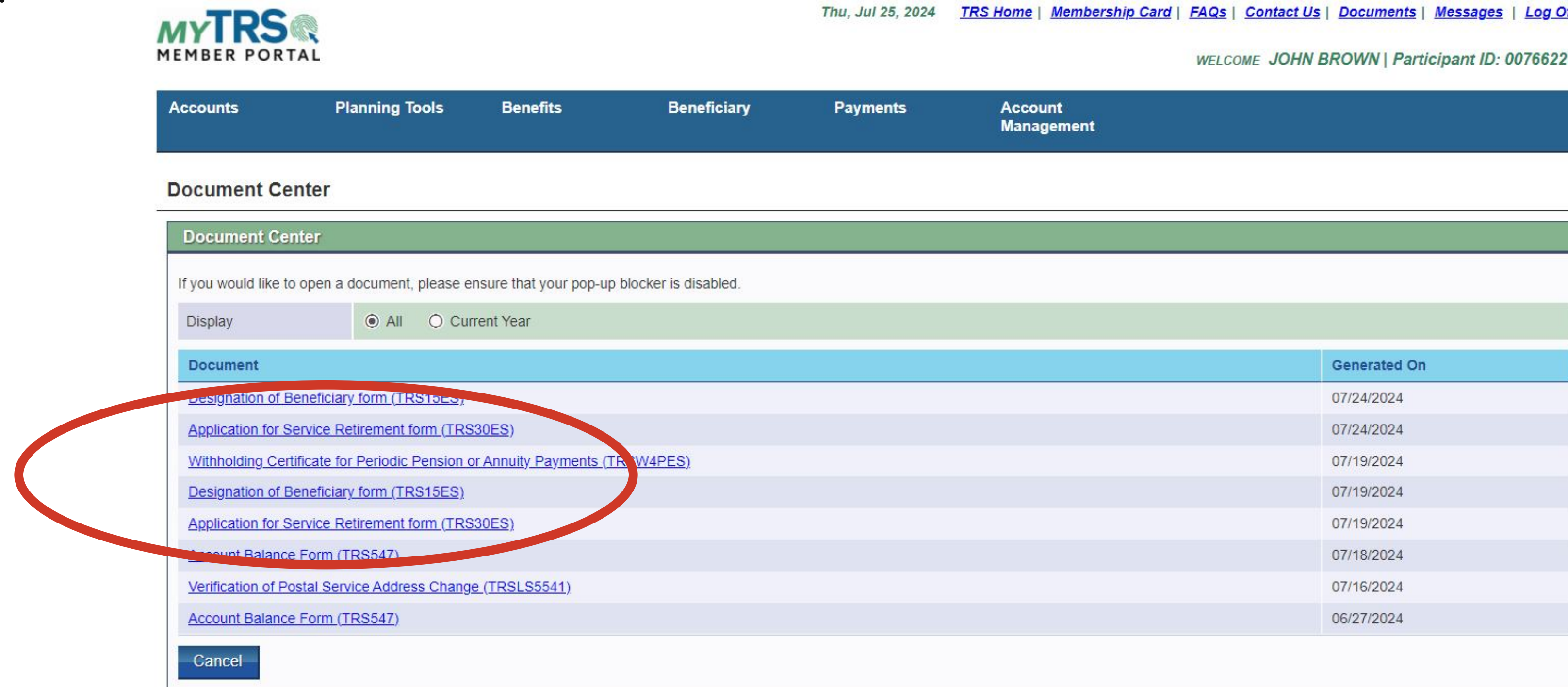
Below the dialog, the "Apply For Retirement" section is visible, featuring a table titled "Service Retirement Applications". The table has columns for ID, Start Date, Retirement Date, Date Submitted, Application Status, and Actions. The "Actions" column for the first row (ID 34872) contains links for "View", "Replace", and "Cancel", which are circled in red.

ID	Start Date	Retirement Date	Date Submitted	Application Status	Actions
34872	07/25/2024	12/31/2024	07/25/2024	Submitted	View Replace Cancel
34858	07/24/2024	07/31/2025	07/24/2024	Canceled	View
34848	07/19/2024	12/31/2024	07/19/2024	Canceled	View
34831	07/16/2024	08/31/2024	07/16/2024	Canceled	View
34830	07/16/2024	07/31/2024	07/16/2024	Canceled	View

Design Recommendations

💡 Document Center documents organization / naming

- Documents do not follow the same order as in the eSign screen which could lead to confusion .
 - Eg: In e-Sign, we fill out in the order - application > designate > withholding. The documents are presented in reverse order in the documents center.
- Could organize the documents better to ease comprehension and retrieval. We could also group them by application or provide filter options here.



The screenshot shows the MYTRS Member Portal interface. At the top, there is a navigation bar with links for [TR Home](#), [Membership Card](#), [FAQs](#), [Contact Us](#), [Documents](#), [Messages](#), and [Log Out](#). The date is displayed as Thu, Jul 25, 2024. Below the navigation bar, there is a header for the Document Center with a sub-header "Document Center" and a message: "If you would like to open a document, please ensure that your pop-up blocker is disabled." There are two radio buttons for "Display": "All" (selected) and "Current Year". Below this is a table with two columns: "Document" and "Generated On". The table contains the following rows:

Document	Generated On
Designation of Beneficiary form (TRS15ES)	07/24/2024
Application for Service Retirement form (TRS30ES)	07/24/2024
Withholding Certificate for Periodic Pension or Annuity Payments (TRW4PES)	07/19/2024
Designation of Beneficiary form (TRS15ES)	07/19/2024
Application for Service Retirement form (TRS30ES)	07/19/2024
Account Balance Form (TRS547)	07/18/2024
Verification of Postal Service Address Change (TRSL5541)	07/16/2024
Account Balance Form (TRS547)	06/27/2024

A red circle highlights the first three rows of the table. At the bottom of the table, there is a "Cancel" button.

Workflow findings

? Information flow and Continue button

- Clicking “Continue” button at the bottom on step 3, Beneficiary Designation” takes you to the same page with another field to add alternative beneficiary. It confuses user as it seems like “Continue” button resulted in no action and doesn’t move to next step.
- Seems like the Screen changed from Joint and Survivor Benefits to Death Benefits but it was not clear as a user.

The image displays two screenshots of a web application workflow, illustrating a user's experience. A red arrow points from the 'Continue' button in the first screenshot to the second screenshot, indicating the user's path.

Top Screenshot: Beneficiary Designation for Joint and Survivor Benefits

The workflow progress bar shows five steps: 1. Retirement Date, 2. Payment Plan, 3. Beneficiary Designation (highlighted), 4. Tax Withholding, and 5. Generate and Sign Document.

Text: "Based on your selected payment option, we need information regarding your designated beneficiary(ies) for joint and survivor annuities."

Beneficiary Designation for Joint and Survivor Benefits

Option 1: A reduced annuity payable throughout my life with the provision that, upon my death the reduced annuity will be payable to the person designated on the reverse side as my primary beneficiary. If my designated beneficiary predeceases me, the annuity will be payable to the Standard Annuity amount.

Primary Beneficiary Designation Details

Relationship	SSN/EIN	Beneficiary Name	Date of Birth
Child		Jojo DJ	07/07/1964

[Tell me more about Beneficiary Designation](#)

Buttons: Continue, Back, Cancel

Bottom Screenshot: Beneficiary Designation for Death Benefits

The workflow progress bar is identical to the top screenshot.

Text: "Please take a moment to review and update your primary and alternate beneficiary(ies) for death benefits. If you would like to add a new beneficiary, click the Add New Beneficiary link for the appropriate panel. If you need to edit information for a beneficiary select the edit link, if you need to delete a beneficiary select the delete link."

Beneficiary Designation for Death Benefits

Beneficiary Type: Death Benefit

Primary Beneficiary Designation Details

[Add New Beneficiary](#)

Relationship	SSN/EIN	Beneficiary Name	Date of Birth
Child		Jojo DJ	07/07/1964

Alternate Beneficiary Designation Details

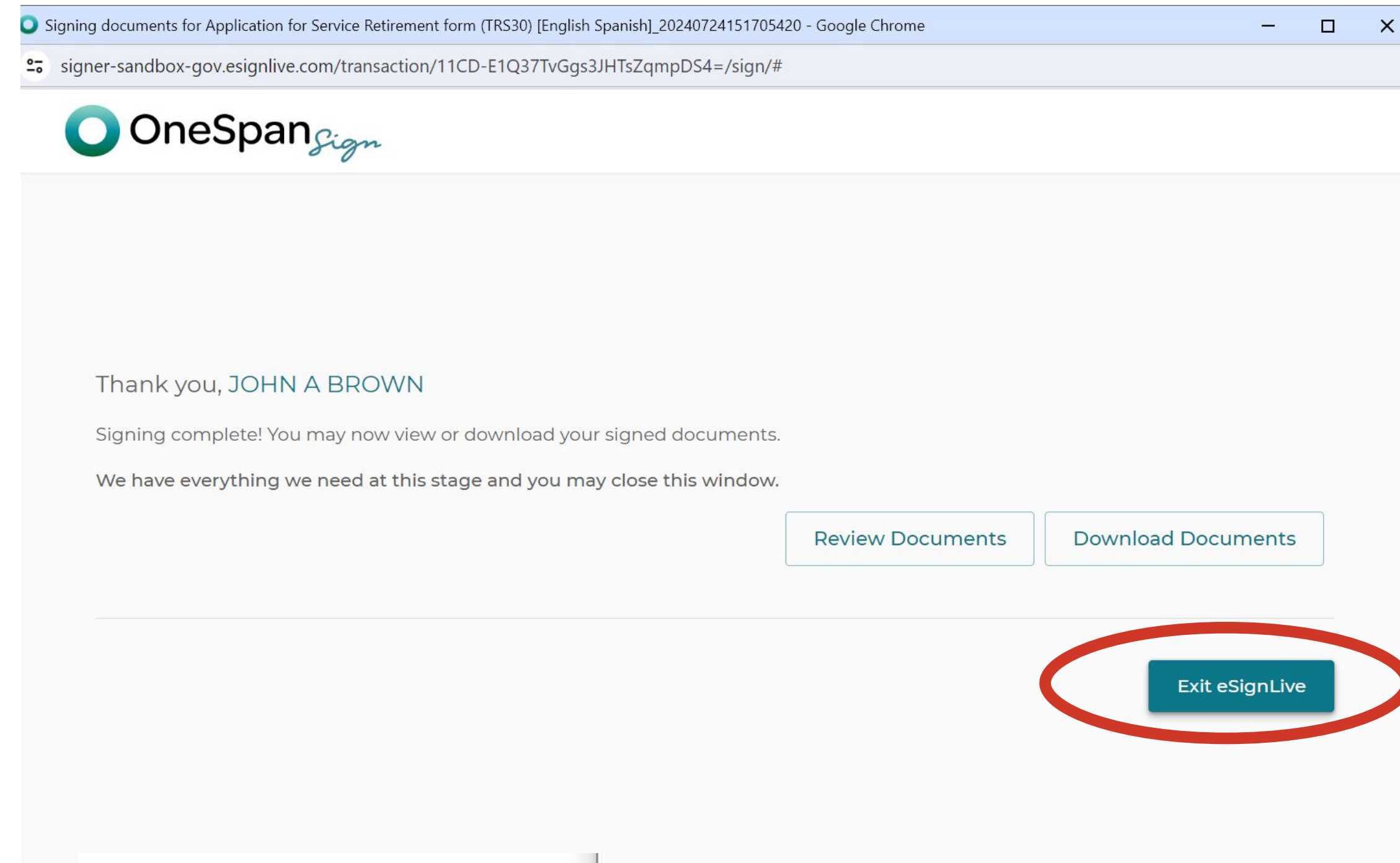
[Add New Beneficiary](#)

Relationship	SSN/EIN	Beneficiary Name	Date of Birth
--------------	---------	------------------	---------------

Workflow findings

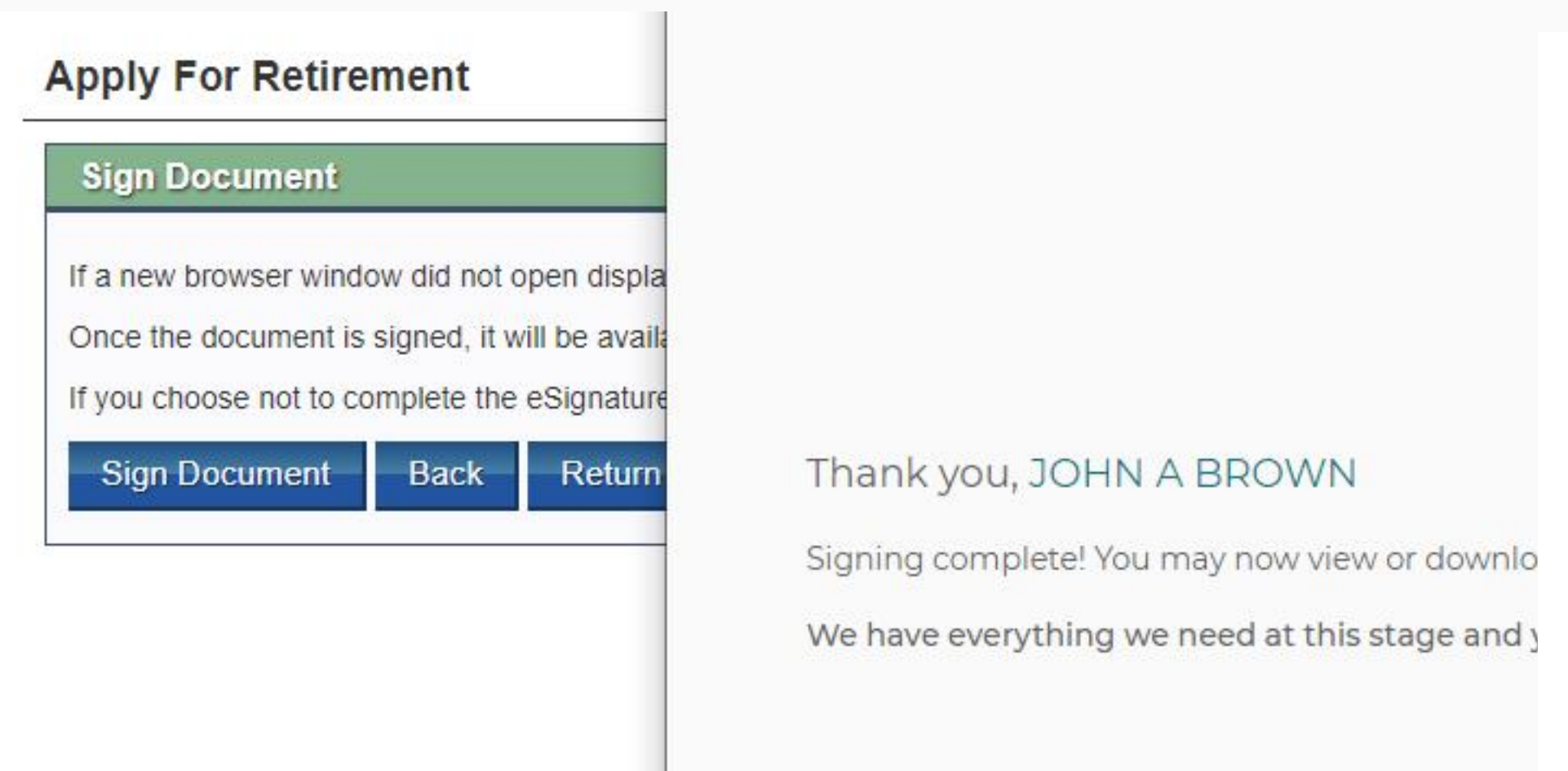
? “Exit eSignLive” directs to TRS website

- When eSignature is done, clicking “Exit eSignLive” doesn’t close the OneSpan pop-up window nor goes back to the MyTRS portal. But it directs users to the main TRS website, and it is confusing since there is no steps required to be done in the main website.



💡 Close the tab automatically

- Close the tab automatically and display the “Sign Document” button in inactive state (gray out).
- Add hyperlink to go straight to Documents page under Account Management.



Content findings

? Clearer Error Message

- Error message doesn't explain how to resolve the issue and doesn't highlight which input field is throwing an error.
- To fix the error according to the option selected, user needs to click "Back" button twice to go to previous screens and look for "Tell me more about Payment Plans", which provides age restriction rules.

Apply For Retirement

ERROR The Retirement Option you chose is not valid based on the Adjusted Age Difference of the Beneficiary.

1 Retirement Date → 2 Payment Plan → 3 Beneficiary Designation → 4 Tax Withholding → 5 Generate and Sign Document

Primary Beneficiary Designation Details

Based on your selected payment option, we need information regarding your joint and survivor benefits. Please provide the

Option	Option 1
Relationship *	Child
SSN	
First Name *	Jojo
Middle Name	
Last Name *	DJ
Date of Birth *	07/07/1964

[Tell me more about Payment Plans](#)

When you retire, if you wish to designate a beneficiary who is younger than you are, then

- you are not eligible to select Option One if you designate a non-spouse beneficiary with an adjusted age difference of more than 10 years, and
- you are not eligible to select Option Five if you designate a non-spouse beneficiary with an adjusted age difference of more than 19 years.

The adjusted age difference is calculated as follows:

Calculation for Adjusted Age Difference

1. Age 70 - Member age at retirement = allowable adjustment to actual age difference
2. Members age at retirement - beneficiary's age as of retirement date = actual age difference between member and beneficiary
3. Actual age difference between member and beneficiary - allowable adjustment = adjusted age difference for option eligibility.

Option Three is not available to a member retiring at age 104 or older.

Option Four is not available to a member retiring at age 93 or older.

Content Recommendations

💡 Add more information to view details

- If beneficiary is being processed, there is very little contextual information provided to indicate that.
- It might be useful to list the documents/retirement packet associated with this application in the details
- We could expand OPT1 / OPT 3 to Option 1, Option 3 for Clarity

Apply For Retirement

View Application	
Retirement Date	7/31/25
Retirement Type	Service
Retirement Plan	OPT1
Retirement Benefit Primary Beneficiary(ies)	Jojo DJ (Child)
Retirement Benefit Alternate Beneficiary(ies)	
Death Benefit Primary Beneficiary(ies)	Jojo DJ (Child)
Death Benefit Alternate Beneficiary(ies)	

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Apply For Retirement

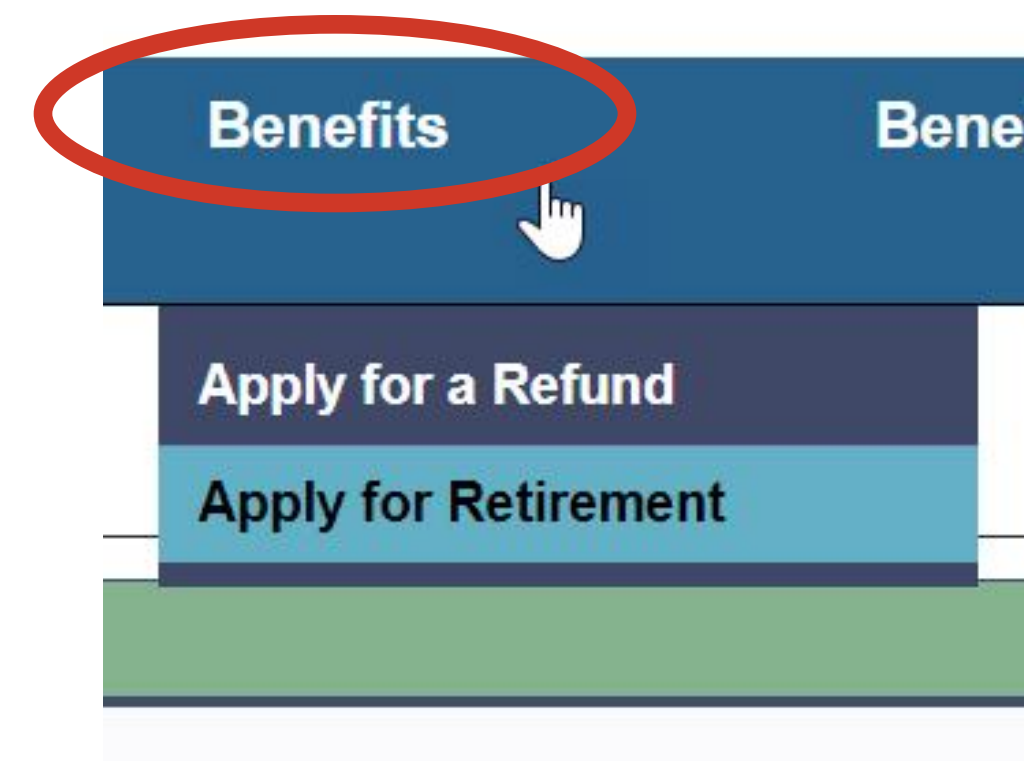
View Application	
Retirement Date	12/31/24
Retirement Type	Disability
Retirement Plan	OPT3
Retirement Benefit Primary Beneficiary(ies)	
Retirement Benefit Alternate Beneficiary(ies)	
Death Benefit Primary Beneficiary(ies)	
Death Benefit Alternate Beneficiary(ies)	

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Label findings

? Unclear Titles & Buttons

- Top navigation title, Benefits, does not encompass subpage titles; Apply for Refund and Retirement.
- Cancel action is not clear for “Apply for Retirement.”



- Refund & Retirement
- Benefit Applications
- Benefit Services
- Benefit Requests
- Benefit Actions
- Benefit Forms



- Withdraw

Task 7

Schedule an Appointment

PURE Rating : 11

1. Select Planning Tools > Schedule Appointments
2. Select Schedule a New Appointment > Choose Reason > Continue
3. Select/Create Estimate Request (Service/Disability Retirement Only)
4. Provide Additional Information (Service/Disability Retirement Only)
5. Schedule Appointment
6. Confirm Appointment
7. View/Cancel Appointment

Design Recommendations

💡 Create an estimate screen - Eliminate Radio button

- There is a radio button here which seems confusing. Eliminate it for clarity.
- Also seems to imply that you may be able to choose an existing Request for Estimate

To schedule an appointment please complete the following Request for Estimate Retirement information. This will allow TRS to help you to determine which retirement option is best for you.

Note: Retirement estimates are not binding on TRS and are subject to audit, adjustment, and correction.

Please keep in mind when scheduling an appointment, it can take 10-14 business days to receive a retirement packet.

Select Estimate Request

Create a New Estimate Request

Appointment Reason	Service Retirement
Retirement Date *	<input type="text"/> <input type="calendar"/>
Are you currently working in a TRS-covered position? *	<input type="radio"/> Yes <input type="radio"/> No

If multiple retirement dates, enter Retirement Date for Additional Estimate below.

Design Recommendations

💡 “Title of Recent Position”

- This field could be a drop-down list (with an “Other” option) instead of Input box to provide additional flexibility.

💡 Schedule Appointment CTA

- The Cancel Button is more prominent than the “Schedule Appointment” CTA

Please keep in mind when scheduling an appointment, it can take 10-14 business days to receive a retirement packet.

Select Estimate Request

Create a New Estimate Request

Appointment Reason	Service Retirement
Retirement Date *	<input type="text" value="December 2024"/> <small>If multiple retirement dates, enter Retirement Date for Additional Estimate below.</small>
Are you currently working in a TRS-covered position? *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Title of Most Recent Position	<input type="text"/>
Number of Days per Contract/Year	<input type="text"/>

Scheduled Appointments

If you have questions or need assistance, no need to travel to Austin or schedule an appointment Monday - Friday through Friday from 7 a.m. to 6 p.m.

To schedule an appointment, TRS must have a valid email address and phone number.

Below is the email address TRS has on record. You can update your email address here. [Update Email](#)

jenny.john@trs.texas.gov

Below is the phone number(s) TRS has on record. You can update your phone number here. [Update Ph](#)

(800) 223-8778
(915) 355-5737

[Schedule a New Appointment](#)

Appointment Date	Appointment Time	Location
Thursday, August 15, 2024	10:00 AM – 10:30 AM	Phone Appointment

Content improvement findings

? Schedule Appointment Screen

- There is no upfront information about “Phone” being an available session type option.
- Duration of Phone Appointment can also be made clearer.
- The previous screen where number of guests are selected seems confusing if member were to select Phone Appointment

Create Appointment



Schedule Appointment

Appointment Reason	Service Retirement
Session Type *	Phone ▾
Phone*	<p>These are current phone numbers TRS has for you on file. If they are not up to date, please update your information through clicking this link.</p> <p><input type="radio"/> Home : (800) 223-8778</p> <p><input type="radio"/> Cell : (915) 355-5737</p> <p><input type="radio"/> Other : <input type="text"/></p>

Content Improvement recommendations

💡 Provide contextual information

- Number of Guests - Need clarity on if only one guest is allowed. If so, Yes or No would make more sense as options - “Do you want to bring a guest”?

Create Appointment

- 1 Choose Your Reason
- 2 Select Estimate Request
- 3 Additional Information
- 4 Schedule Appointment
- 5 Confirm Appointment

Additional Information

Appointment Reason	Service Retirement
Number Of Guests *	0 ▾ You are welcome to bring a guest. However, if the guest is a TRS member and wants to discuss their benefits, that individual must schedule
Language Preference*	English ▾
Special Accommodations (i.e. language translator, hearing impaired, wheelchair, etc.)	<input type="text"/> (You have 100 characters remaining.)

Continue Back Cancel

- Retirement Packet - Clarity on who sends the Retirement Packet, and how.

Create Appointment

- 1 Choose Your Reason
- 2 Select Estimate Request
- 3 Additional Information
- 4 Schedule Appointment
- 5 Confirm Appointment

To schedule an appointment please complete the following Request for Estimate Retirement information. This will allow TRS to h

Note: Retirement estimates are not binding on TRS and are subject to audit, adjustment, and correction.

Please keep in mind when scheduling an appointment, it can take 10-14 business days to **receive a retirement packet.**

Content Improvement recommendations

💡 Add additional details about the duration of the appointment

- The duration of different appointments vary and it would be beneficial to have that information.

Create Appointment

- 1 Choose Your Reason
- 2 Select Estimate Request
- 3 Additional Information
- 4 Schedule Appointment
- 5 Confirm Appointment

Additional Information

Appointment Reason	Service Retirement
Number Of Guests *	0 ▾ You are welcome to bring a guest. However, if the guest is a TRS member and wants to discuss their benefits, that individual mu
Language Preference*	English ▾
Special Accommodations (i.e. language translator, hearing impaired, wheelchair, etc.)	<input type="text"/> (You have 100 characters remaining.)

[Continue](#) [Back](#) [Cancel](#)

Workflow findings

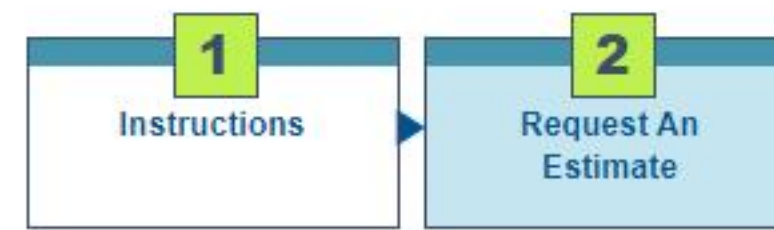
? Can Request an Estimate more than once

We mention frequently (within Benefit Calculator, Request an Estimate and in Schedule an Appointment tasks) that only one estimate can be created for each retirement type.

But Scheduling an Appointment allows members to create additional estimates, which shows up in the Request an Estimate screen.

💡 Change content or workflow to match our processes

Request An Estimate



Request An Estimate Instructions

View a Previous Estimate Request

Request ID	Benefit Type	Submitted On	Beneficiary Relationship
890675	Service Retirement	07/24/2024	
890658	Disability Retirement	07/18/2024	
890657	Service Retirement	07/18/2024	
890656	Service Retirement	07/17/2024	Former Spouse
890643	Disability Retirement	07/16/2024	Child

Create Appointment



To schedule an appointment please complete the following Request for Estimate Retirement information. This will allow TRS to help you to decide

Note: Retirement estimates are not binding on TRS and are subject to audit, adjustment, and correction.

Please keep in mind when scheduling an appointment, it can take 10-14 business days to receive a retirement packet.

Select Estimate Request

Create a New Estimate Request

Appointment Reason Service Retirement

Retirement Date *

If multiple retirement dates, enter Retirement Date for Additional Estimate below.

Are you currently Yes No

Workflow findings

? Modify order of selecting number of guests

- There are certain appointments which could have more than one guest by nature (such as a phone appointment or video call)
- Asking this question may not be applicable in certain cases.
- Accommodations may differ based on appointment type as well.

💡 Modify sequence to ask this question after member selects appointment type.

Create Appointment



Additional Information

Appointment Reason Service Retirement

Number Of Guests * 0

You are welcome to bring a guest. However, if the guest is a TRS member and wants to discuss their benefits, that individual must schedule a separate appointment.

Language Preference* English

Special Accommodations (i.e. language translator, hearing impaired, wheelchair, etc.)

(You have 100 characters remaining.)

Continue Back Cancel

Workflow recommendations

💡 Flexibility in editing appointment

- We could include more options to manage appointment - such as reschedule, change a phone number, etc.

Scheduled Appointments

If you have questions or need assistance, no need to travel to Austin or schedule an appointment, you can call and speak to one of our Benefit Counselors at 800-223-8778, Monday - Friday through Friday from 7 a.m. to 6 p.m.

To schedule an appointment, TRS must have a valid email address and phone number.

Below is the email address TRS has on record. You can update your email address here. [Update Email](#)

jenny.john@trs.texas.gov

Below is the phone number(s) TRS has on record. You can update your phone number here. [Update Phone](#)

(800) 223-8778
(915) 355-5737

[Schedule a New Appointment](#)

Appointment Date	Appointment Time	Location	Reason	Details	Cancel
Thursday, August 15, 2024	10:00 AM – 10:30 AM	Phone Appointment	Disability Retirement	View Details	Cancel

[Cancel](#)

Next Steps

- Preparing the summary report and share findings by end of this week.
- Assisting with design mockups or concept testing for proposed changes.
- Further testing / research of the MyTRS platform, content gaps on the external website to support processes in MyTRS and vice versa.

Thank you!