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

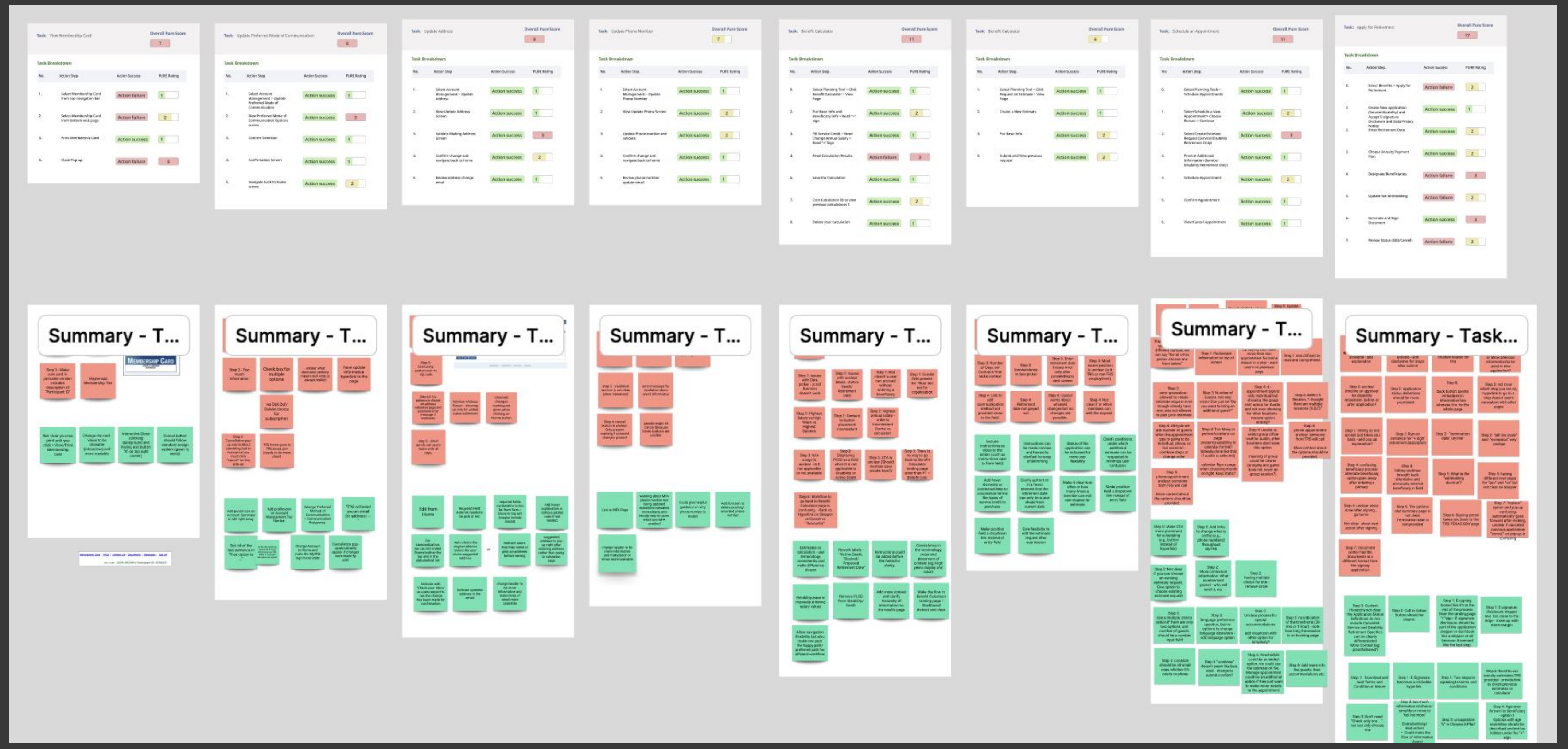
2.

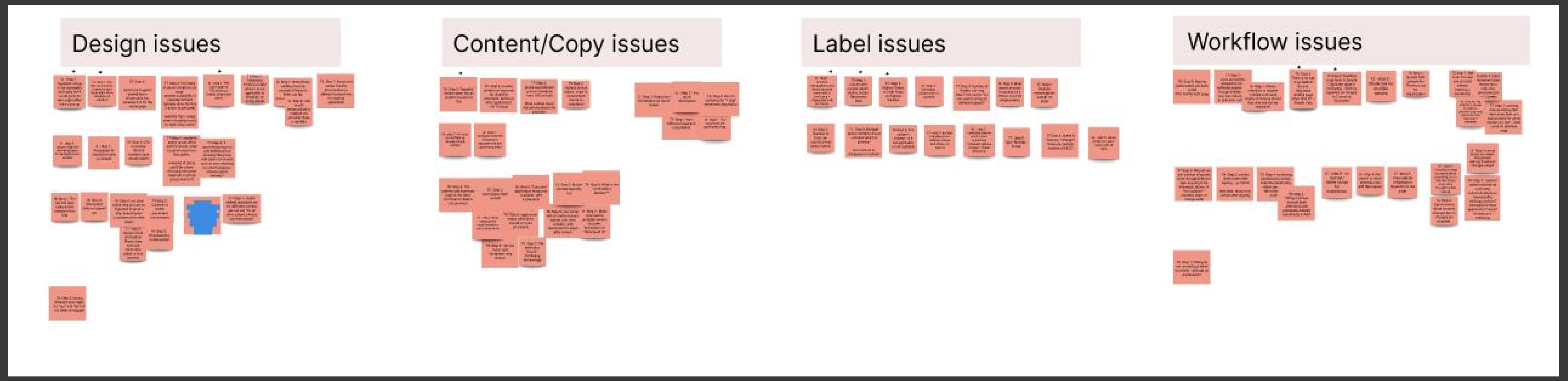
Grouped them based on observed patterns

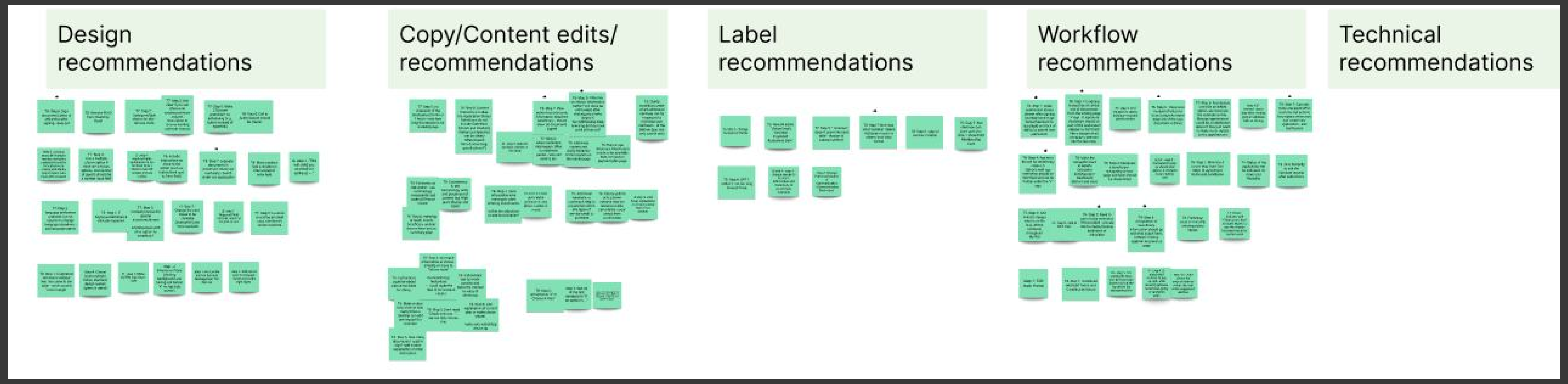
- Design
- Content / Labeling
- Process/ workflow
- Technical

3.

Ranked them across tasks to establish impact priority.







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

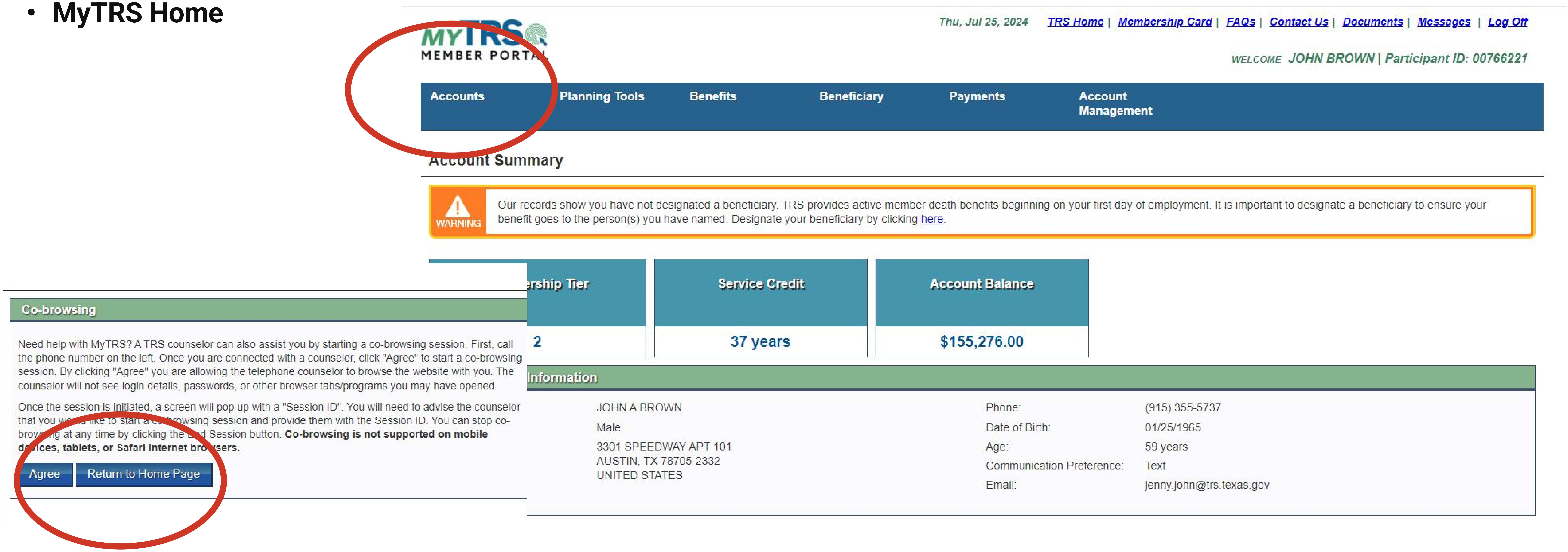
Location: virtual

Interviewers/note-takers:
Jacob Goebel
Esther Cho

General Recommendations

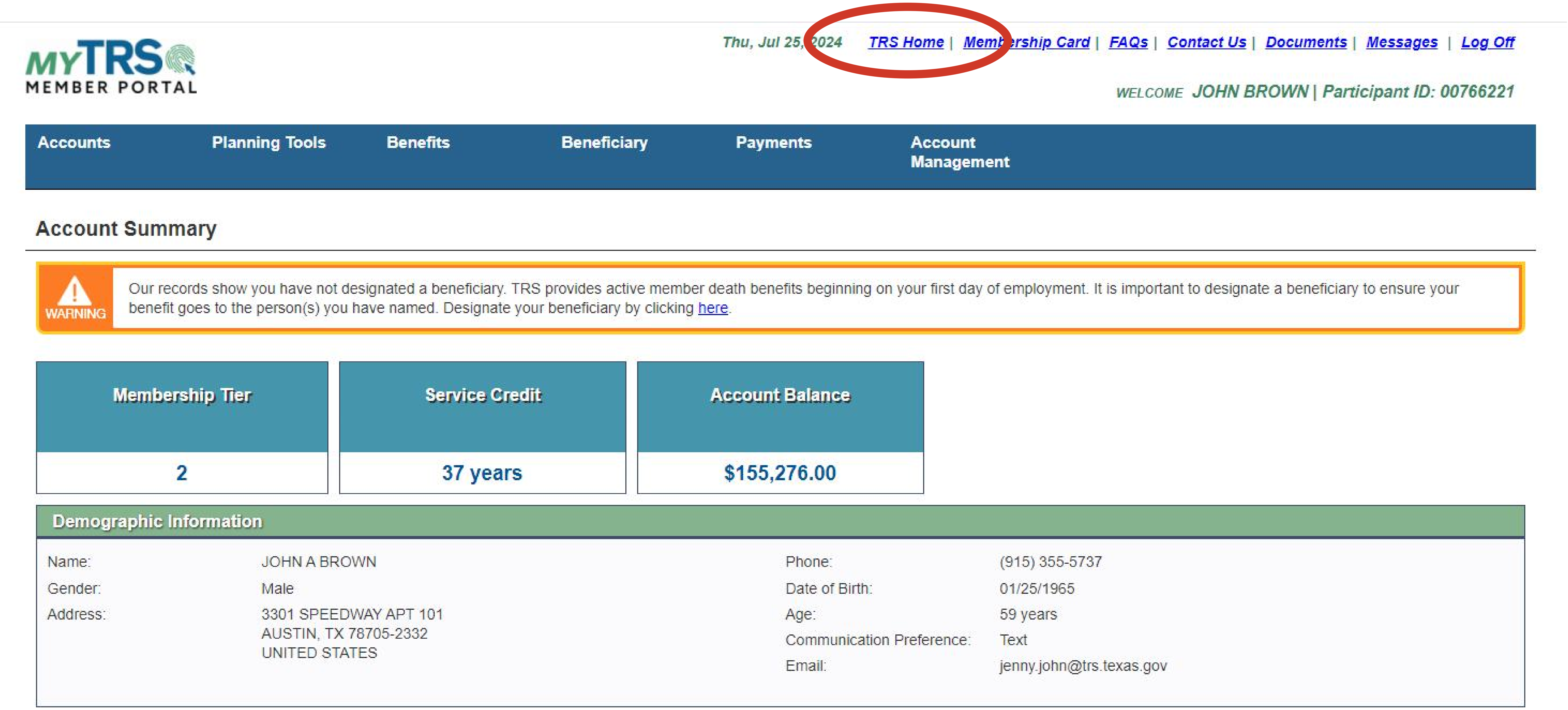
Label Recommendations

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



Label Recommendations

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



Design Recommendations

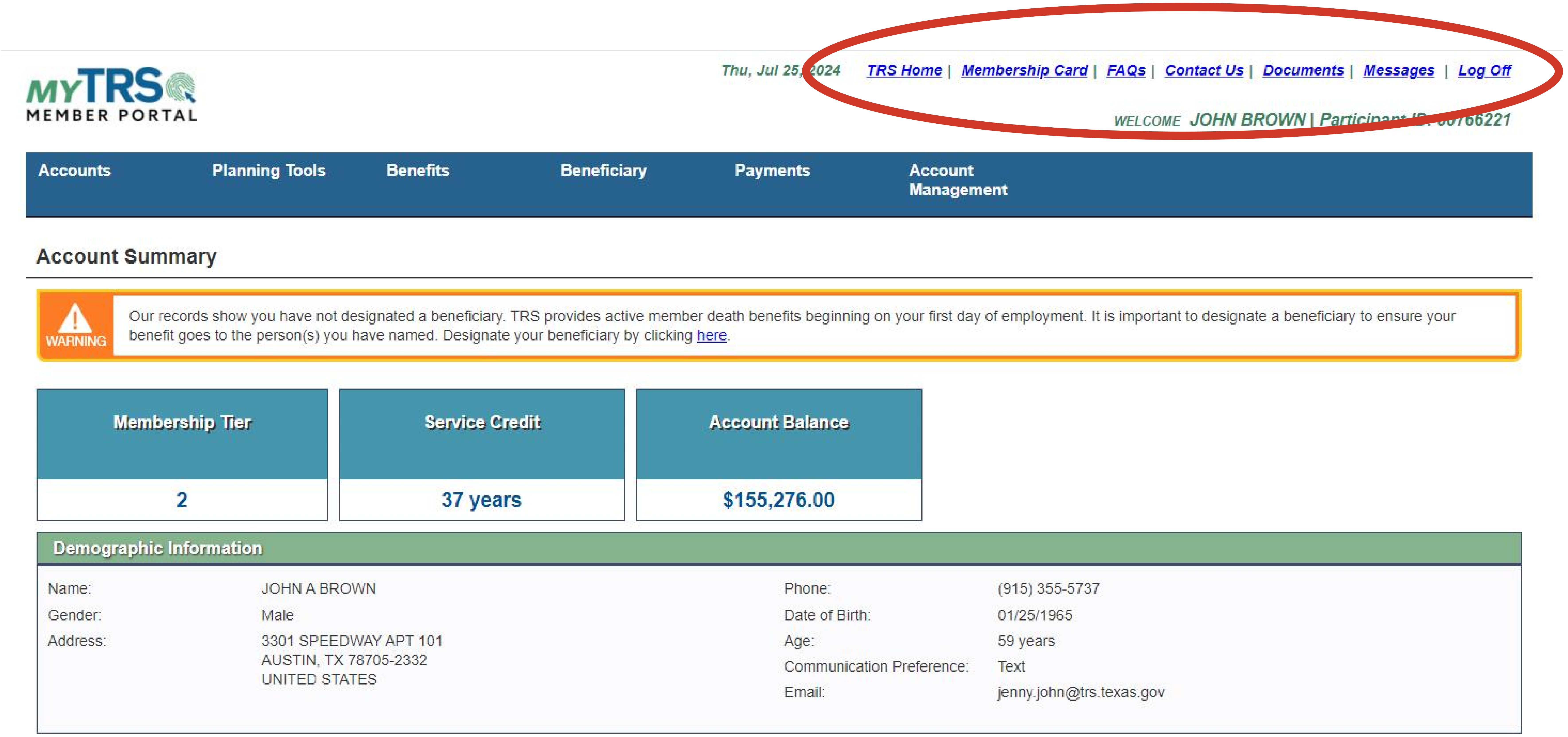
- Reorder navigation menu items to group external links together.

- Suggested order:

  Documents
  Messages
  Membership Card
  Contact Us

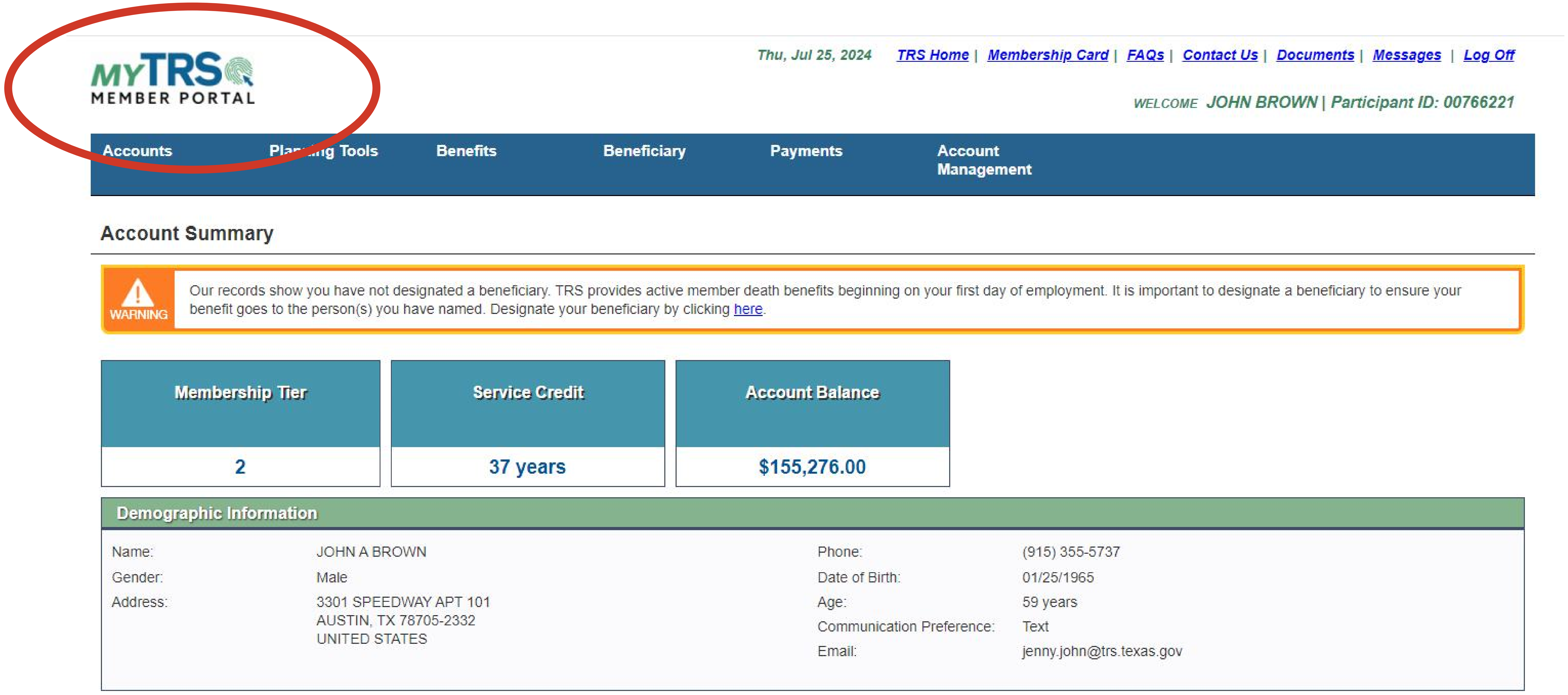
  TRS Website
  FAQ's

  Log Off



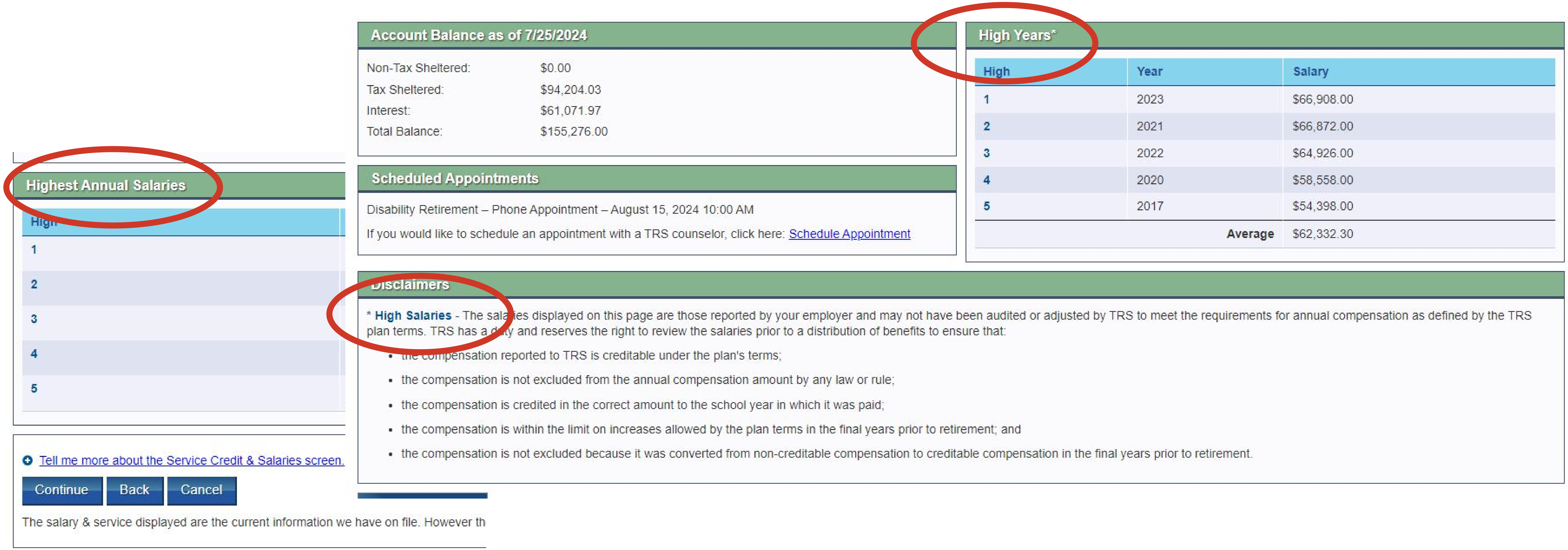
Design Recommendations

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



Content Recommendations

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



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

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

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

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

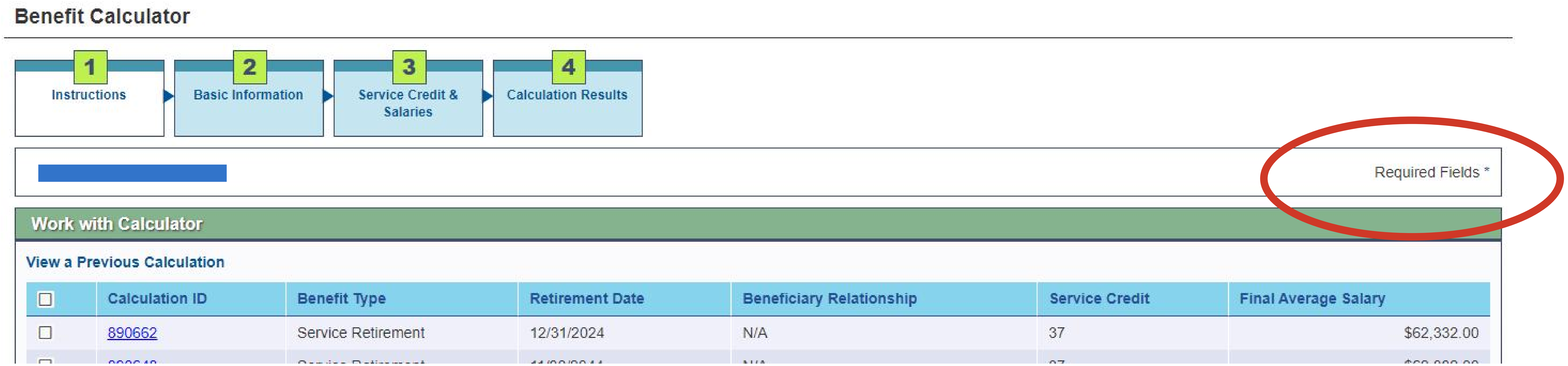
Disclaimers

* **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:

- 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.

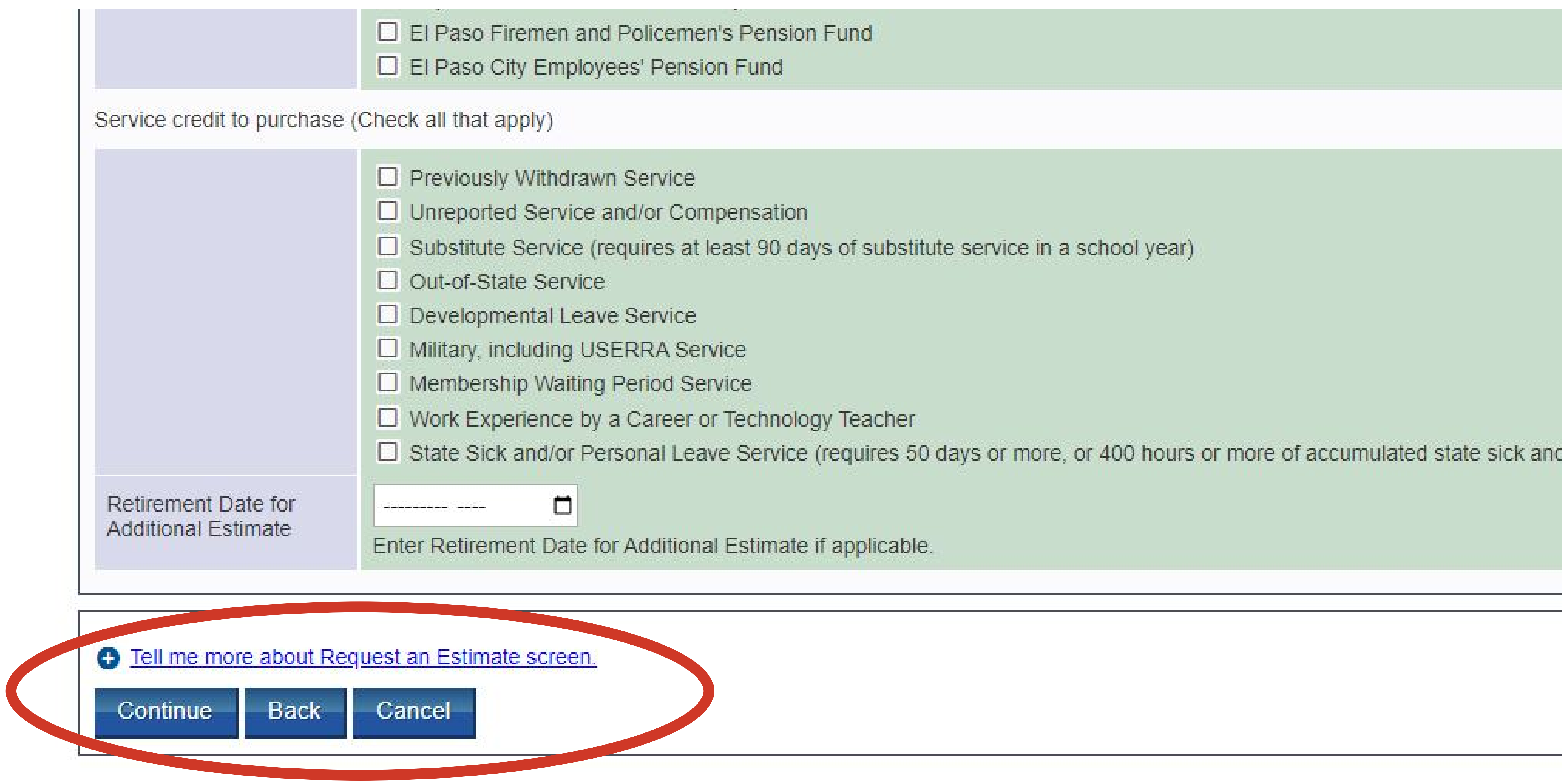
Design Recommendation -Proximity Principle

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



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.


☐ El Paso Firemen and Policemen's Pension Fund
☐ El Paso City Employees' Pension Fund

Service credit to purchase (Check all that apply)

☐ 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
☐ State Sick and/or Personal Leave Service (requires 50 days or more, or 400 hours or more of accumulated state sick and

Retirement Date for Additional Estimate

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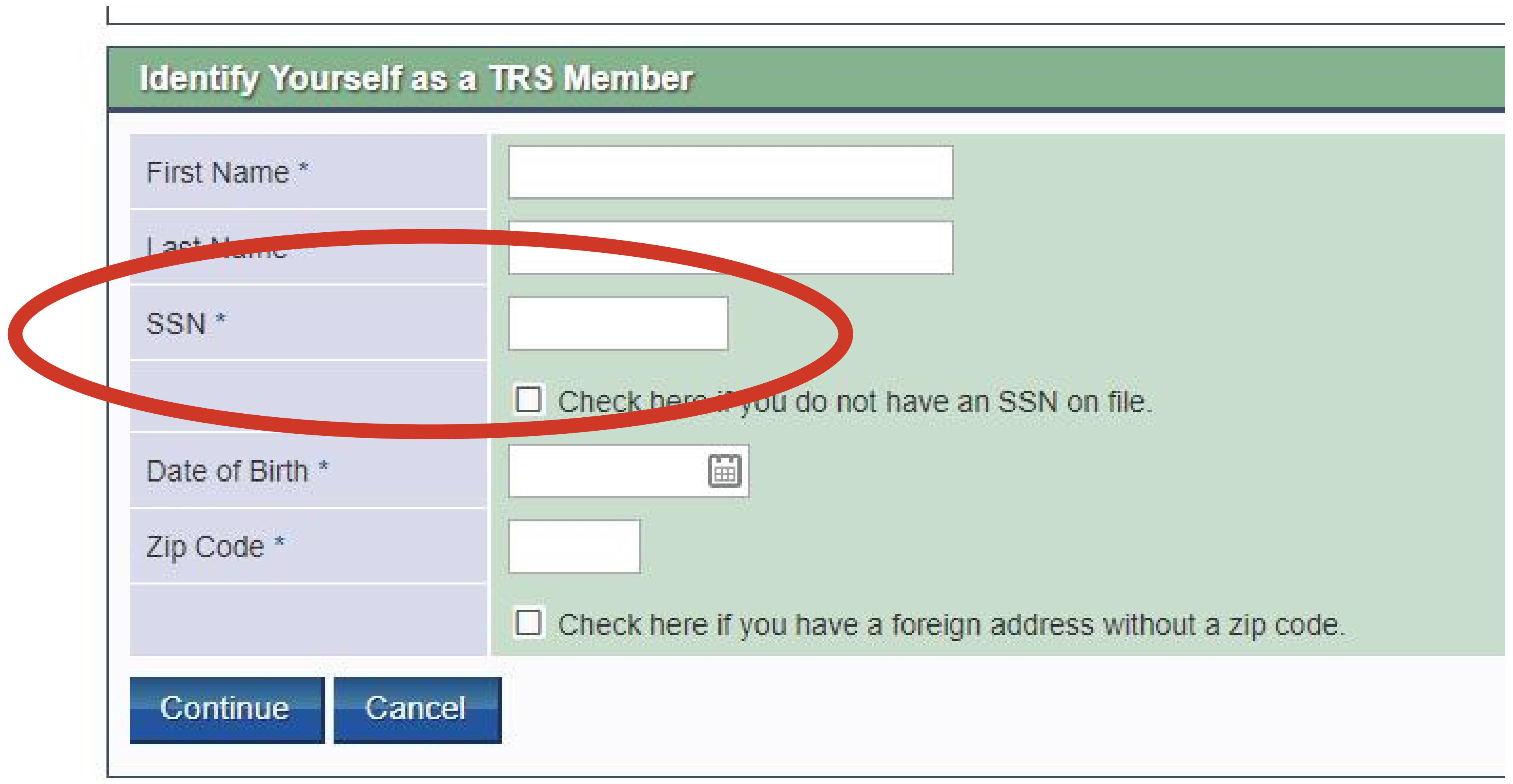
Enter Retirement Date for Additional Estimate if applicable.

Tell me more about Request an Estimate screen.

Continue Back Cancel

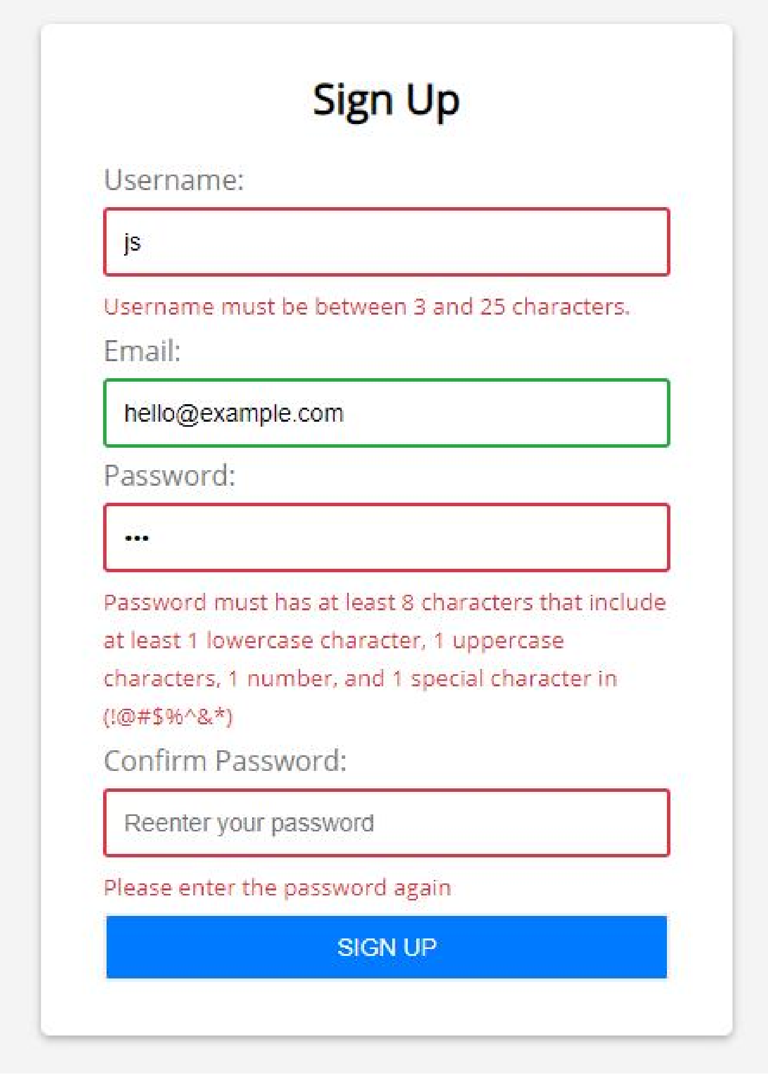
Design Recommendation -Registering for MyTRS

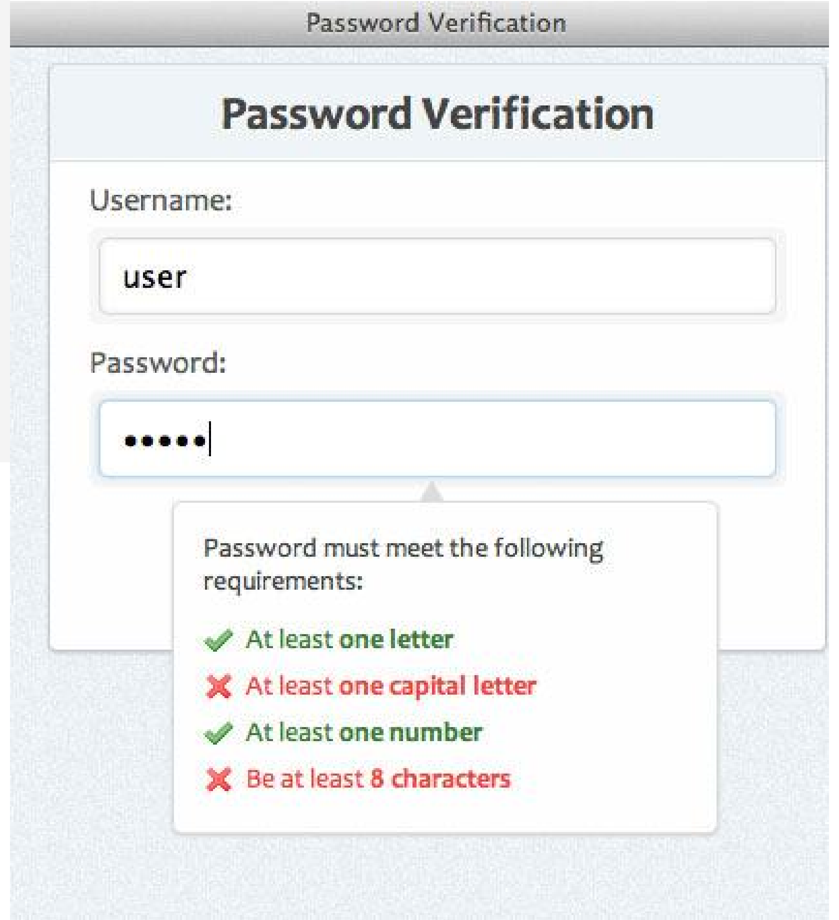
- Make SSN Number visible with the “eye” icon.
  - Frequently reported pain point by members as well as benefit counselors

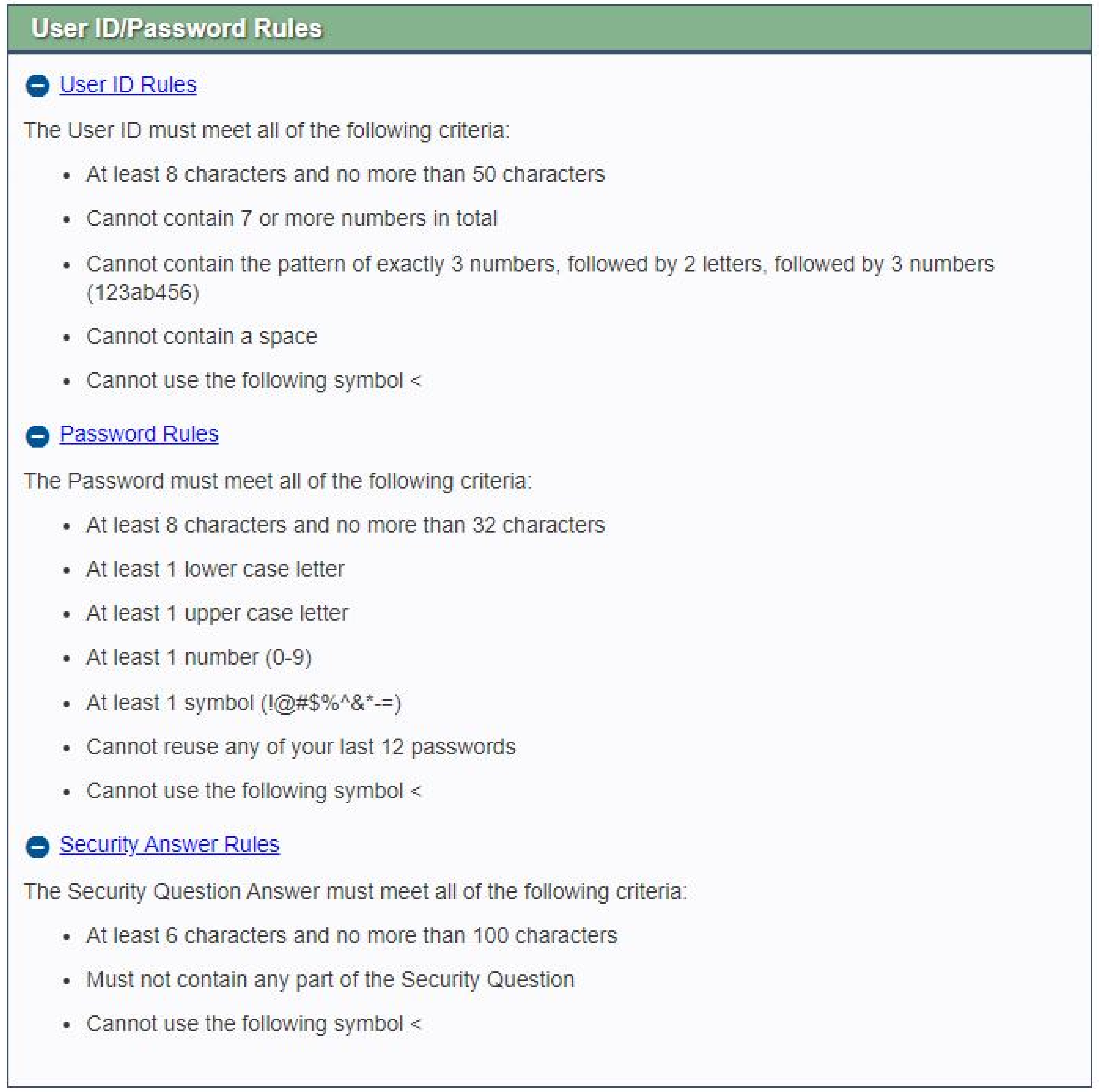


Registering for MyTRS

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





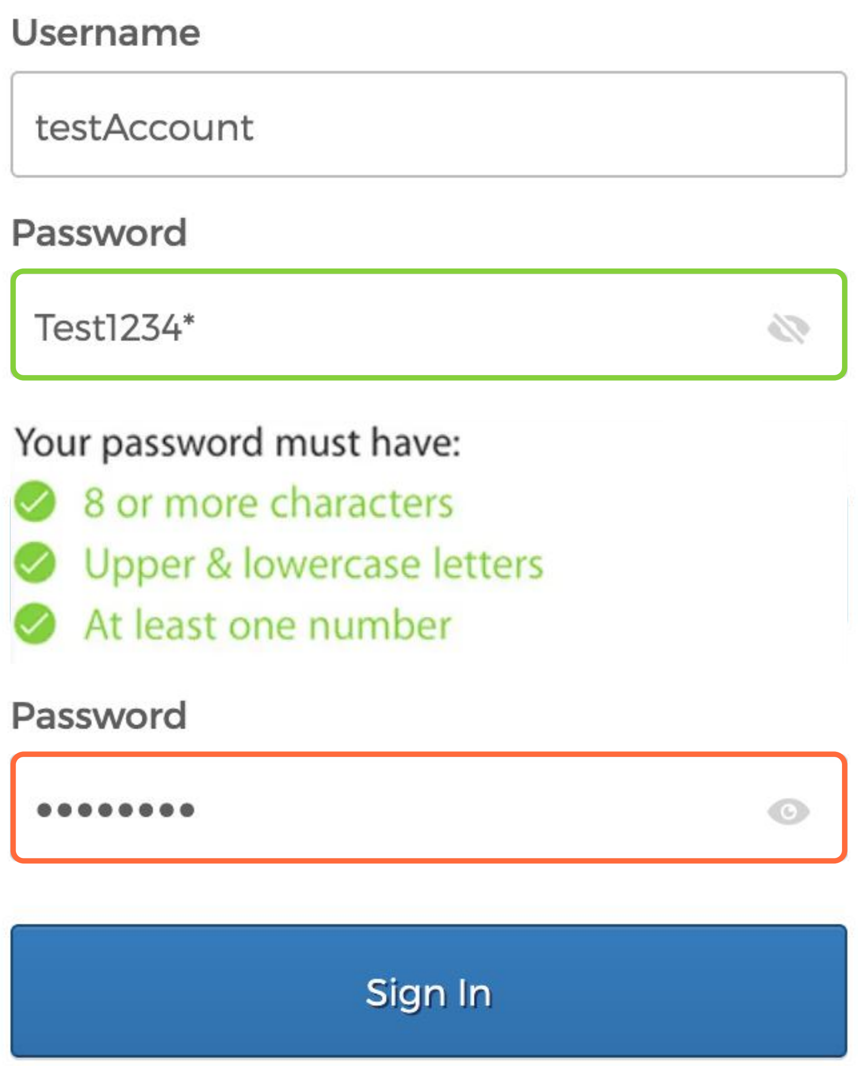


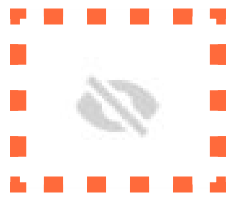
Design Recommendations - Counselor interviews

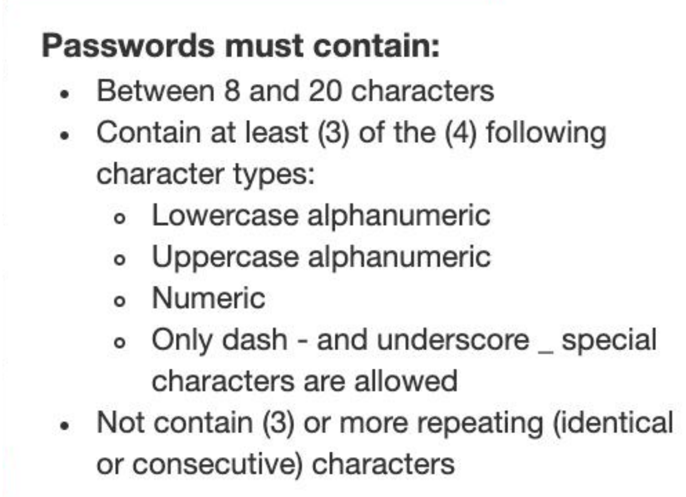
Password

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

Recommendation:





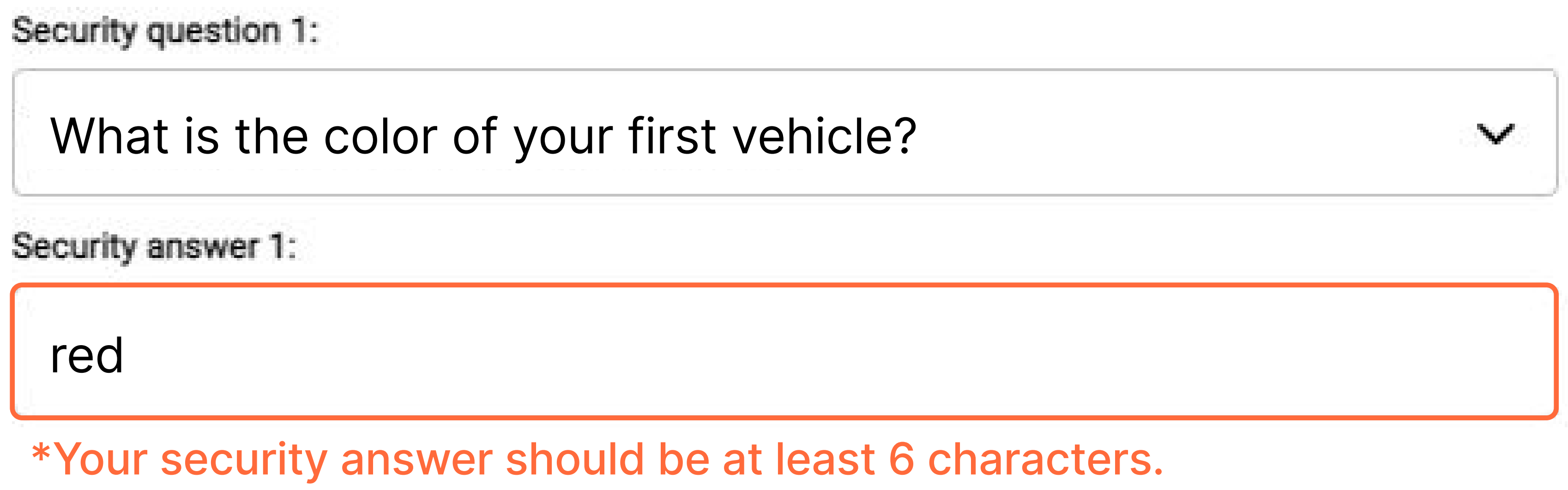

Passwords must contain:

- 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



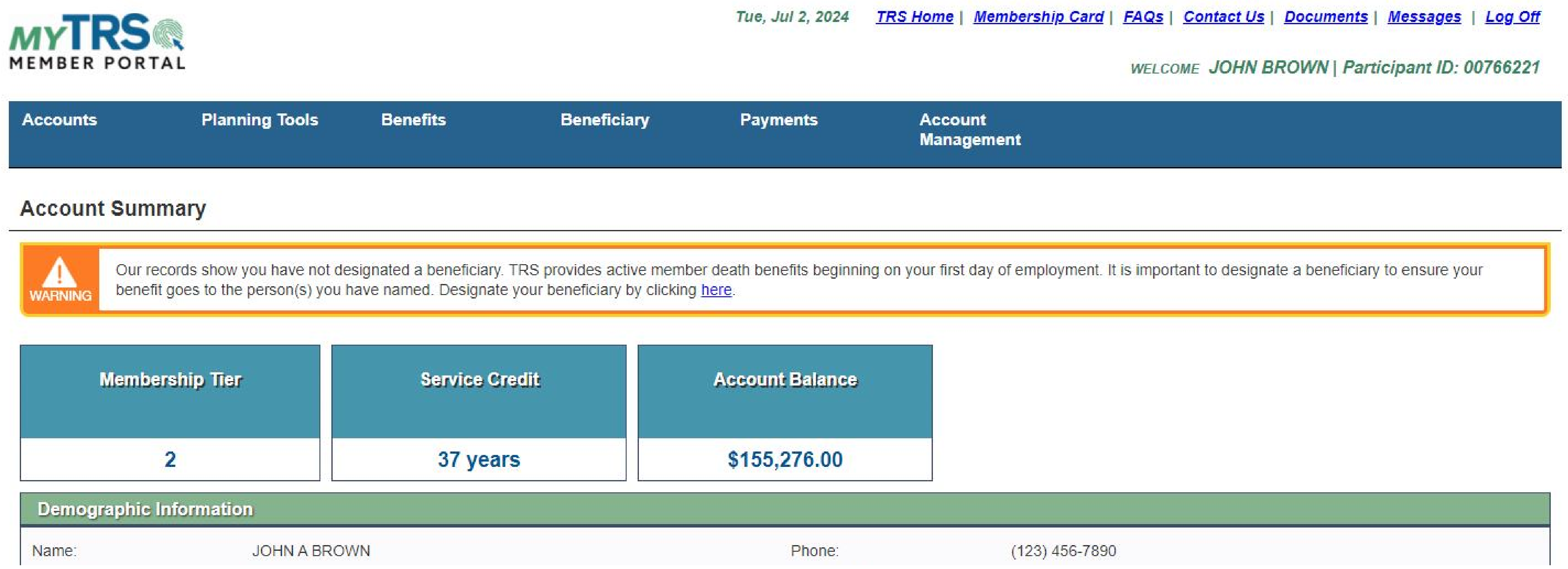
Design Recommendations - Counselor interviews

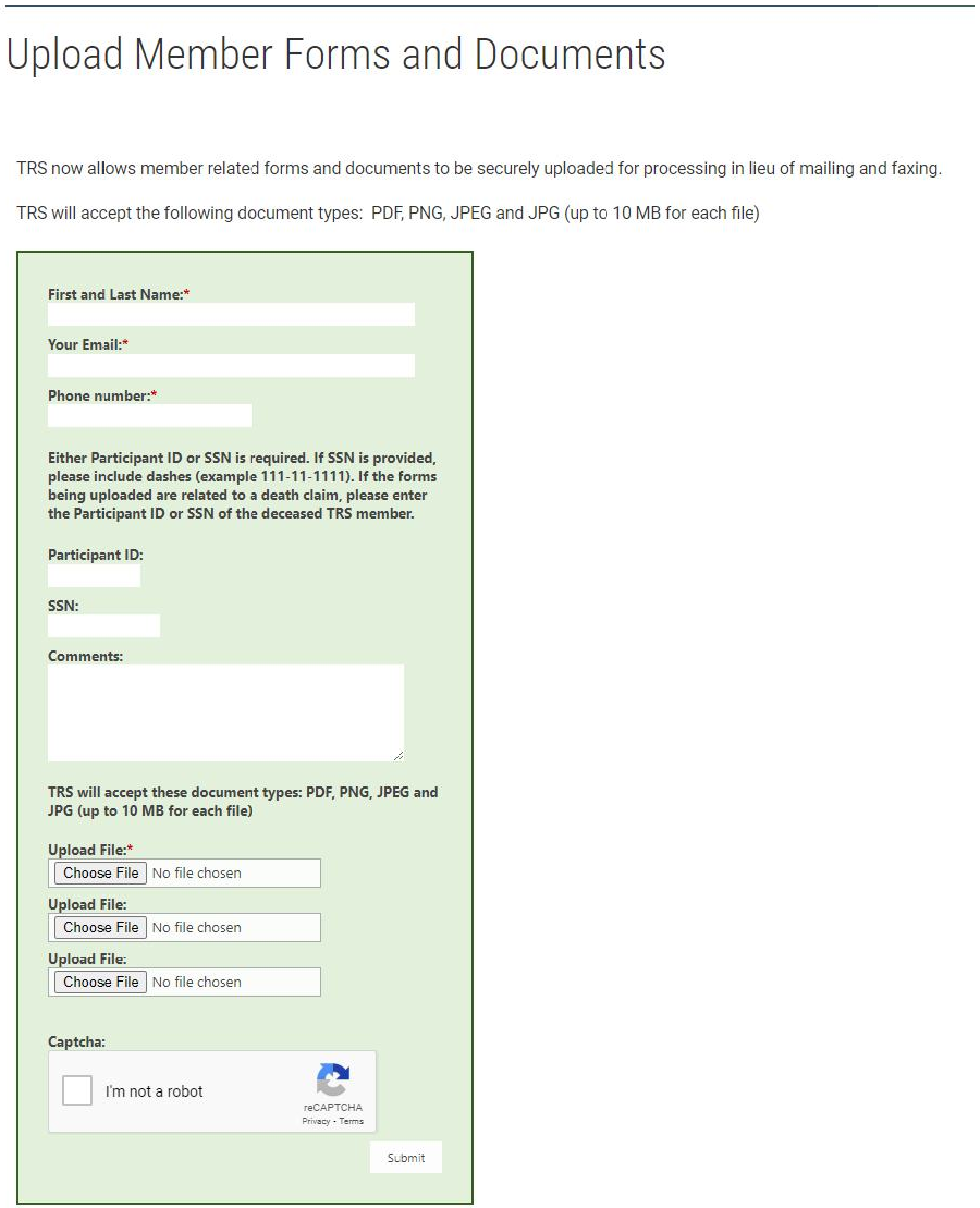
Access & upload member forms/documents

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





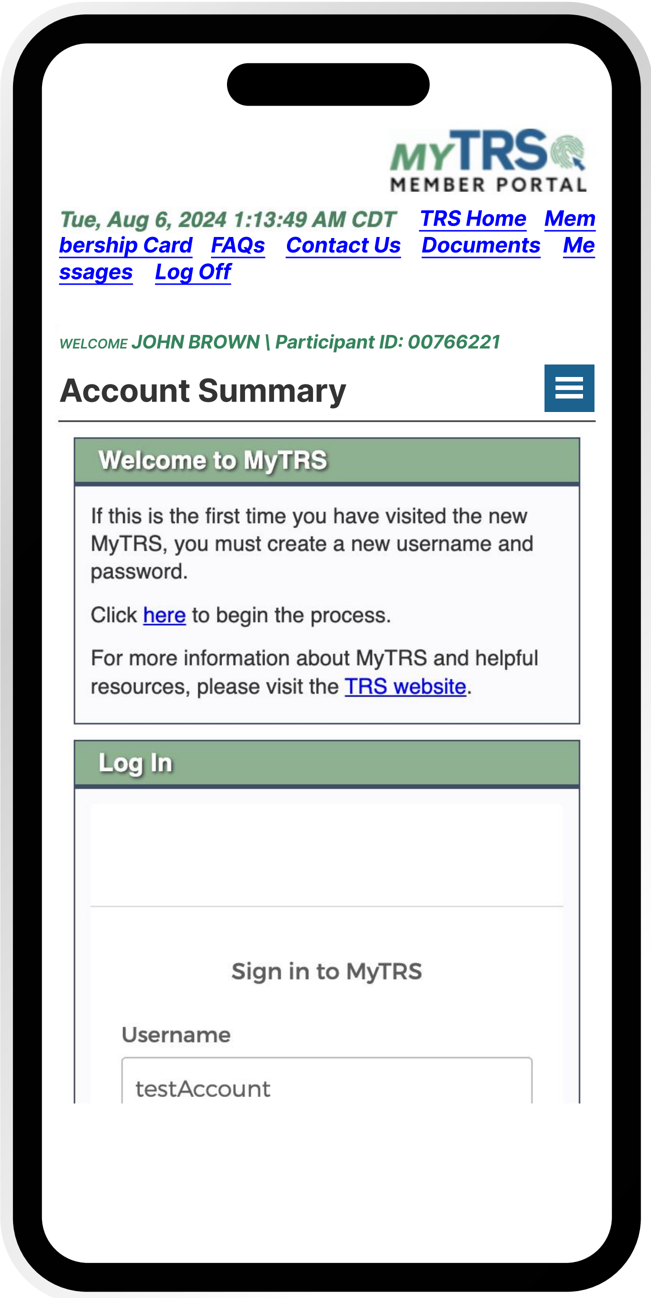
Design Recommendations - Counselor interviews

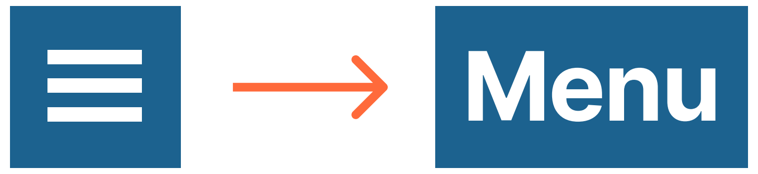
Mobile access

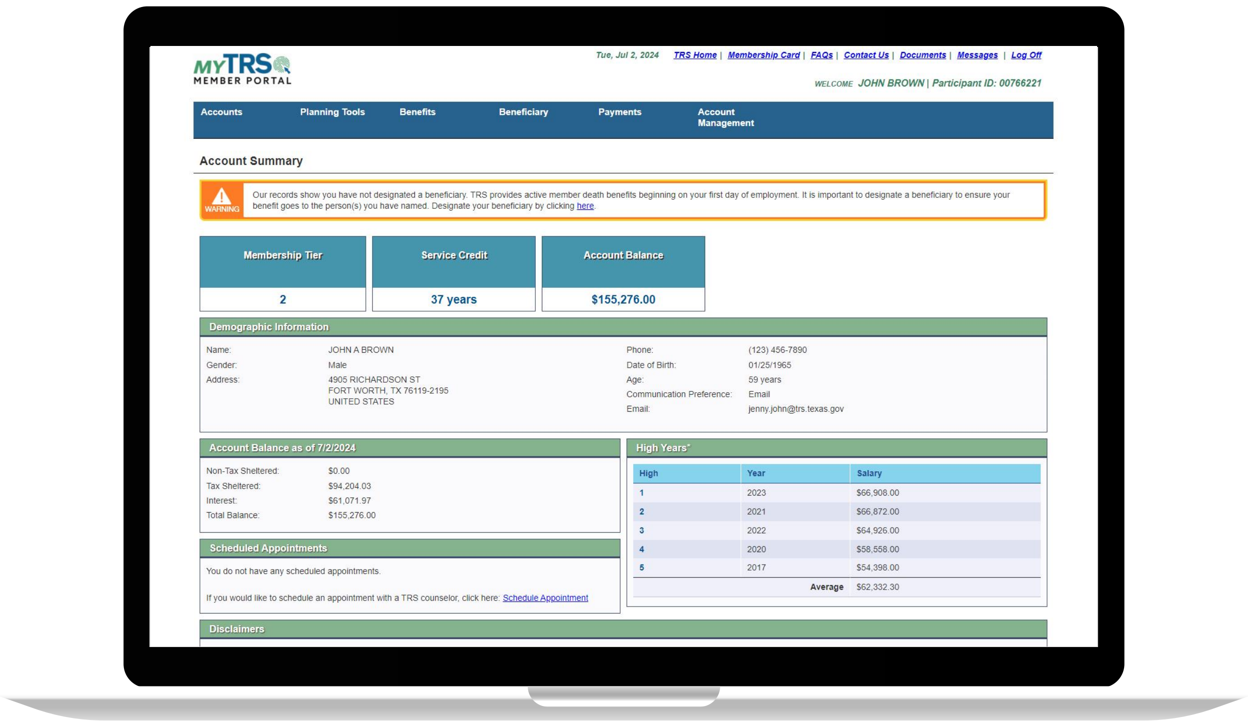
Lack of consistency between mobile and desktop browser versions - many members don't have a desktop computer

Recommendations:

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







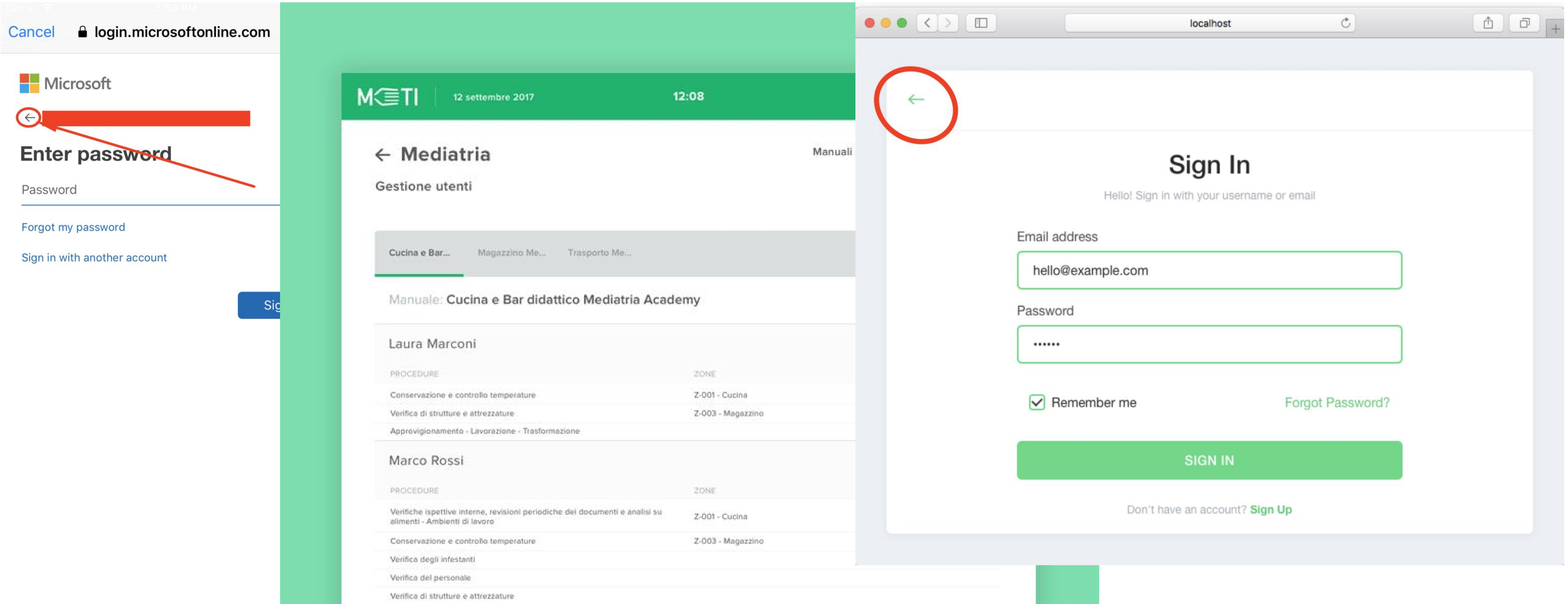
Workflow Recommendations - Counselor interviews

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

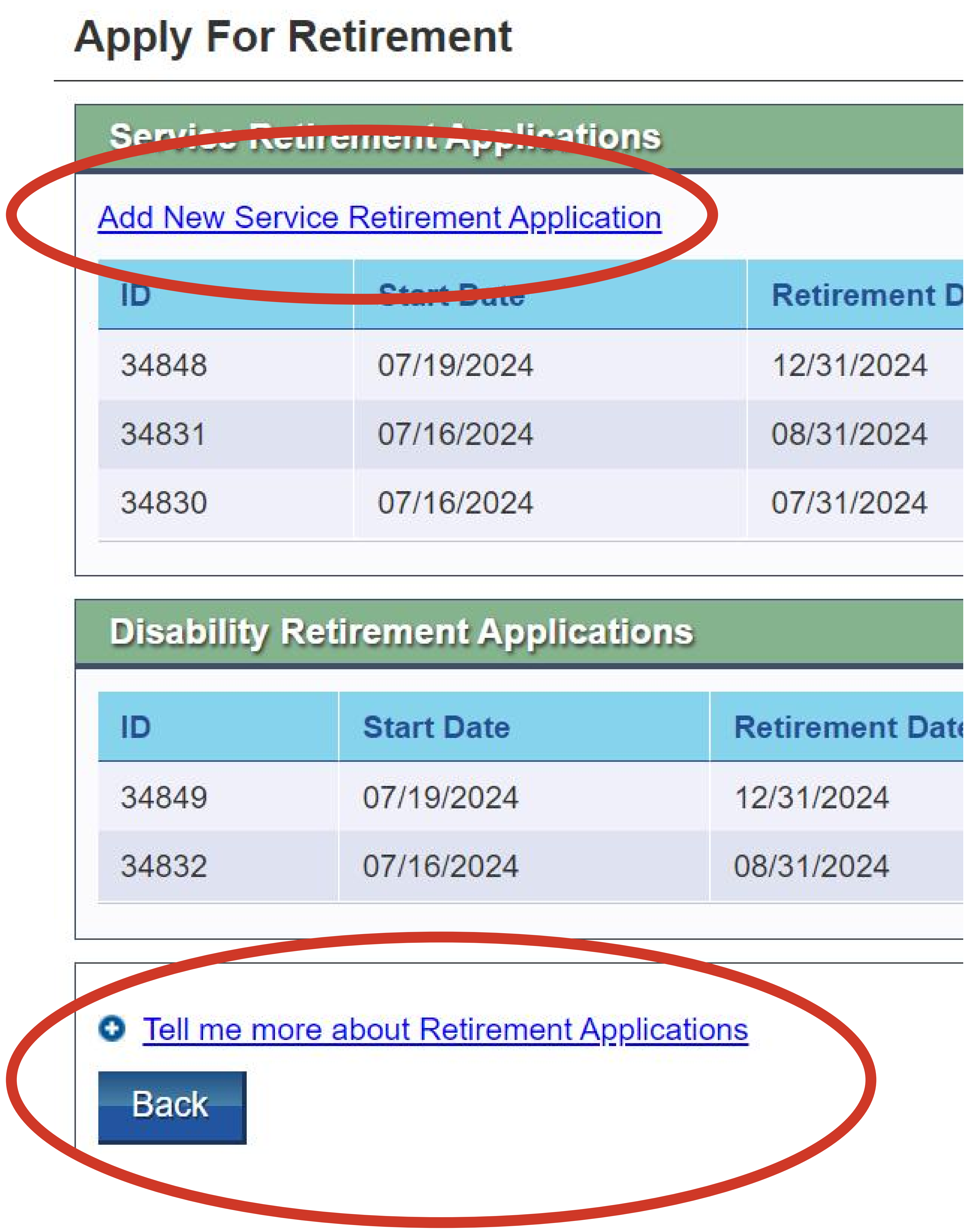
PURE Rating : 17

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

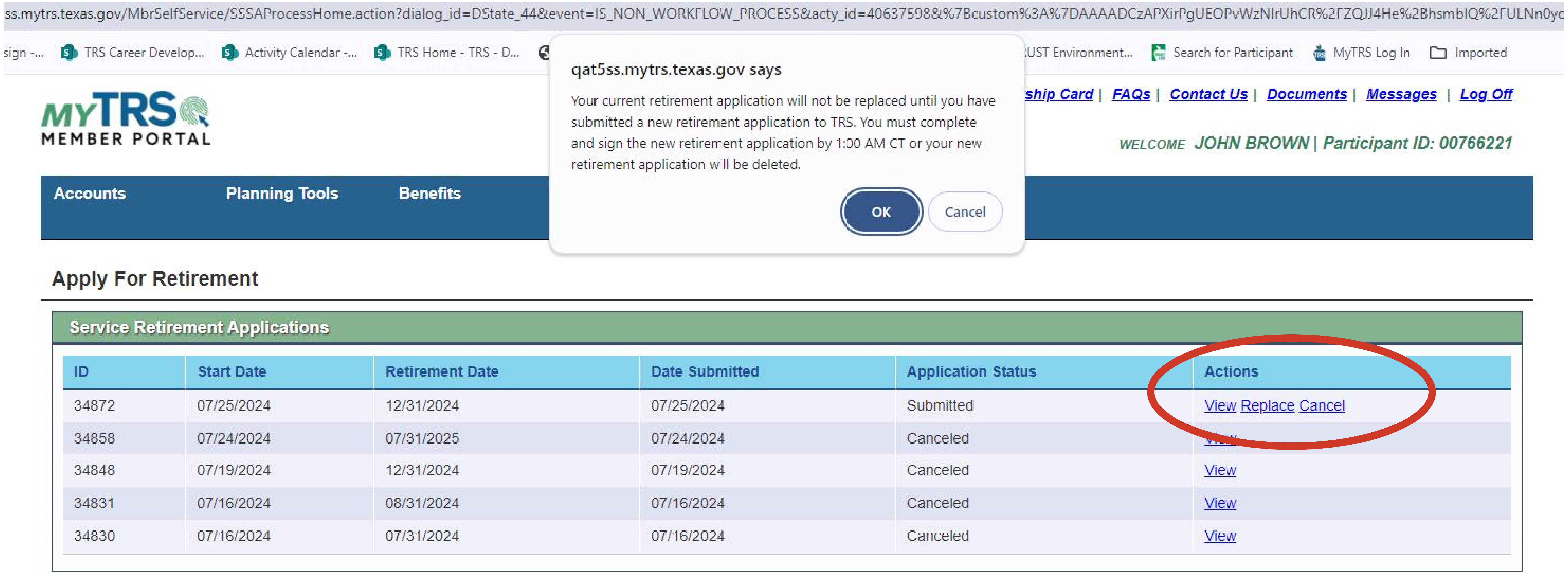
- “Adding New Service Retirement Application” button looks like a hyperlink.
- Back button is embedded in information box. It looks associated with “Tell me more about Retirement Applications” section



Design Recommendations

Clarify what Replace Application means

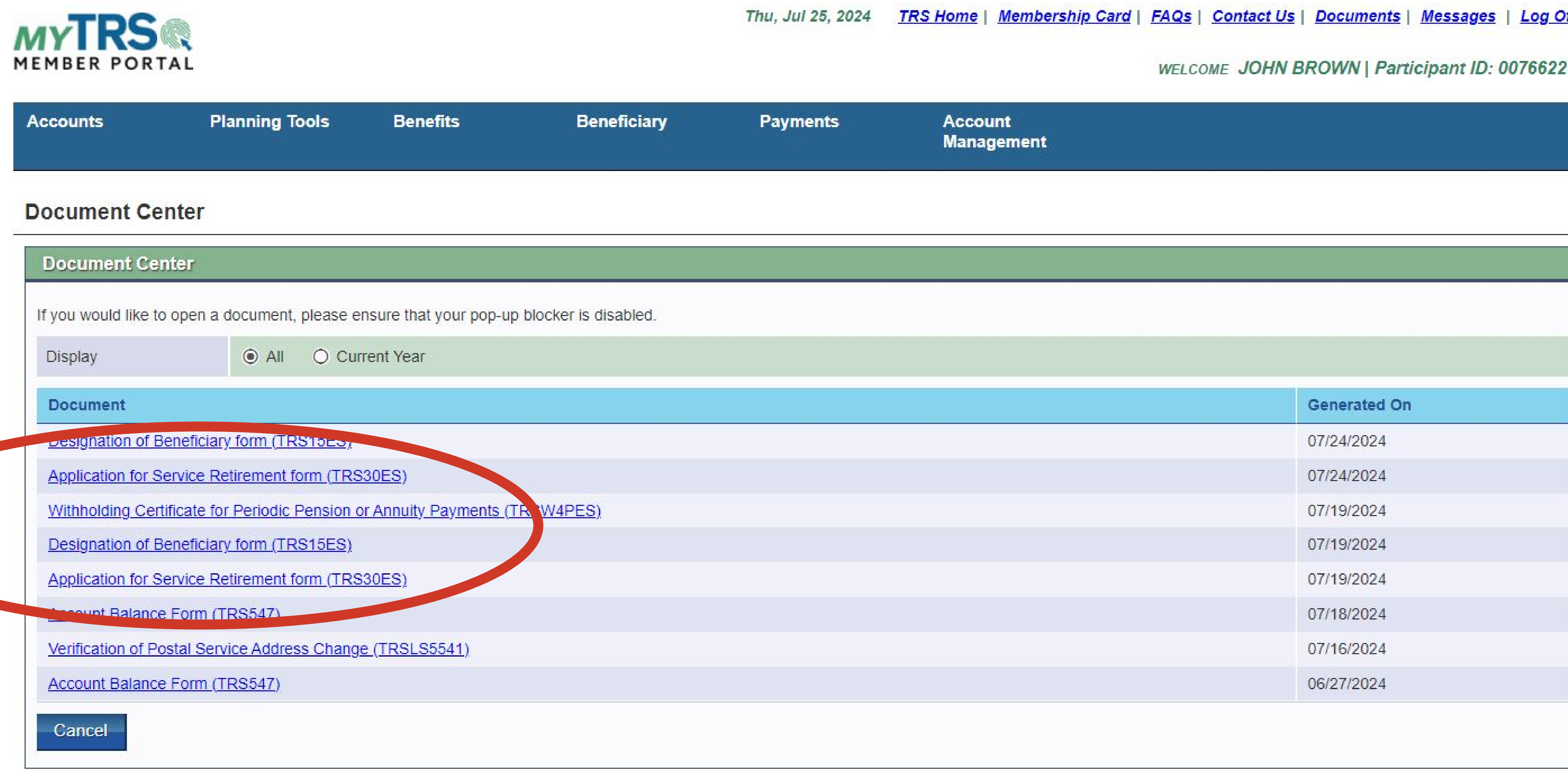
- We provide replace as an option without sufficient context to clarify when or how it can be used.
- It could be made clearer as to whether replacing entails creating a new application. If yes, how many times can one replace the application?



Design Recommendations

Document Center documents organization / naming

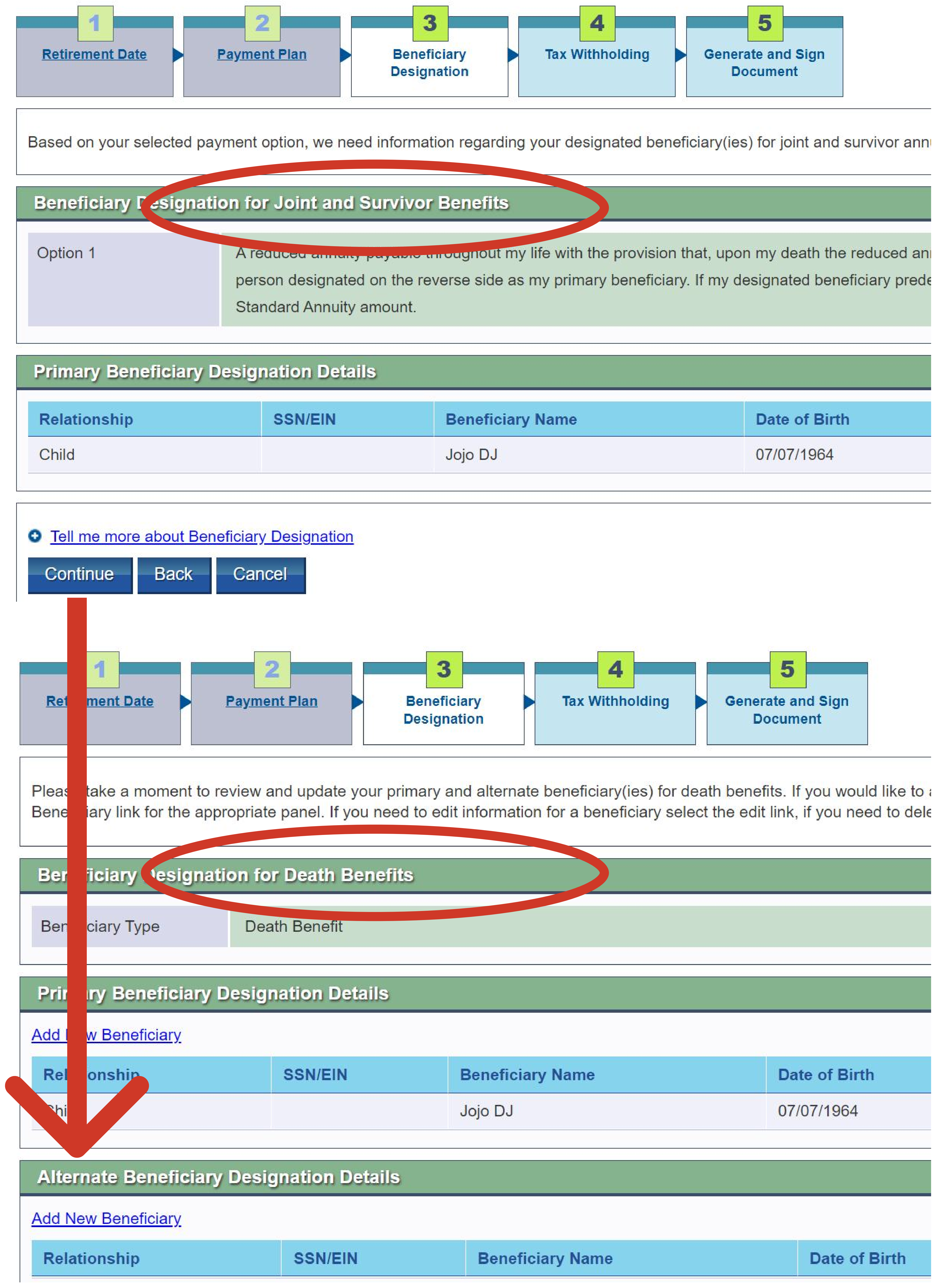
- Documents do not follow the same order as in the eSign screen which could lead to confusion .
  - Eg: In e-Sign, we fill out in the order - application > designate > withholding. The documents are presented in reverse order in the documents center.
- Could organize the documents better to ease comprehension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



Workflow findings

❓ Information flow and Continue button

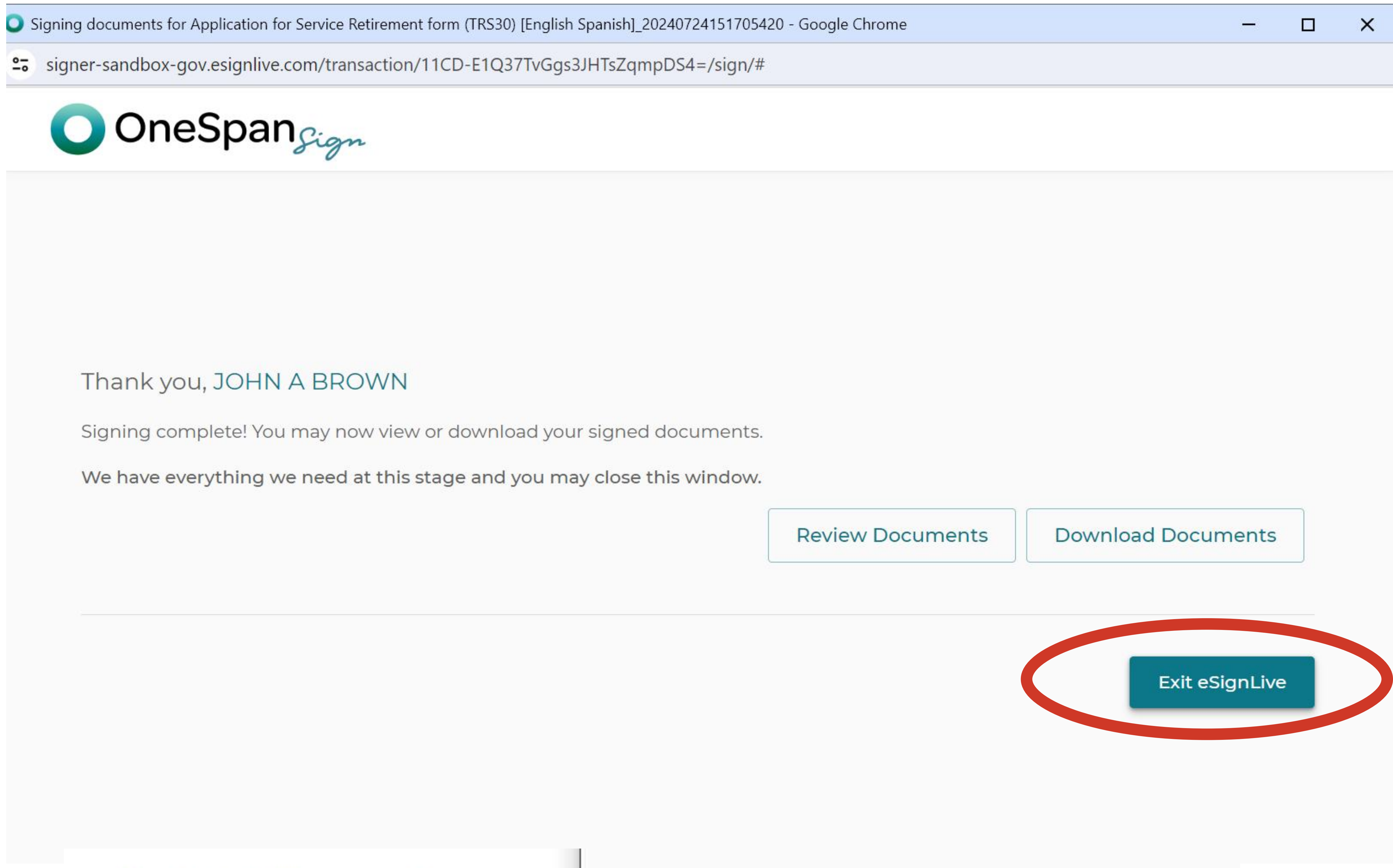
- Clicking “Continue” button at the bottom on step 3, Beneficiary Designation” takes you to the same page with another field to add alternative beneficiary. It confuses user as it seems like “Continue” button resulted in no action and doesn’t move to next step.
- Seems like the Screen changed from Joint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



Workflow findings

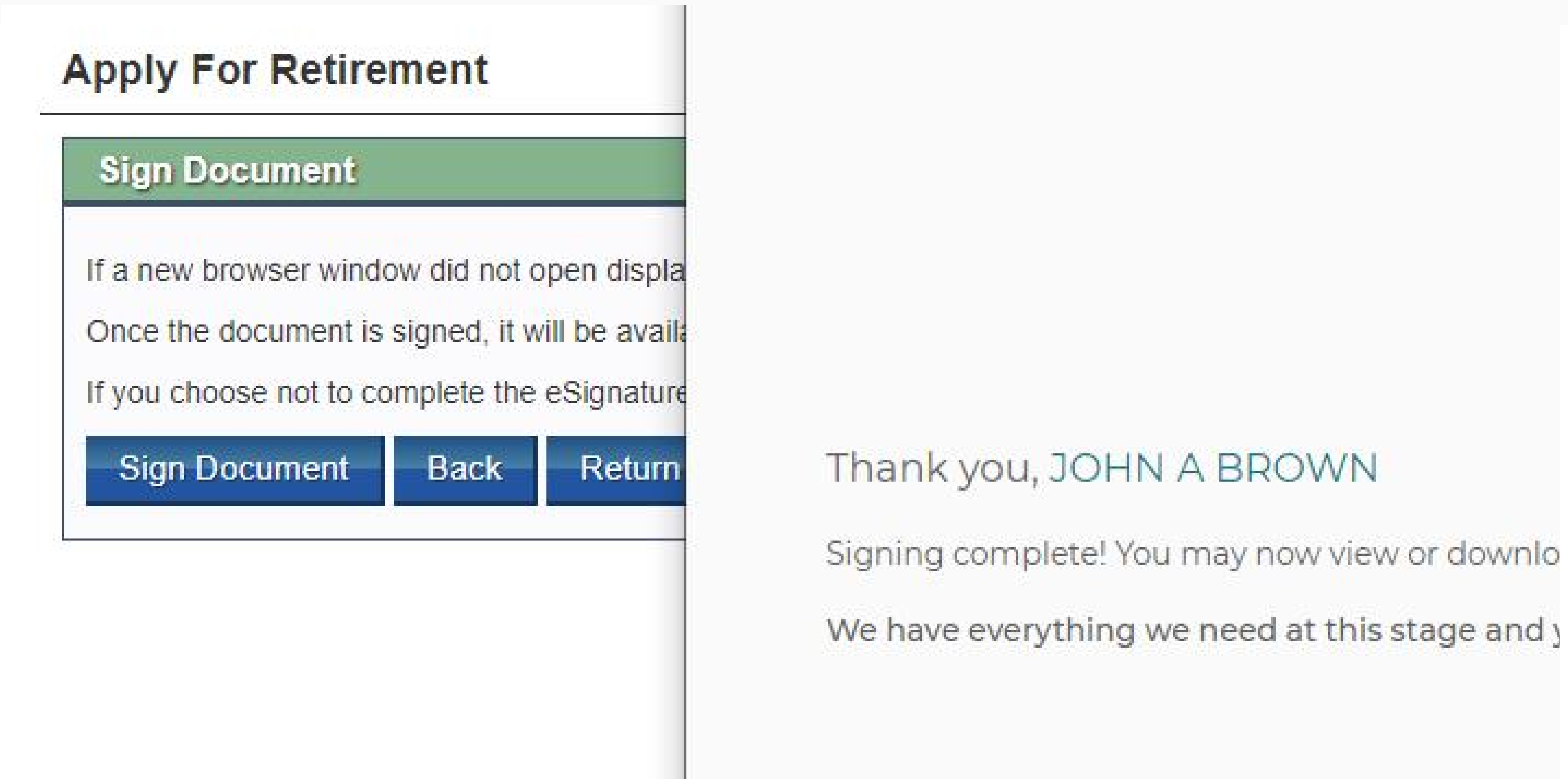
“Exit eSignLive” directs to TRS website

- 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

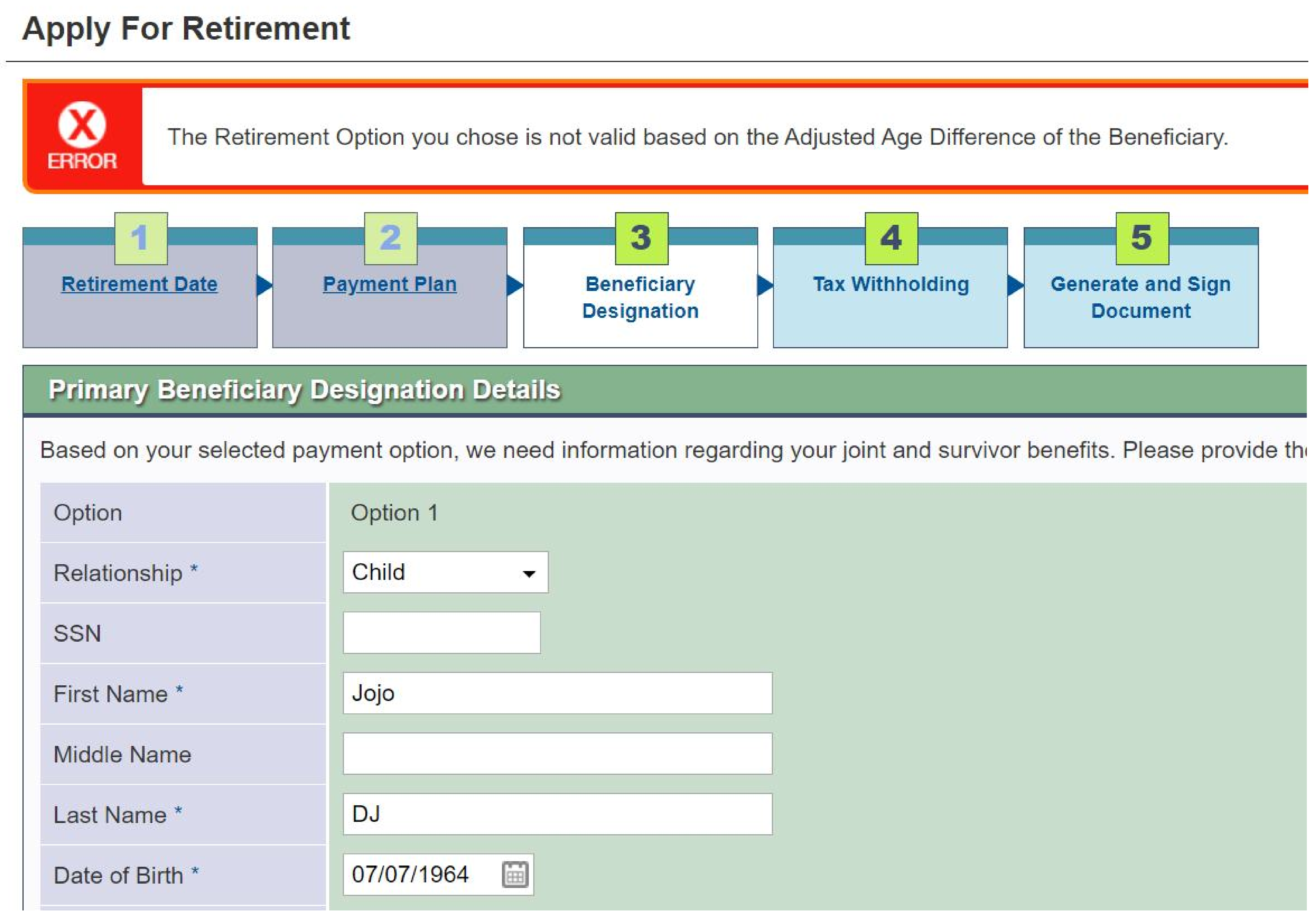
- Close the tab automatically and display the “Sign Document” button in inactive state (gray out).
- Add hyperlink to go straight to Documents page under Account Management.

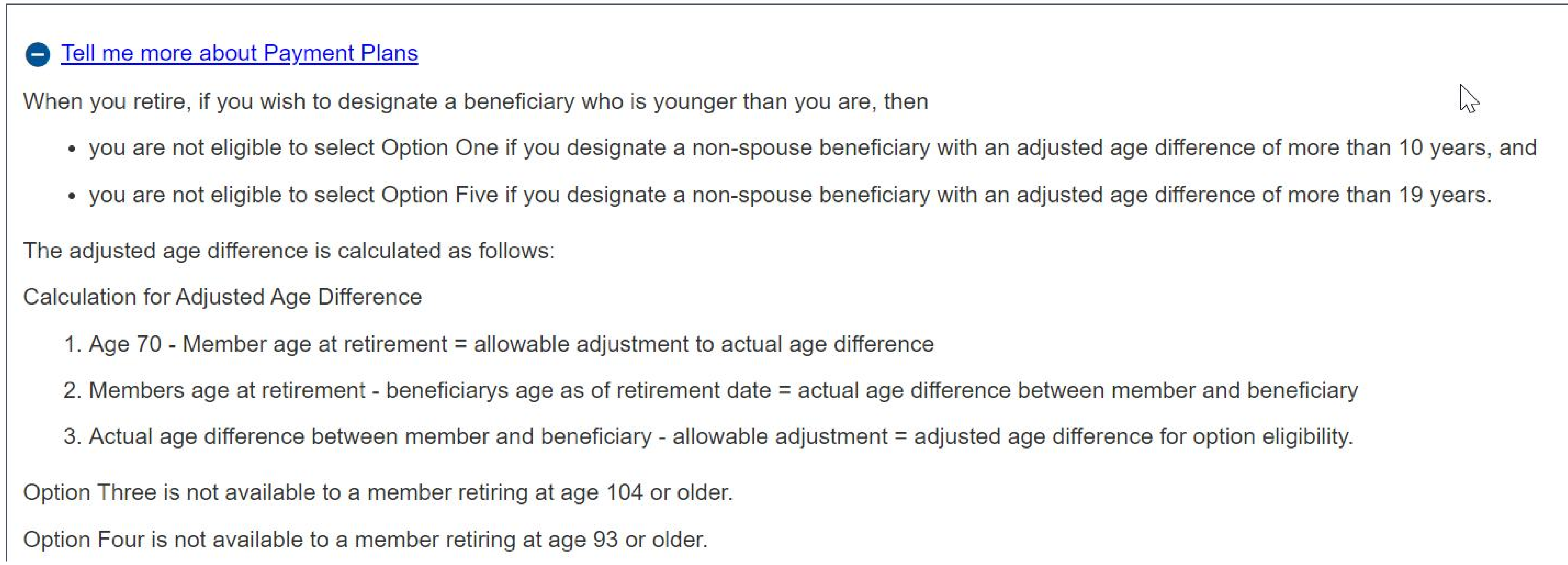


Content findings

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.





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)	

Back | Return to Home Page

Apply For Retirement

View Application

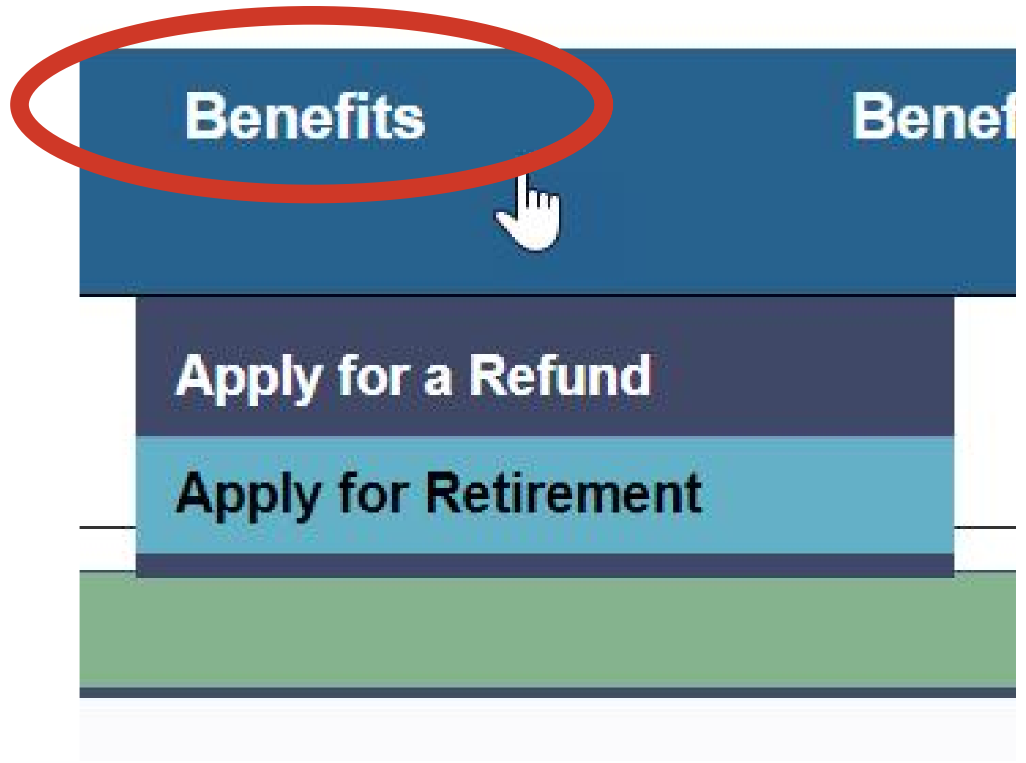
Retirement Date	12/31/24
Retirement Type	Disability
Retirement Plan	OPT3
Retirement Benefit Primary Beneficiary(ies)	
Retirement Benefit Alternate Beneficiary(ies)	
Death Benefit Primary Beneficiary(ies)	
Death Benefit Alternate Beneficiary(ies)	

Back | Return to Home Page

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

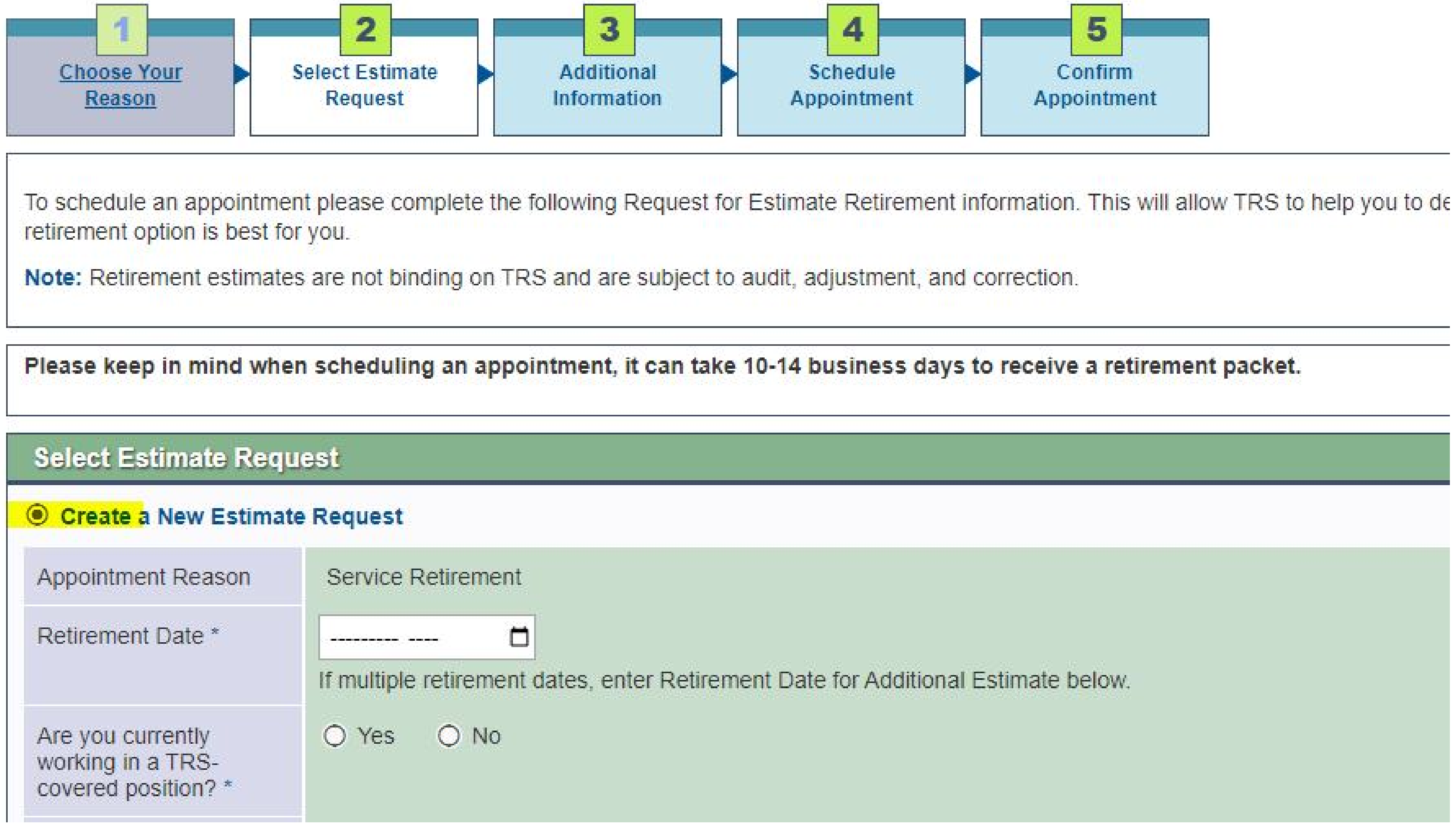
PURE Rating : 11

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

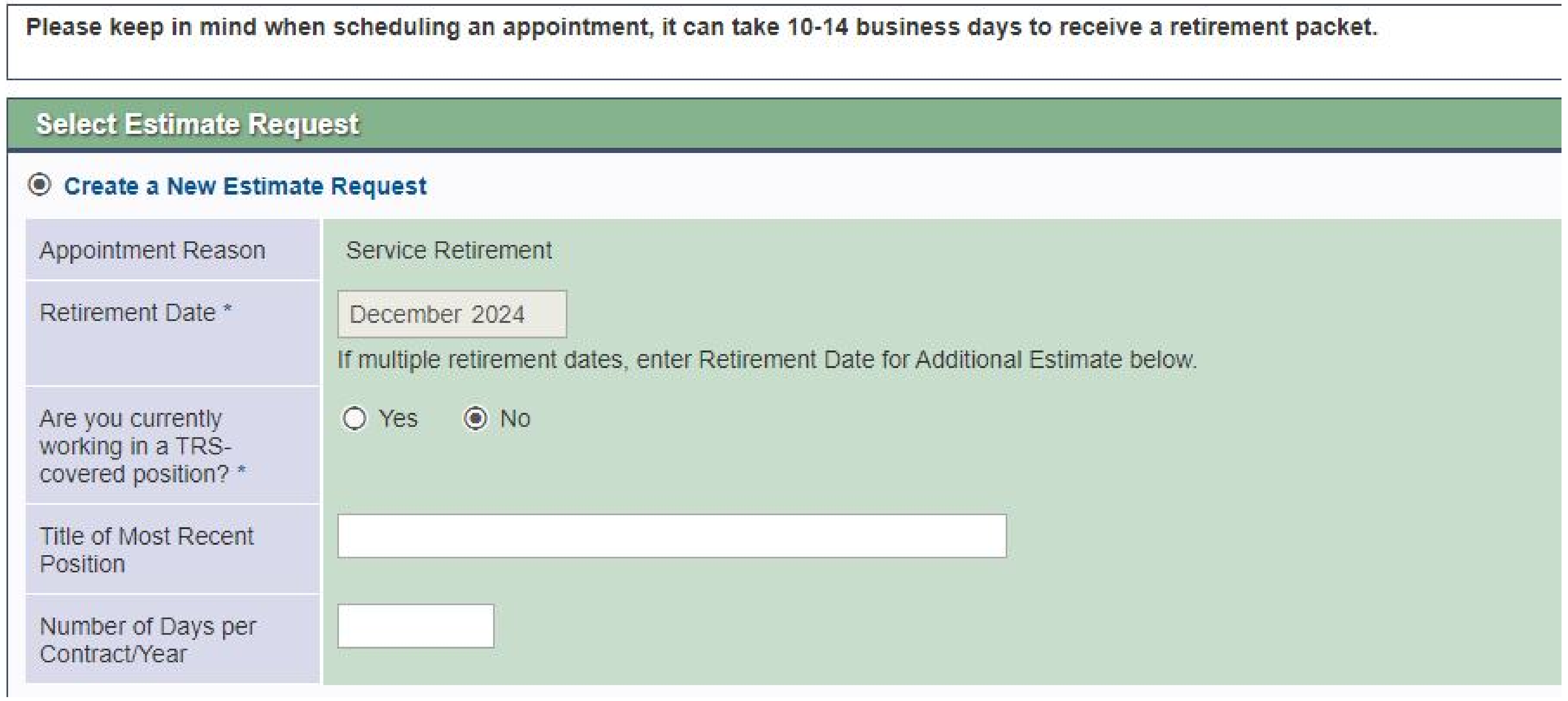
- There is a radio button here which seems confusing. Eliminate it for clarity.
- Also seems to imply that you may be able to choose an existing Request for Estimate



Design Recommendations

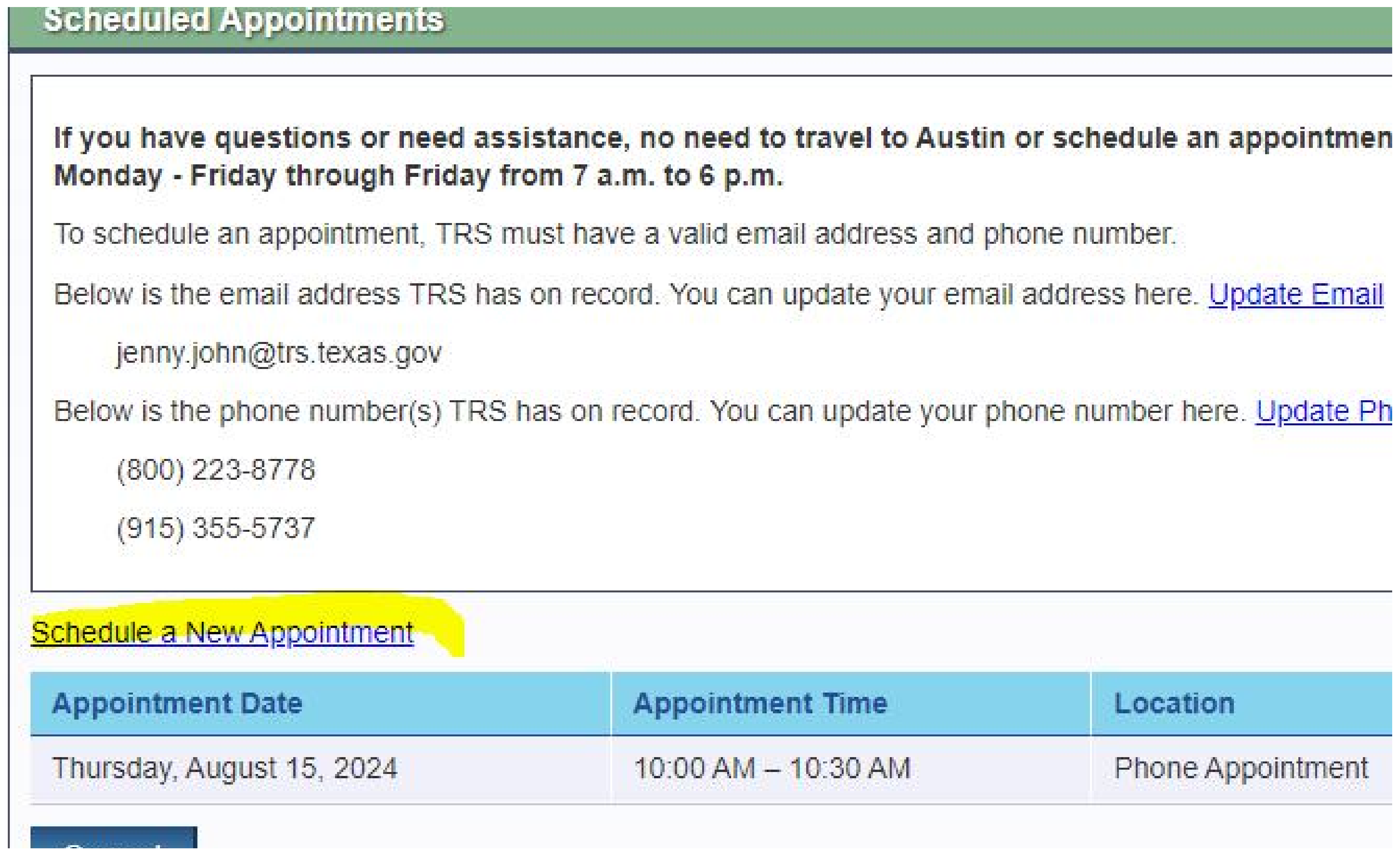
“Title of Recent Position”

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



Schedule Appointment CTA

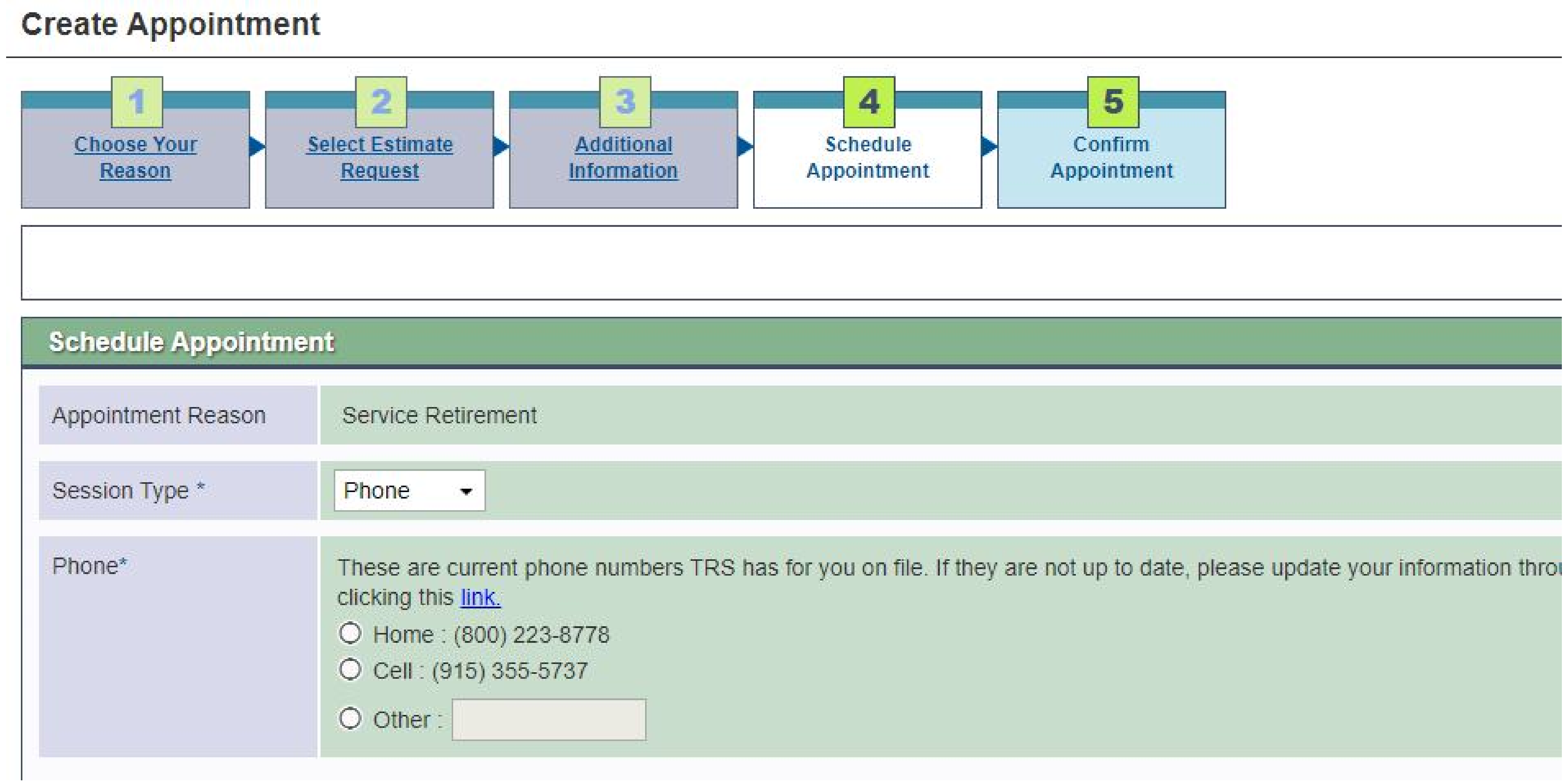
- The Cancel Button is more prominent than the “Schedule Appointment” CTA



Content improvement findings

Schedule Appointment Screen

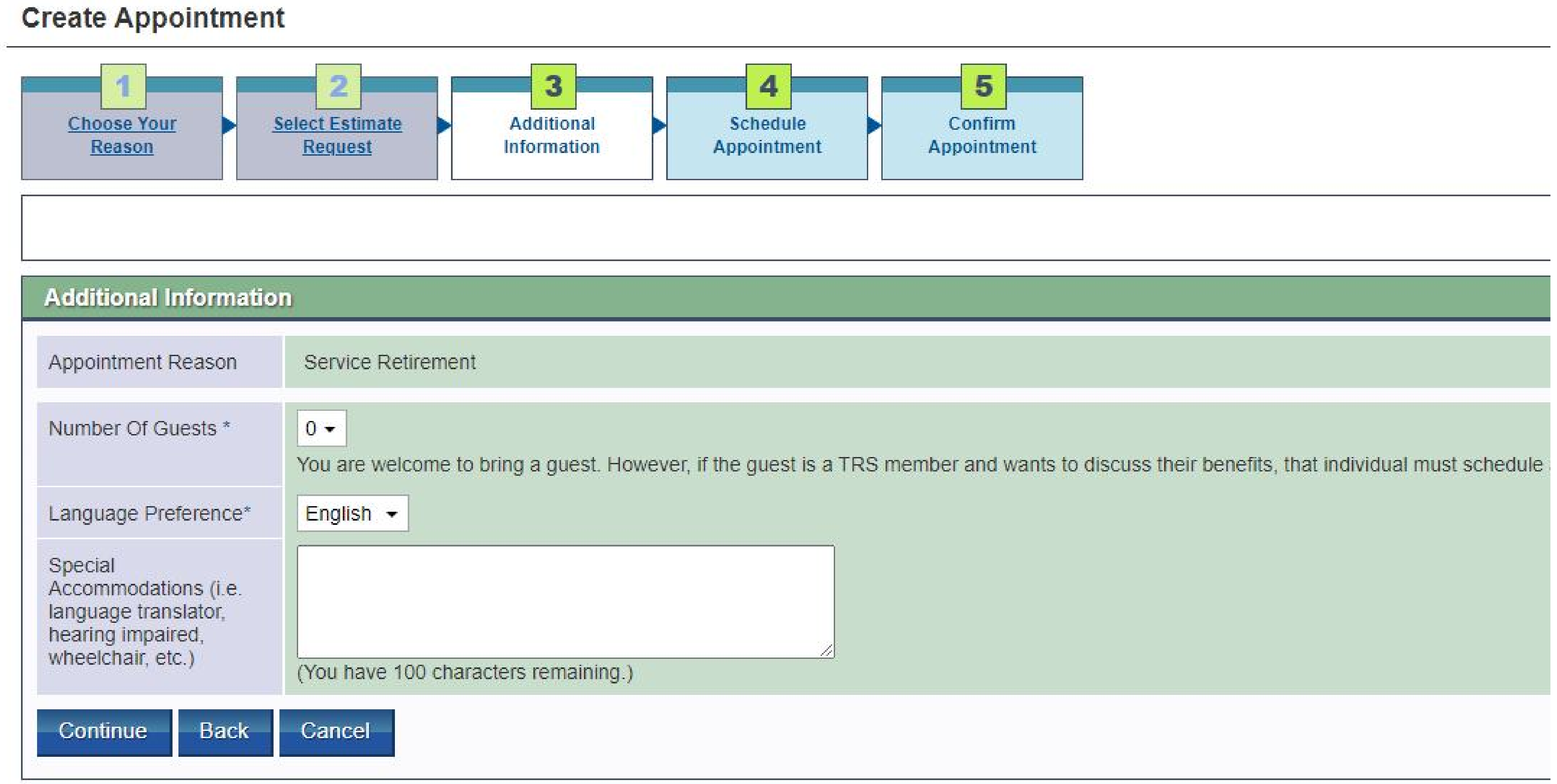
- There is no upfront information about "Phone" being an available session type option.
- Duration of Phone Appointment can also be made clearer.
- The previous screen where number of guests are selected seems confusing if member were to select Phone Appointment



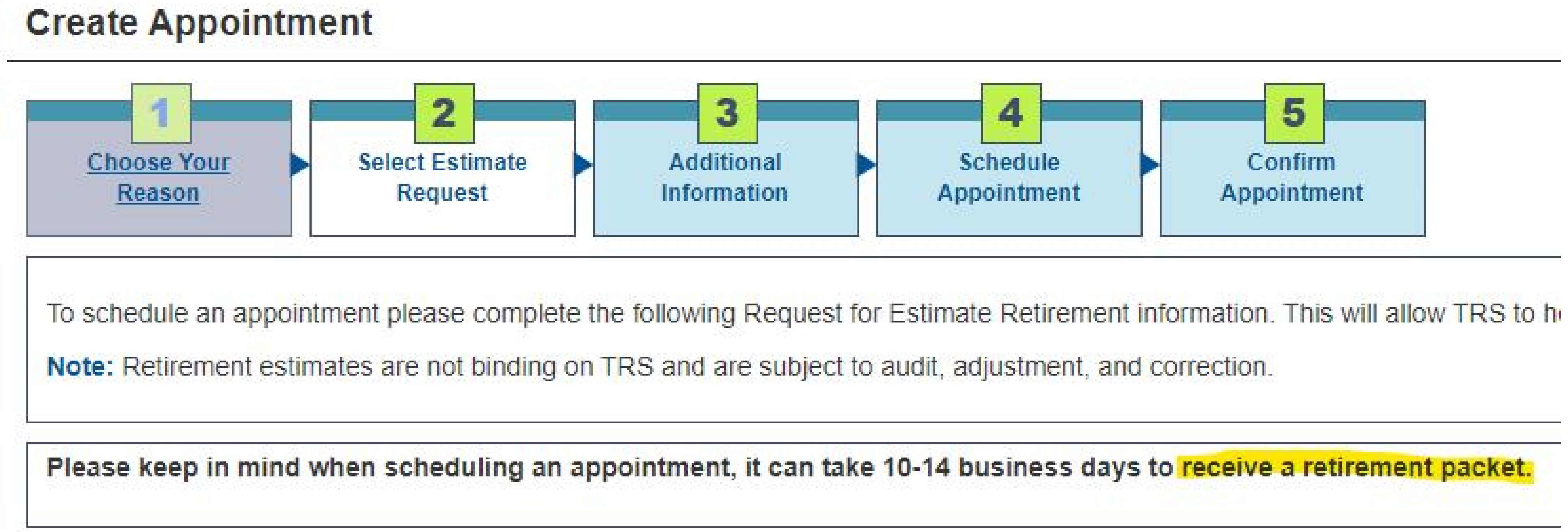
Content Improvement recommendations

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”?



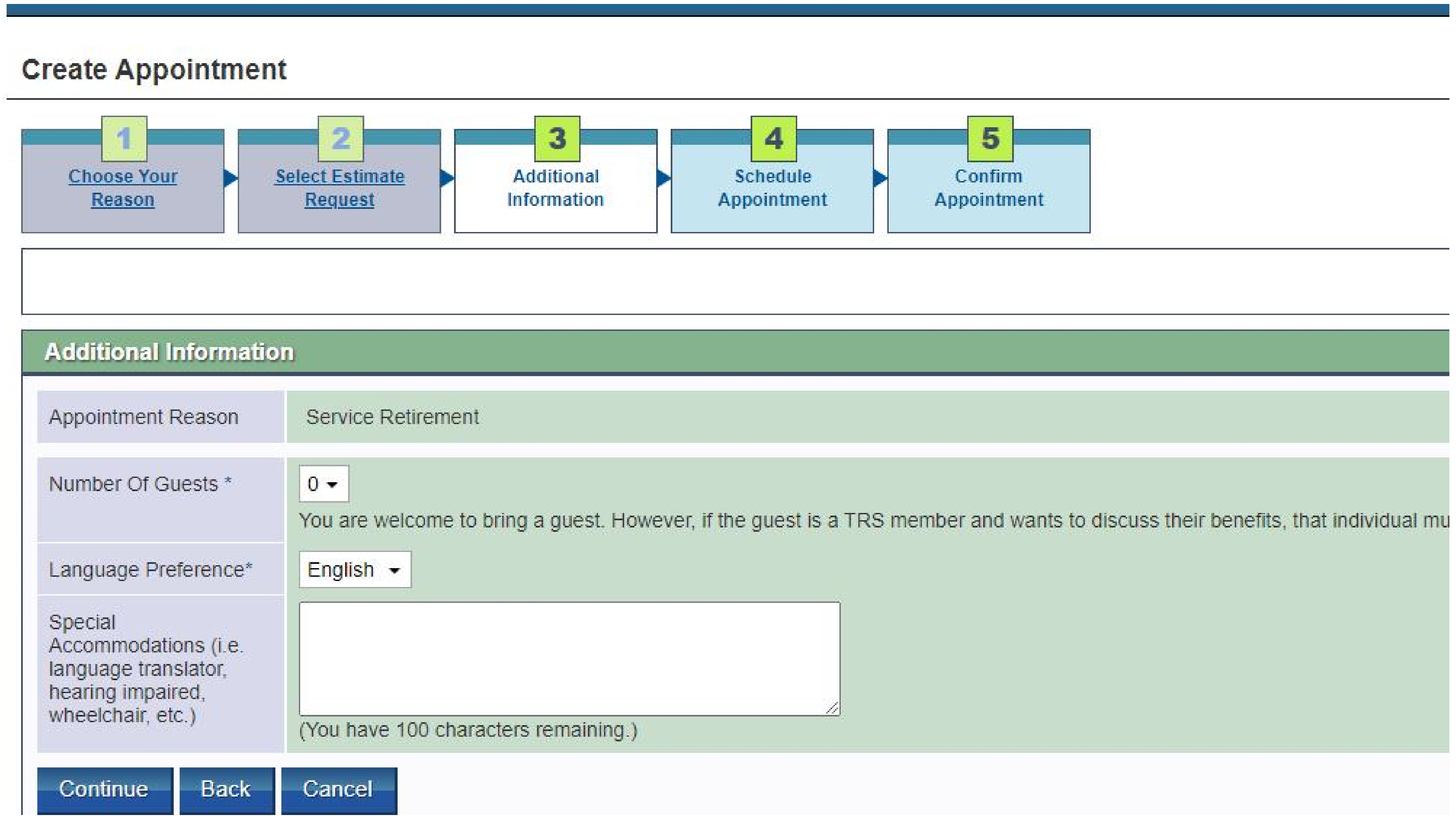
- Retirement Packet - Clarity on who sends the Retirement Packet, and how.



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.

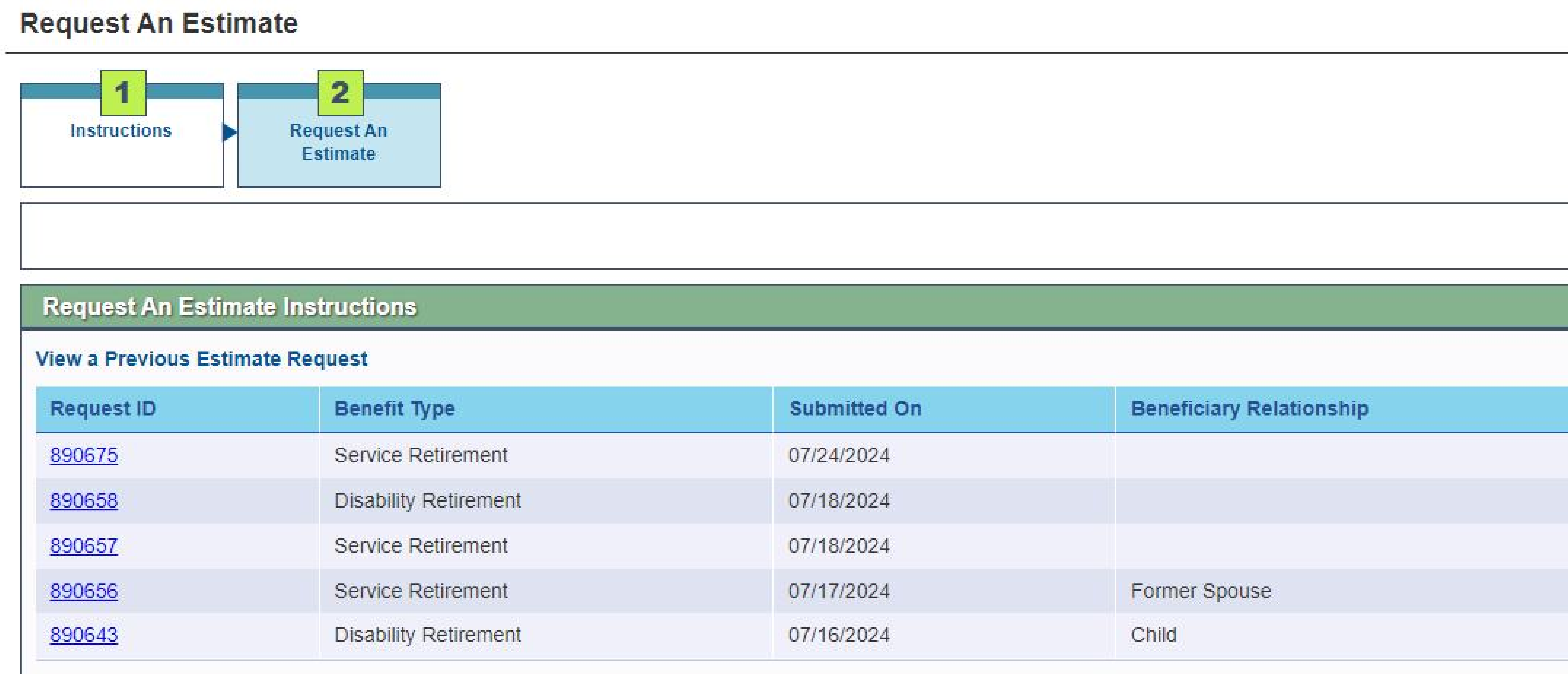


Workflow findings

❓ 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.


Request An Estimate

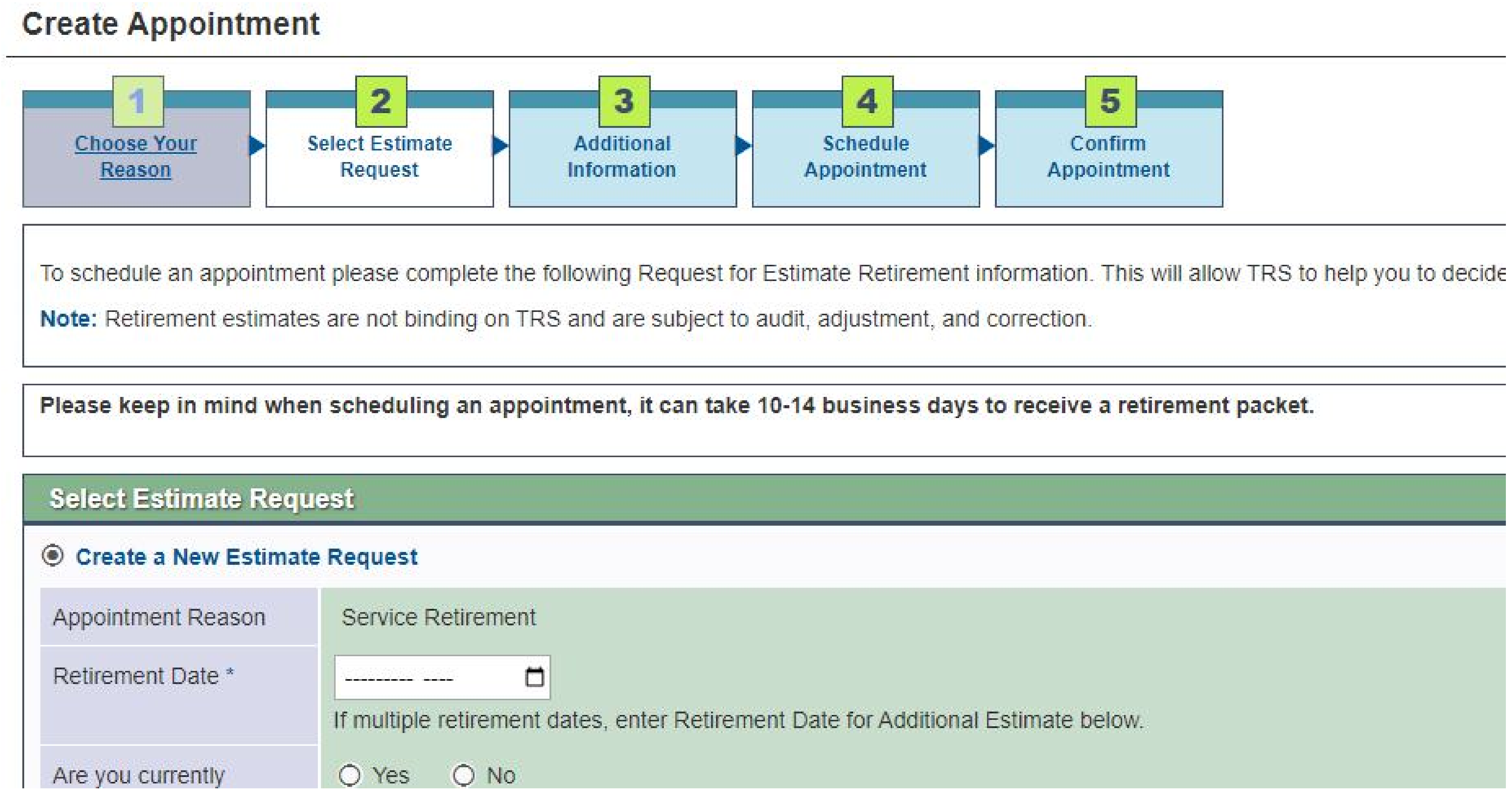
1 Instructions

2 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

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 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

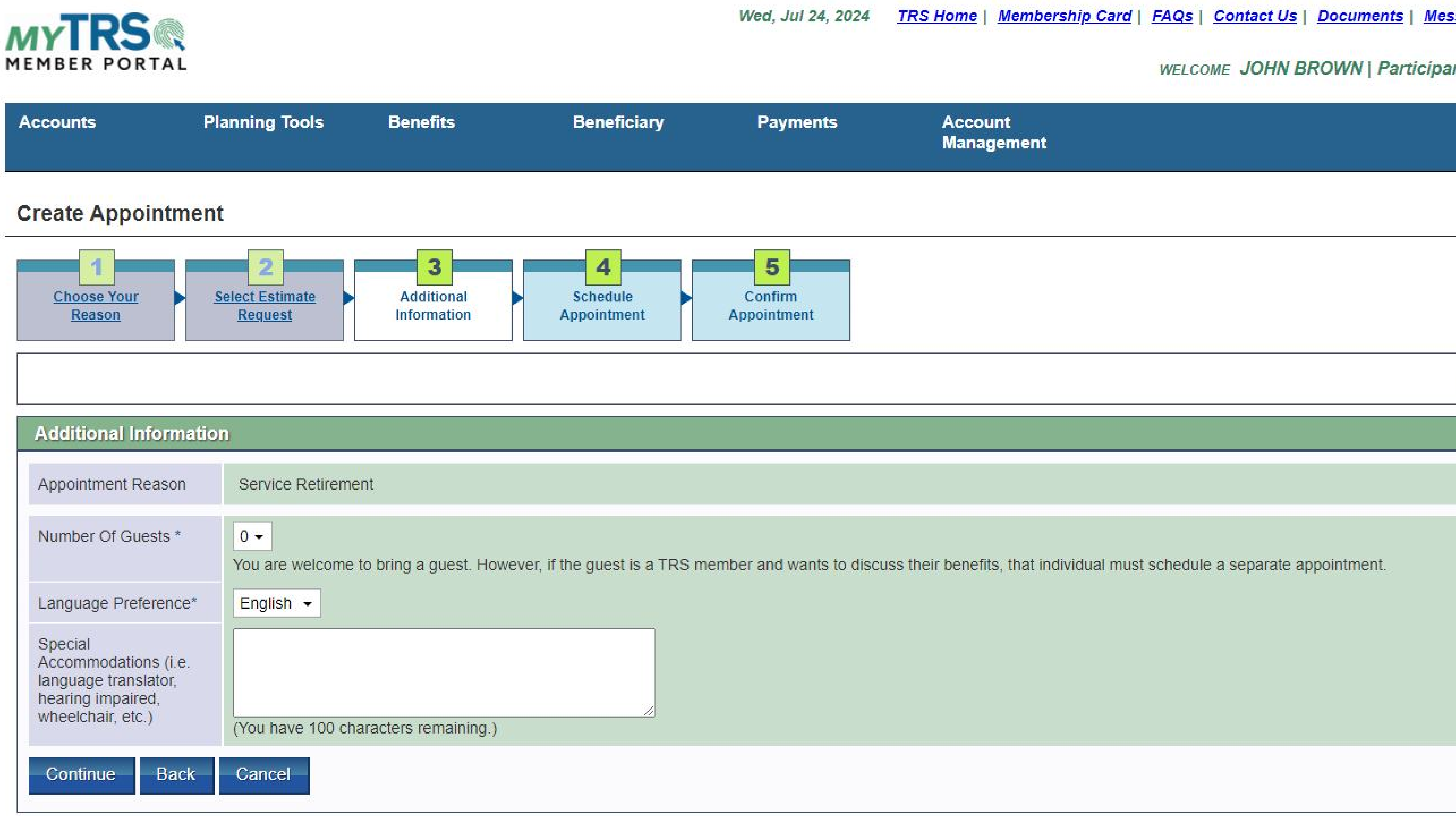
- Change content or workflow to match our processes

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.

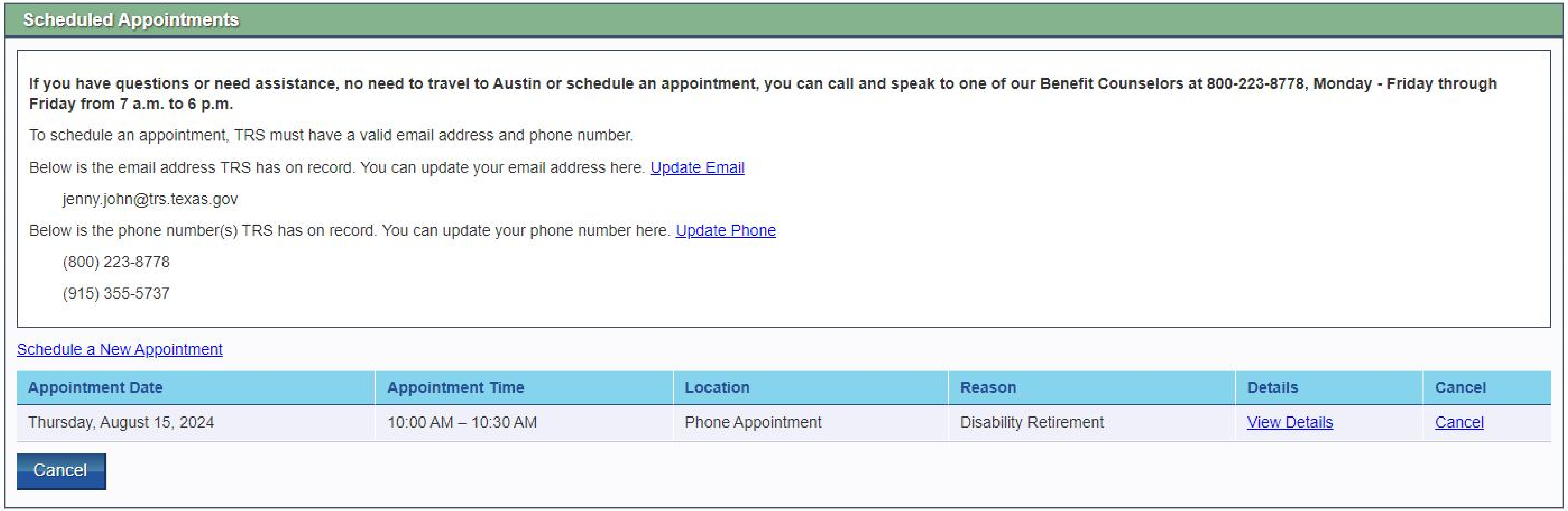
Modify sequence to ask this question after member selects appointment type.



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!