

Member Satisfaction Survey UX Report

(Key highlights related to website user experience from the MSS surveys spanning the years 2020-22)

1. Communication preferences/methods.

- Active members' preferred communication channels are Email > Speaking to Phone Counselor > Website, in that order.
Retirees however have the following preferred communication channels ranking: Email > Website > Speaking to Phone Counselor.
 - Are there any tasks that Active Members prefer or information that they seek that could be included to improve the overall preference for the website?
- The TRS Website is the consistently most common interaction that members have with TRS across all three years. However, its satisfaction ratings rank lower than other communication options. In particular, higher-engagement interaction options such as "Speak with counselor", "Visit TRS Facilities" and "Meet with Benefit Counselor" all have higher satisfaction rates than other non-interaction-based options.

This indicates that the TRS Website garners interaction and is a preferred mode of communication but does not offer a satisfactory experience overall. It also offers avenues to provide more personalized or interactive features on the TRS Website such as a Chat support feature or more helpful how-to videos.

- The third and fourth most common forms of communication are "Requested Documents via mail" and "Requested Documents via email". **Understanding the commonly requested documents** might help in improving service offered by the website (even allowing the option/making the option clearer to request the document) can streamline and improve the efficiency of the service.
- 59% Active Members indicated that they do NOT know how to estimate income needed for retirement. Indicates an opportunity **to improve the visibility of retirement planning tools**.

2. MyTRS: Usage, pain points and suggested improvements.

Year on year, there is a notable increase in visitors to MyTRS. Most common reasons for visiting MyTRS in the year 2022, are listed below:

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

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

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

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

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

- Overall high frequency “Other” options are ranked below:
 1. Retirement Info (More important for Active Members)
 2. Need Info (More important for Active Members)
 3. Verify Info (Equally important for both Active Members and Retirees)
 4. Update Change Info (Approximately equally important for both Active Members and Retirees)
 5. Review Account (More important for Active Members)
 6. Complaint (Approximately equally important for both Active Members and Retirees)
 7. Health Insurance (More important to retirees)

- Ratings of Three Most important reasons for visiting *MyTRS* (Consistent across all three years)
 - a. Active Members: Obtain Retirement Estimate, Change Address, Register for group presentation
 - b. Retirees: Access annuity verifications and 1099-R forms, Change federal income tax withholding, change address

- Reasons for not visiting *MyTRS*:
 - a. Active Members: Not aware of *MyTRS*, Not sure how to register, No reason to register at this time
 - b. Retirees: No reason to register at this time, Not aware of *MyTRS*, Not sure how to register
(Awareness of *MyTRS* is higher among Retirees than Active Members)

The features and improvements requested in *MyTRS* seems to be consistent across the years. The requested improvements include:

- Active members:
 - Faster access to retirement information
 - More accurate retirement estimates
 - More detailed information about benefits including more personalized and simplified information about TRS, benefits, service credit purchasing, and healthcare.
 - Improvements regarding the process, options, benefits, eligibility, employment, and checklists for retirement.
 - Updates to website features such as ability to verify information, user interface, secure chat options and online retirement and beneficiary forms.

- Retirees:
 - More details on investments, personal portfolios, and premiums/payment history.
 - Improved information that is healthcare-specific and benefit and retirement information personalized to themselves.
 - Website upgrades
 - Retirement process details
 - Complaints and cost of living adjustments.

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

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

3. Additional Observations:

- TRS Benefits Handbooks – information gap areas which could be addressed or supported by website content:
 - Active Members rated that the TRS Handbook does not provide information very well related to purchasing special service credits, TRS employment after retirement, how to estimate TRS retirement benefits.
 - Retirees rated that the TRS Handbook does not provide information very well related to purchasing special service credits, TRS employment after retirement, TRS Health care benefits.
- Important communication topics ranked:

Table 2.15. Active Member Ratings of the Importance of TRS Topics and TRS' Performance in Providing Information Related to those Topics.

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

a. Active Members

Areas of improvement ranked based on importance and relative performance: Pension Fund Financial Health, Activities that impact retirement, Investment Performance, Legislative Updates, Health Care Funds Financial Health

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

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

b. Retirees:

Areas for improvement:

Legislative Updates, Pension Financial Health, Investment Performance, Health Care Funds Financial Health,

- Discoverability of the Email subscription option is low. The subscription process has also been reported as being difficult by some members.
 - The Pulse newsletter is a valuable source of information but overall email subscription discoverability is low.

References:

1. Member Satisfaction Survey 2022:
<https://www.trs.texas.gov/TRS%20Documents/member-satisfaction-survey-2022.pdf>
2. Member Satisfaction Survey 2021:
<https://www.trs.texas.gov/TRS%20Documents/member-satisfaction-survey-2021.pdf>
3. Member Satisfaction Survey 2020:
https://www.trs.texas.gov/TRS%20Documents/member_satisfaction_survey_2020.pdf