

2006 MEMBER SATISFACTION SURVEY

**Prepared for:
Teacher Retirement System of Texas**

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I. INTRODUCTION

The Teacher Retirement System of Texas (TRS) contracted with the Survey Research Center (SRC) at the University of North Texas to conduct a customer satisfaction survey of its members. The purpose of the survey was to assess levels of satisfaction of active and retired members with the services provided by TRS.

The objectives of the survey were to assess levels of customer satisfaction with:

- Benefit counselors
- Telephone Counseling Center
- Written requests for information
- InfoLine
- Internet services
- Benefit handbooks and other communication methods
- Account statements
- Facilities
- TRS overall.

Whenever applicable, responses of active members and retired members were compared. Other characteristics used for comparison were age, gender, and type of educational institution at which the member was employed.

II. METHODOLOGY

Population

The conceptual population for the survey was all active and retired members of TRS. This represents approximately 90 percent of members with the remaining 10 percent of membership either joining/leaving the system or changing employers at any given point in time. The population was stratified first by active and retired members. The population was further stratified by age, gender and type of employer (see Table 1).

Table 1
Distribution of Demographic Characteristics in the TRS Population

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	15,906	27,139	45,294	154,782	243,121
37 to 45	11,997	20,698	34,825	130,265	197,785
46 to 51	8,020	15,796	25,900	98,896	148,612
52 and over	13,440	24,003	47,843	136,066	221,352
Total	49,363	87,636	153,862	520,009	810,870
Retired Members					
63 and under	2,239	4,645	13,901	49,104	69,889
64 to 69	2,386	4,355	11,249	34,773	52,763
70 to 74	2,113	3,088	8,916	23,309	37,426
75 and over	4,070	5,258	12,442	41,142	62,912
Total	10,808	17,346	46,508	148,328	222,990

Instrument

The survey instrument was constructed using the 2004 Member Satisfaction survey as its base. Several meetings between SRC and TRS staff were conducted by phone to remove questions that were not useful and to add questions that needed to be asked. Several revisions to the instrument were made until a final instrument was agreed upon. The final instrument is available in the Appendix.

Data Collection

Trained telephone interviewers who had previous experience in telephone surveys were used to conduct the survey. Each interviewer completed an intensive general training session. The purposes of general training were to ensure that interviewers understood and practiced all of the basic skills needed to conduct interviews and that they were knowledgeable about standard interviewing conventions. The interviewers also attended a specific training session for the project. The project training session provided information on the background and goals of the study.

Interviewers practiced administering the questionnaire to become familiar with the questions.

All interviewing was conducted from a centralized telephone bank in Denton, Texas. An experienced telephone supervisor was on duty at all times to supervise the administration of the sample, monitor for quality control, and handle any problems. Data for the retired members were collected between March 30 and April 25, 2006. Data for the active members were collected between April 5 and April 30, 2006.

Sample

Since one of the overriding objectives of the project was to be able to compare differences in satisfaction among constituent groups, a stratified random sampling method was chosen. The sample was stratified first by active and retired members. The sample was further stratified by age, gender and type of employer.

TRS supplied SRC with 7,000 records for active members and 4,000 records for retired members. All records included the names and addresses for all potential respondents. Many of the records, especially among the active members, were lacking phone numbers. SRC began each lookup effort with a random sample of half of the supplied records. Internet phone directories were used to identify the phone numbers for each record. If a listing could not be found, directory assistance was called for a listing. If a listing obtained over the Internet was found to be incorrect once a call attempt was made, SRC used directory assistance in an attempt to obtain a new listing.

For retired members, 1,851 records were drawn for entry into the calling sample. This number proved sufficient to complete 400 interviews. For active members, a total of 4,380 were drawn (see Table 2).

Table 2
Distribution of Demographic Characteristics in the TRS Sample

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	276	253	275	274	1,078
37 to 45	273	277	286	292	1,128
46 to 51	279	264	297	281	1,121
52 and over	302	159	296	296	1,053
Total	1,130	953	1,154	1,143	4,380
Retired Members					
63 and under	107	95	124	120	446
64 to 69	103	100	121	123	447
70 to 74	103	103	134	135	475
75 and over	107	107	132	137	483
Total	420	405	511	515	1,851

SRC conducted a total of 1,100 telephone interviews including 700 interviews with active members and 400 interviews with retired members. Five of the interviews were conducted in Spanish. The distribution of interviews was controlled so that an adequate number from each demographic group could be included (see Table 3).

Table 3
Distribution of Demographic Characteristics in the TRS Respondents

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	38	37	50	50	175
37 to 45	38	37	50	50	175
46 to 51	38	37	50	50	175
52 and over	38	37	50	50	175
Total	152	148	200	200	700
Retired Members					
63 and under	17	17	33	33	100
64 to 69	17	17	33	33	100
70 to 74	17	17	33	33	100
75 and over	17	17	33	33	100
Total	68	68	132	132	400

In a purely random sample of TRS members, 700 completed interviews with active members would yield a margin of error of +/- 3.7 percent at the 95 percent confidence level, and 400 completed interviews with retired members would yield a margin of error of +/- 4.9 percent. Since this sample was stratified by group, margin of error calculations cannot be directly applied. However, by weighting each member sample by the demographic distributions of the population, the margin of error can be approximated when presenting aggregate statistics for each of the member samples.

A 25-respondent sub-sample was called for each the active and retired members who had visited a counselor in the past year. TRS provided SRC with a listing of these clients. SRC drew samples from each list and administered a short survey instrument that only addressed issues related to visiting a counselor. These responses were added to the sample when analyzing those questions.

Weighting Method

Since one objective of the study was to obtain a sufficient number of responses in the various subgroups to permit analysis, quotas were necessary. When quotas are used, the resultant sample does not reflect the actual distribution of demographics in the population. In order to correct the disproportionate representation, when findings are presented for either all retired members or for all active members sample, the data will be weighted so that the results reflect the correct population proportions. Crosstabs by any single characteristic, such as age or gender, are also weighted. When crosstabs present data for all 16 groups in each sample (age by gender by institution type), the data are not weighted.

Analysis by Demographic Groups

Each question in the survey was cross-tabulated with the following demographic categories:

- Age
- Gender
- Institution type (higher education or public schools)

Whenever the responses to a single question are divided by demographic groups, the percentage distribution of responses within one group rarely will match exactly the percentage distribution of another group; there will often be some variation between groups.

The most important consideration in interpreting these differences is to determine if the differences in the sample are representative of differences between the same groups within the general population. This consideration can be fulfilled with a test of statistical significance. The Survey Research Center only reports those differences between groups that are found to be statistically significant.

Report Format

The remainder of the report is arranged in six sections beginning with Section III. This section, "Sample Characteristics," presents the findings for all respondents from each sample. Section IV, "Findings," presents the findings for all questions. Where active members and retired members are asked the same questions, findings are presented in the same format for easy comparison. The last section presents the conclusions of the study.

III. SAMPLE CHARACTERISTICS

Retired member demographic characteristics in the weighted sample are presented in Table 4. The active member demographic characteristics in the weighted sample are presented in Table 5. Since the characteristics were weighted to reflect proportions in the population, female respondents and respondents from public schools comprise a larger portion of each sample.

**Table 4: Retired Member Demographics
(n=400)**

Demographics	Percentage Responding
Age of the respondent	
63 and under	31.3
64 to 69	23.7
70 to 74	16.8
75 and over	28.2
Education	
Public Schools	87.4
Higher Education	12.6
Gender	
Male	25.7
Female	74.3

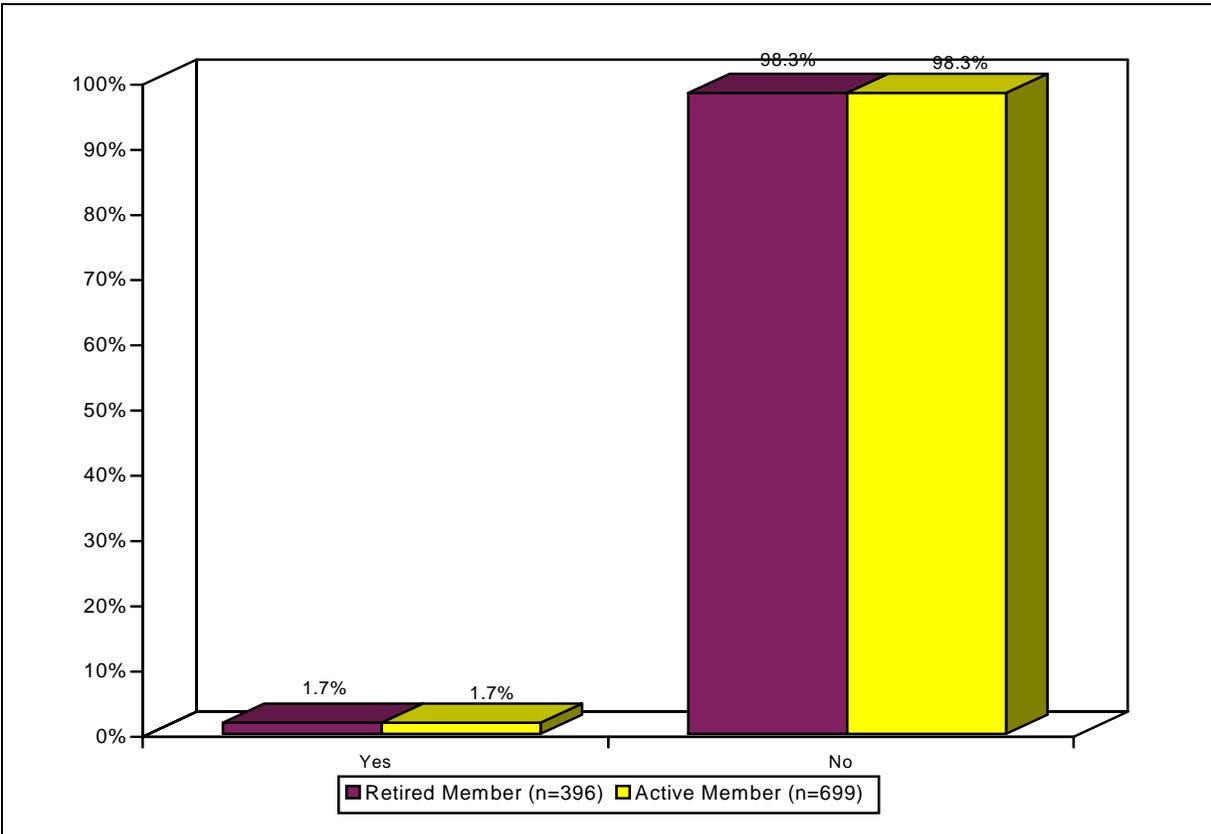
**Table 5: Active Member Demographics
(n=742)**

Demographics	Percentage Responding
Age of the respondent	
36 and under	30.0
37 to 45	24.4
46 to 51	18.3
52 and over	27.3
Education	
Public Schools	83.1
Higher Education	16.9
Gender	
Male	25.1
Female	74.9

IV. FINDINGS

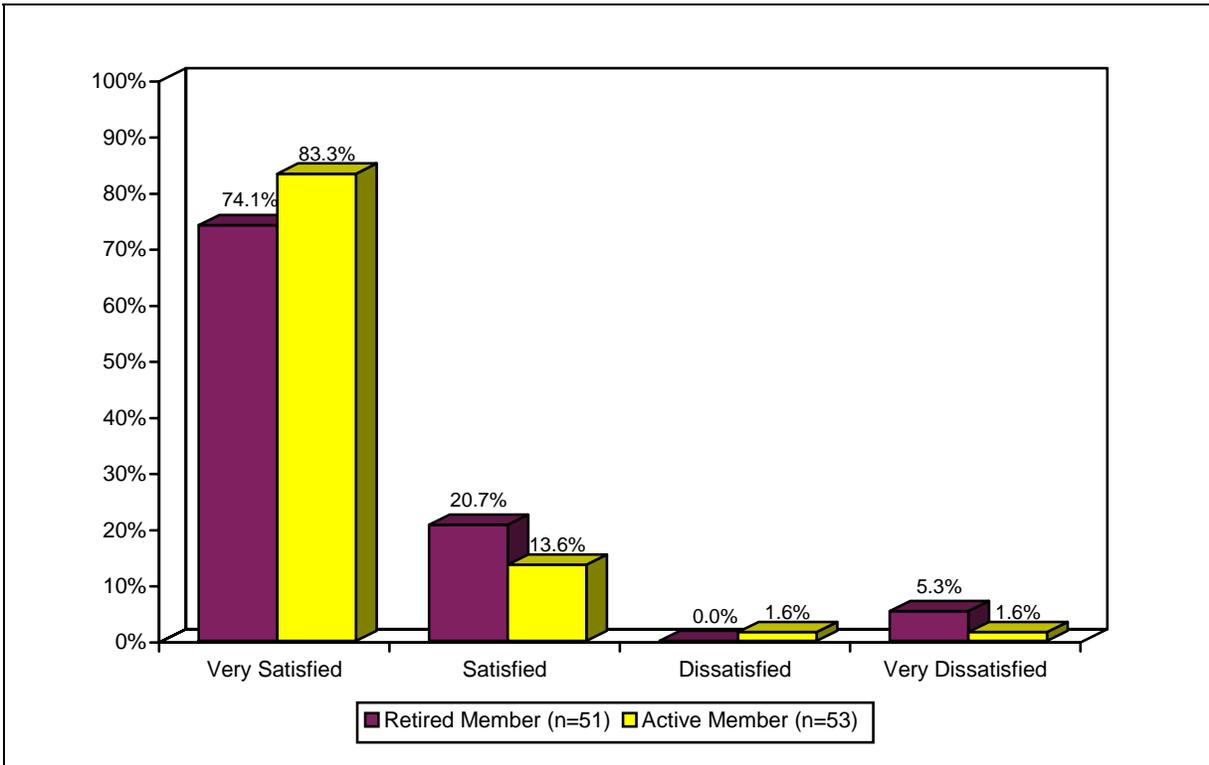
TRS Benefit Counselors

Figure 1: Met with TRS Benefit Counselor



- Both retired and active members were asked whether they had met with a TRS benefit counselor during the last twelve months. As shown in Figure 1, in both groups only 1.7 percent of members reported meeting with a TRS benefit counselor during that period.
- Since the number of respondents meeting a benefit counselor was so low, SRC drew an additional sample of retired and active members from TRS records. For all subsequent questions, this additional sample was added to those responding "yes" in Figure 1.

Figure 2: Degree of Satisfaction with the Information Received



- Members who had met a TRS benefit counselor during the last 12 months were asked how satisfied they were with the information received. Figure 2 shows that 94.8 percent of the retired members were either very satisfied (74.1 percent) or satisfied (20.7 percent) and 96.9 percent of active members were either very satisfied (83.3 percent) or satisfied (13.6 percent).

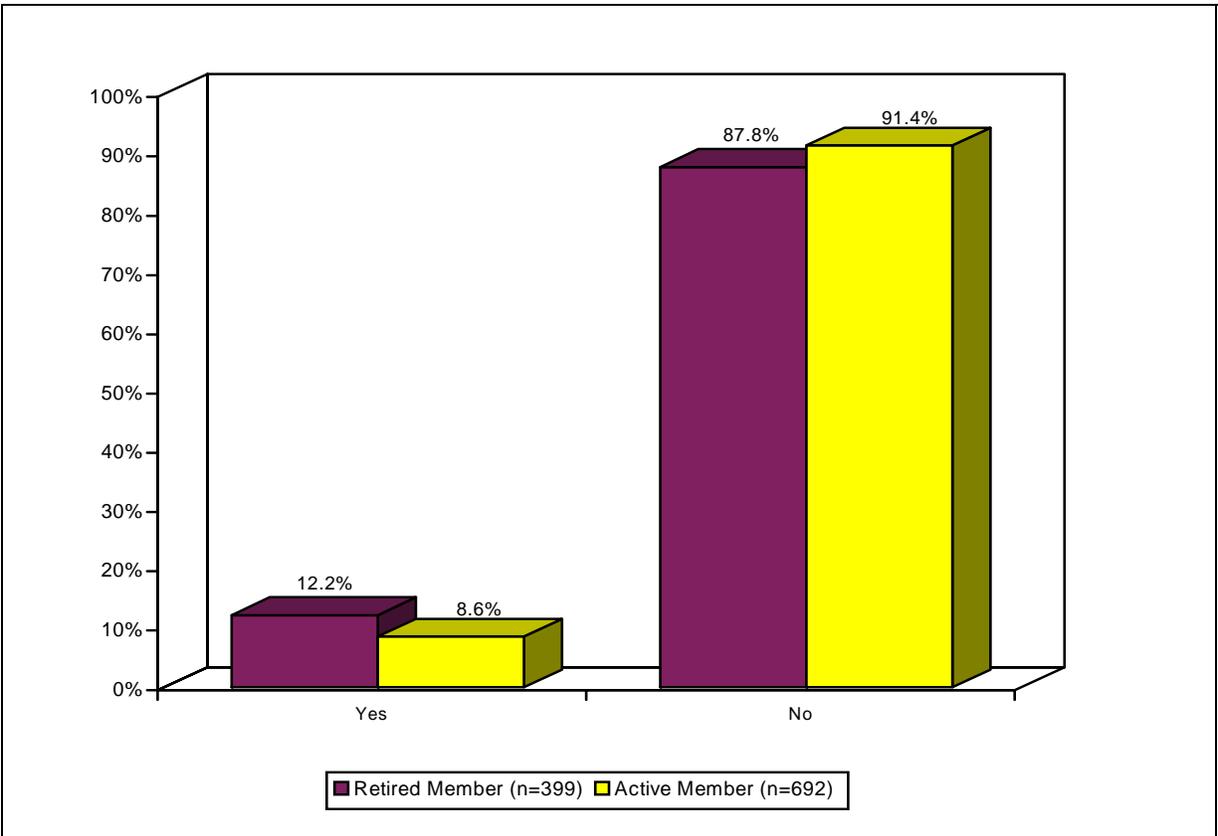
Table 6: Knowledge and Courtesy of Counselor Contacted

	Yes	No
Retired Member		
Counselor knowledgeable (n=51)	94.7	5.3
Counselor courteous (n=51)	100.0	0.0
Active Member		
Counselor knowledgeable (n=53)	100.0	0.0
Counselor courteous (n=53)	98.4	1.6

- Respondents were asked to report whether the counselor they met was knowledgeable and courteous. As shown in Table 6, 94.7 percent of the retired members and 100.0 percent of the active members reported that the TRS counselor with whom they met was knowledgeable.
- One hundred percent of retired members and 98.4 percent of the active members reported that the TRS benefit counselor was courteous.

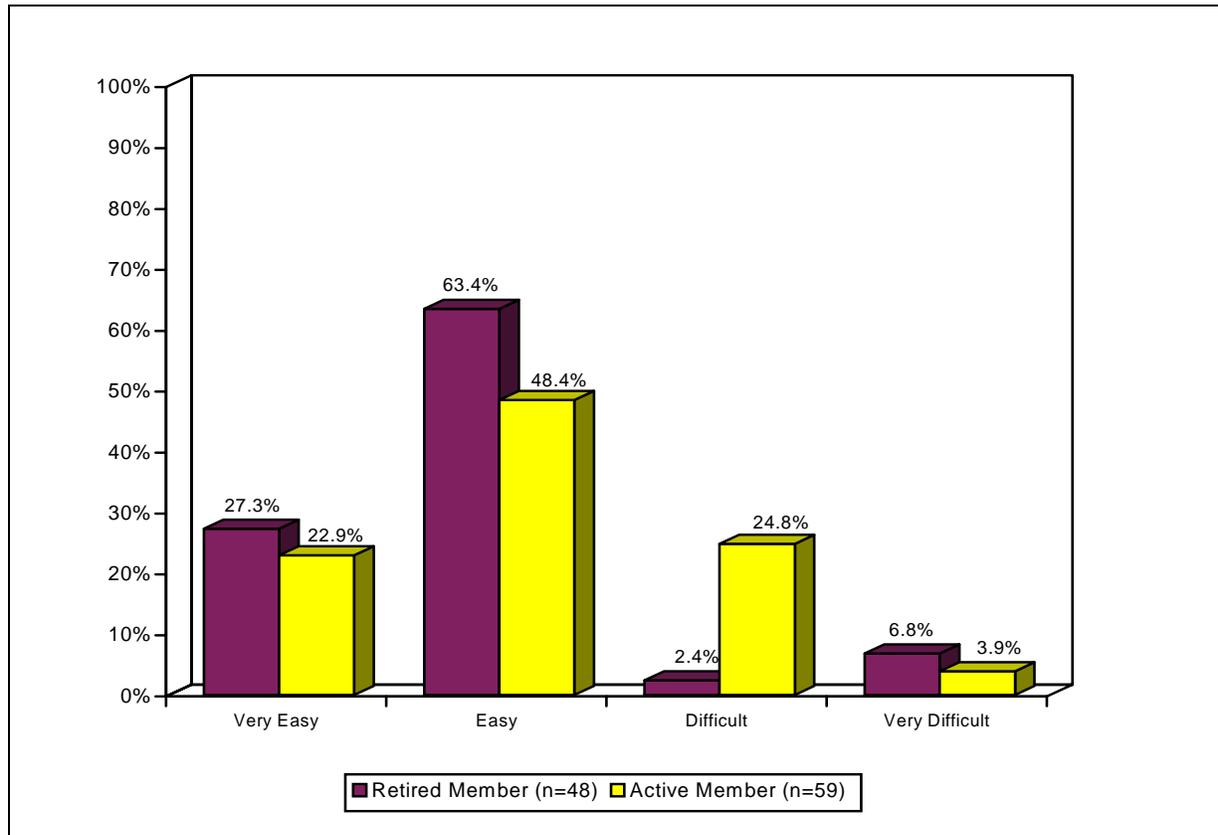
TRS Telephone Counseling Center

Figure 3: Called TRS' Toll-Free Telephone Information in Past 12 Months



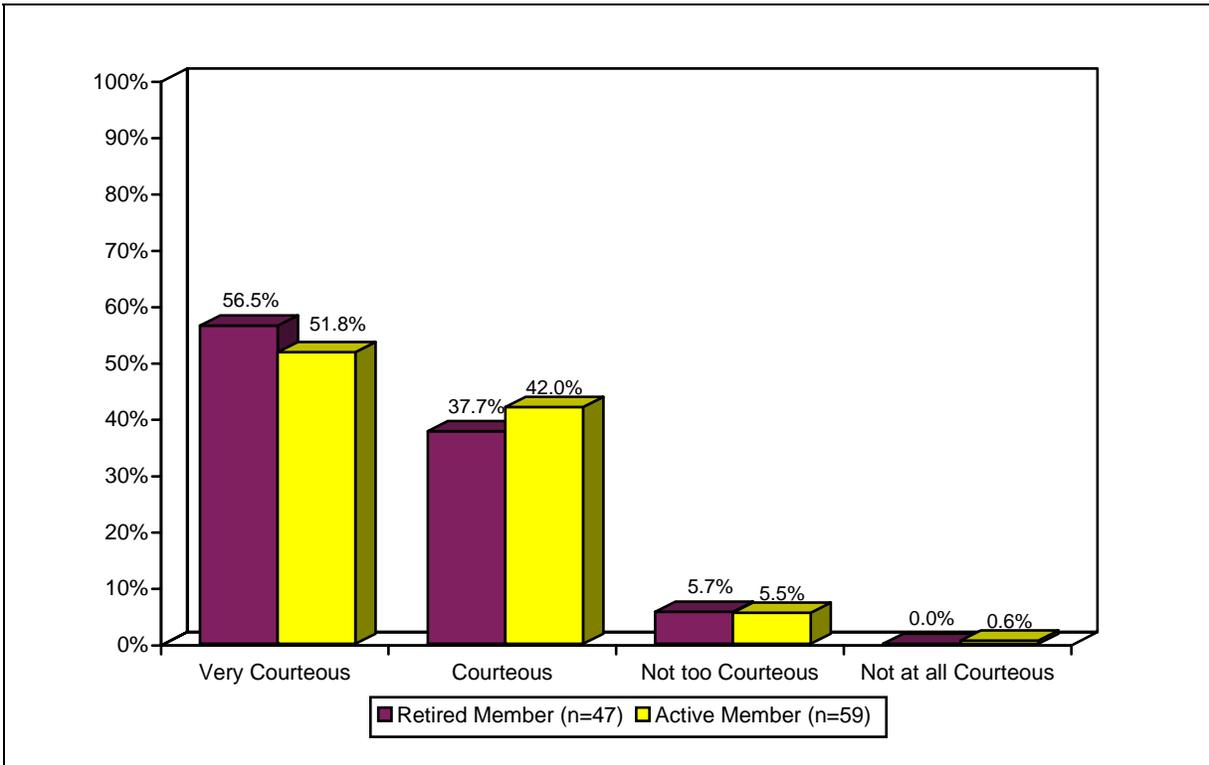
- Retired and active members were asked whether they had called TRS' toll-free Telephone Counseling Center in the last twelve months. Slightly more than twelve percent (12.2%) of retired members and 8.6 percent of active members reported that they called TRS' toll-free Telephone Counseling Center (see Figure 3).

Figure 4: Ease of Reaching a Representative in the Telephone Counseling Center



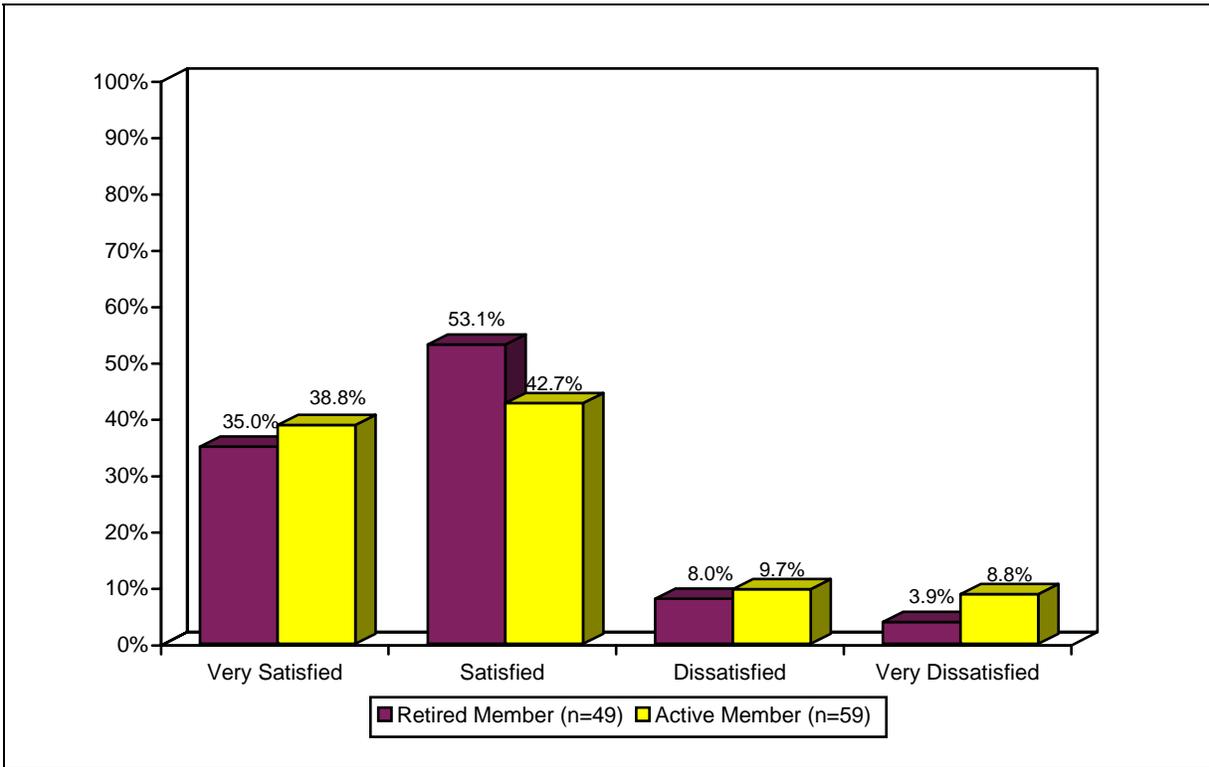
- Retired and active members who had called the TRS toll-free Telephone Counseling Center were asked how easy it was to reach a representative in the center. Figure 4 shows that a combined percentage of 90.7 percent of retired members (27.3 percent reported very easy and 63.4 percent reported easy) and 71.3 percent of active members (22.9 percent reported very easy and 48.4 percent reported easy) reported that reaching the representative at the center was easy.

Figure 5: Courteousness of Representative in the Telephone Counseling Center



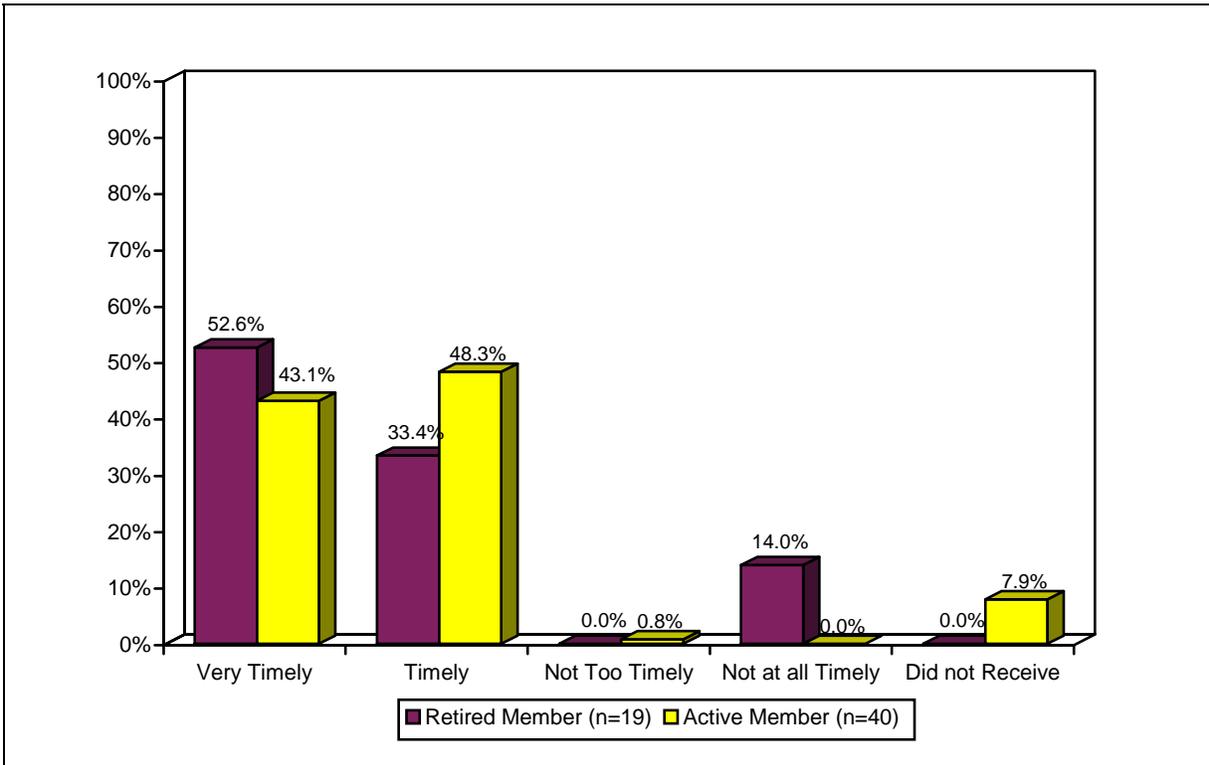
- Both retired and active members who stated they called TRS' toll-free Telephone Counseling Center, were asked to rate the courtesy of the representative at the Telephone Counseling Center. Figure 5 shows that majority of the respondents reported that the representative was courteous. A combined percentage of 94.2 percent of retired members (56.5 percent reported very courteous and 37.7 percent reported courteous) and 93.8 percent of active members (51.8 percent reported very courteous and 42.0 percent reported courteous) reported the representative at the Telephone Counseling Center was courteous.

Figure 6: Satisfaction with the Service Received



- Both retired and active members who had called TRS' toll-free Telephone Counseling Center were asked whether they were satisfied with the service received from the representative. Figure 6 shows that a majority of the retired members were satisfied with the information received (53.1 percent). A combined percentage of 88.1 percent of retired members were either satisfied or very satisfied with the information received. For active members, 81.5 percent were satisfied or very satisfied with the service they received (38.8 percent reported very satisfied and 42.7 percent reported satisfied). The combined percentage reporting dissatisfaction among active members was 18.5 percent (of that 8.8 percent were very dissatisfied). Almost twelve percent (11.9 percent) of the retired members reported they were dissatisfied (8.0 percent) or very dissatisfied (3.9 percent) with the service they received.

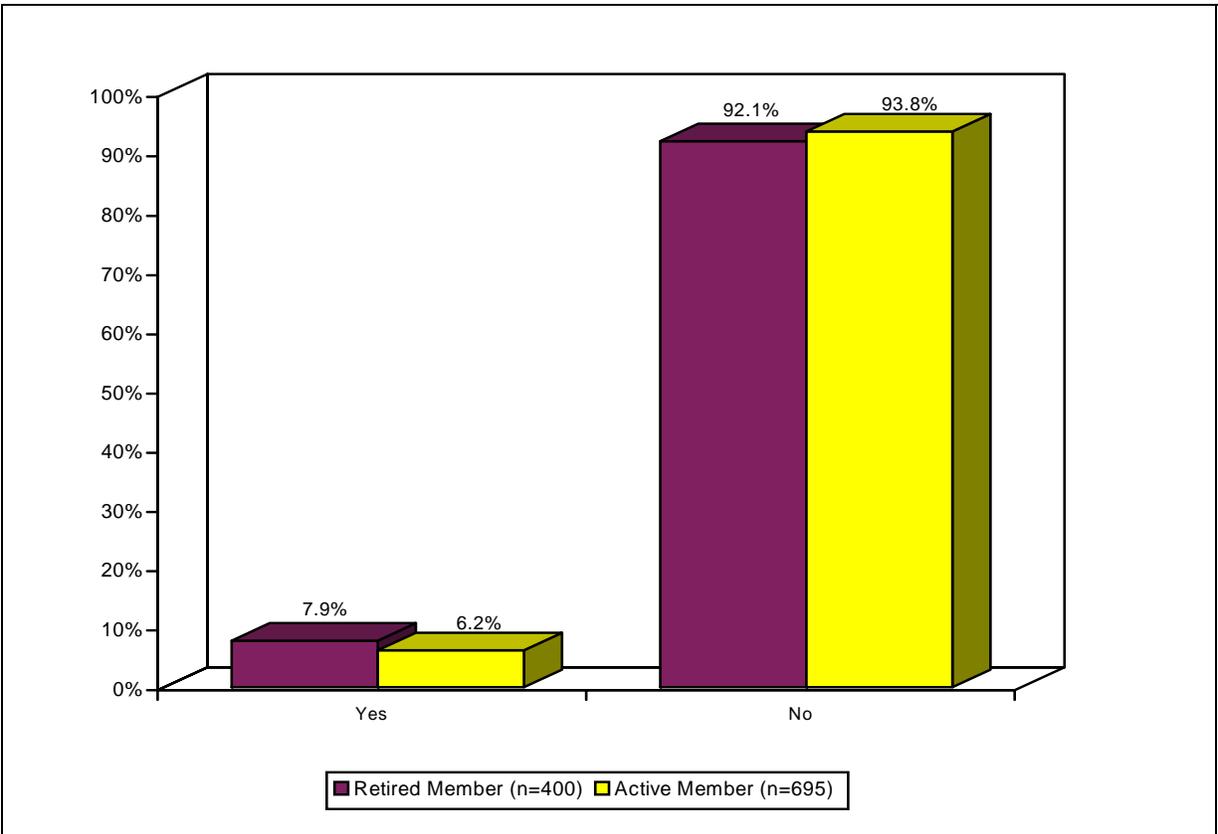
Figure 7: Response Time in Receiving Requested Materials



- Members who had called TRS' toll-free Telephone Counseling Center and requested material were asked whether they had received the requested material in a timely manner. Thirty-nine percent of 49 retired members had requested that materials be sent to them through the mail, while 67.1 percent of 59 active members had made the same request.
- Members who had requested materials were asked if the materials were received in a timely manner. Figure 7 shows that, of those requesting materials, a majority (52.6 percent) of the retired members reported that they received the requested materials in a very timely manner and 33.4 percent reported timely receipt. However, 14.0 percent of the retired members reported that the requested materials were not timely at all in arrival. For active members, the percentage of those reporting timely materials was 91.4 percent (43.1 percent reported very timely and 48.3 percent reported timely). A small percentage (7.9 percent) of active members reported that they had not received the requested materials.
- When asked if the materials they received included the information that they needed, 100 percent of the retired members and 92.4 percent of the active members reported that the materials did contain the needed information.

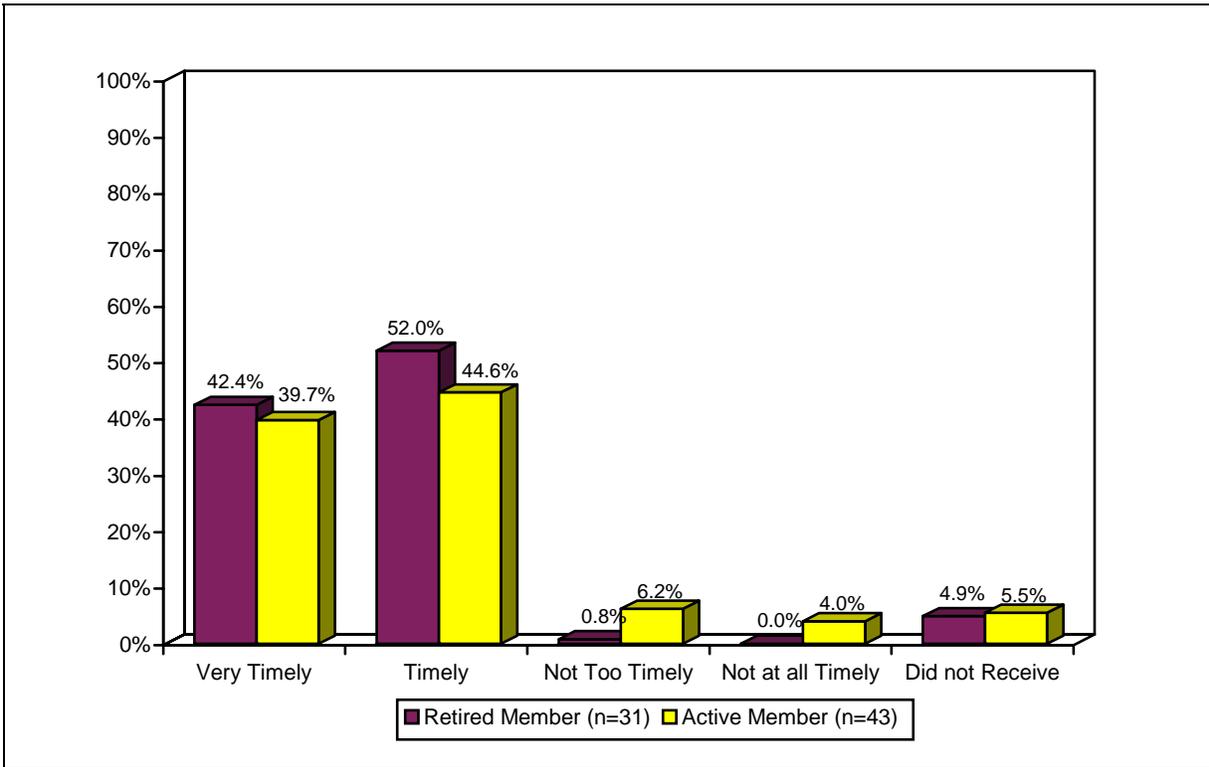
Written Requests for Information

Figure 8: Mailed Any Written Requests in Past 12 Months



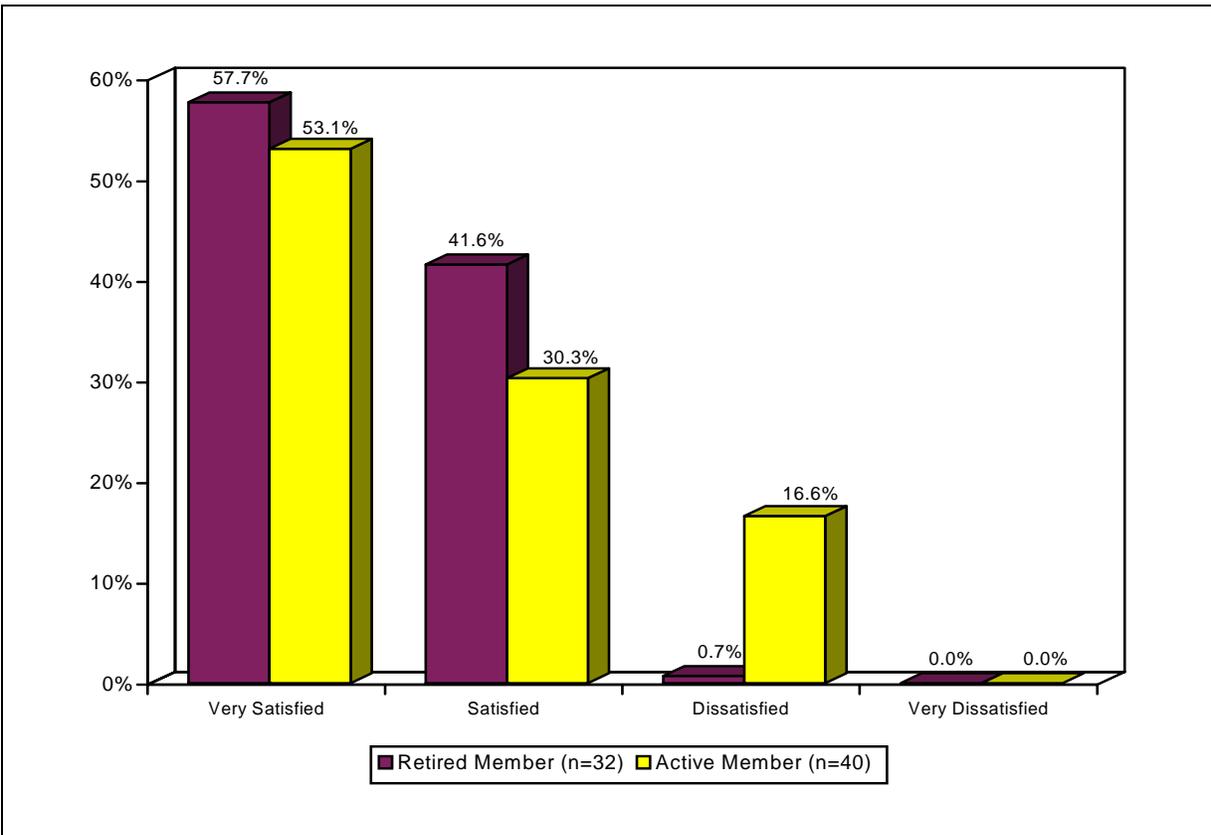
- Both retired and active members were asked whether they had mailed any written requests to TRS during the past 12 months. The percentage indicating they had mailed requests was 7.9 percent for retired members and 6.2 percent for active members. The vast majority of respondents (both retired and active members) reported that they never mailed any written requests (see Figure 8).

Figure 9: Response Time in Receiving Written Requests



- Respondents who mailed written requests to TRS were asked if they received a response in time. The combined percentages of respondents who received a very timely or timely response was 94.4 percent for retired members and 84.3 percent for active members (see Figure 9). The combined percentages of respondents whose response was not too timely or not at all timely were 0.8 percent for retired and 10.2 percent for active members. Nearly five percent (4.9 percent) of retired members and 5.5 percent of active members reported that they never received a response.

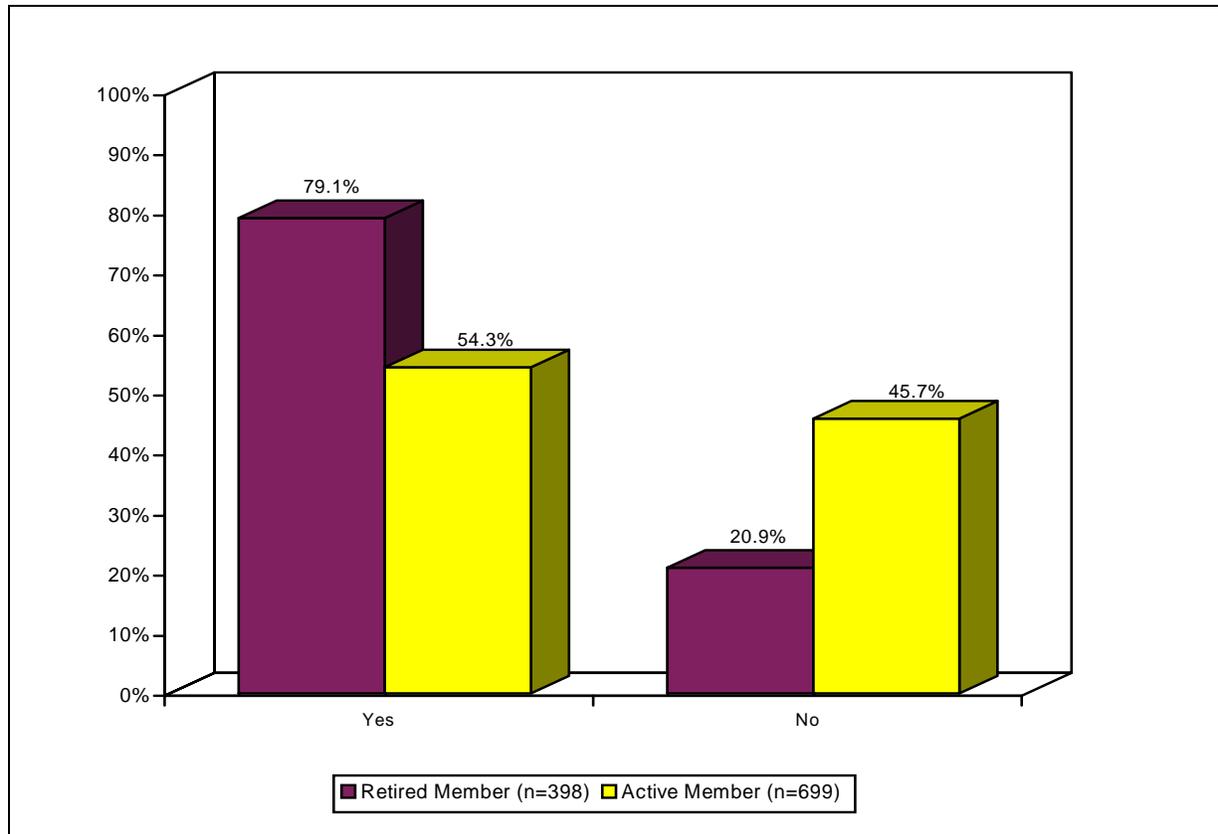
Figure 10: Satisfaction with the Service Received



- Respondents who mailed written requests to TRS were further asked if they were satisfied with the service received. The combined percentages of respondents who reported very satisfied or satisfied were 99.3 percent for retired members and 83.4 percent for active members (see Figure 10).

Automated Telephone System

Figure 11: Aware of Automated Telephone System



- Respondents were asked if they were aware of the TRS Automated Telephone System. Figure 11 shows that 79.1 percent of the retired members and 54.3 percent of active members reported that they were aware of the Automated Telephone System.

Active Members

- Table 7 shows the percentage of active members who were aware of the TRS telephone system by demographics. Fifty-two percent of male active members who were age 36 or under from public schools, compared to 50.0 percent of similar female respondents, indicated that they were aware of the system. Among higher education employees in this same age group, the percentages were 57.9 percent for male respondents and 40.5 percent for female respondents.
- For male active members age 37 to 45 from public school, 58.0 percent reported they were aware of the system compared to 46.0 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 42.1 percent for male respondents and 59.5 percent for female respondents.

- For male respondents between ages 46 and 51 from public schools, the percentage that was aware of the system was 72.0 percent compared to 42.0 percent of the female respondents. Among higher education employees in the same age group, this percentage was 60.5 percent for male respondents and 43.2 percent for female respondents.
- Sixty-eight percent of the male active members from public school, and age 52 or above, and 66.0 percent of similar female respondents reported that they were aware of the telephone system. Among higher education respondents in the same age group, this percentage was 63.2 percent for male respondents and 80.6 percent for female respondents.

**Table 7: Aware of TRS Telephone System
By Selected Demographics (Active Member)**

Demographics	Yes	No
36 and Under		
Public Schools		
Male	52.0	48.0
Female	50.0	50.0
Higher Education		
Male	57.9	42.1
Female	40.5	59.5
37 to 45		
Public Schools		
Male	58.0	42.0
Female	46.0	54.0
Higher Education		
Male	42.1	57.9
Female	59.5	40.5
46 to 51		
Public Schools		
Male	72.0	28.0
Female	42.0	58.0
Higher Education		
Male	60.5	39.5
Female	43.2	56.8
52 and Over		
Public Schools		
Male	68.0	32.0
Female	66.0	34.0
Higher Education		
Male	63.2	36.8
Female	80.6	19.4

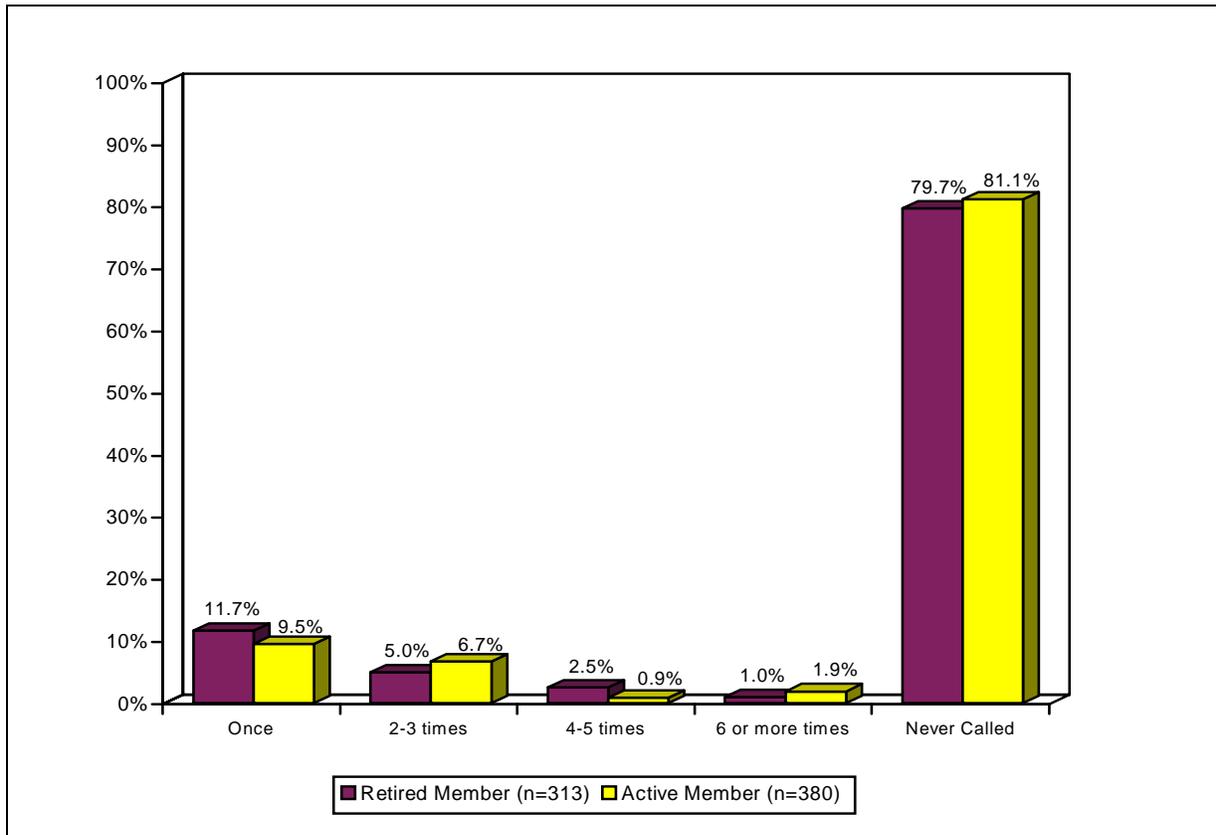
Retired Members

- Table 8 shows the percentage of retired members who were aware of the TRS telephone system by demographics. Almost ninety-four percent of male retired members who were age 63 and under from public schools, compared to 87.9 percent of similar female respondents, indicated that they were aware of the system. Among higher education employees in this same age group, the percentages were 88.2 percent for male respondents and 87.5 percent for female respondents.
- For male retired members age 64 to 69 from public school, 81.8 percent reported they were aware of the system compared to 87.9 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 82.4 percent for male respondents and 82.4 percent for female respondents.
- For male respondents between ages 70 and 74 from public schools, the percentage that was aware of the system was 81.3 percent compared to 75.8 percent of the female respondents. Among higher education employees in the same age group, this percentage was 88.2 percent for male respondents and 87.5 percent for female respondents.
- Sixty-four percent of the male retired members from public school, and age 75 and over, and 60.6 percent of similar female respondents reported that they were aware of the telephone system. Among higher education respondents in the same age group, this percentage was 58.8 percent for male respondents and 82.4 percent for female respondents.

**Table 8: Aware of TRS Telephone System
By Selected Demographics (Retired Member)**

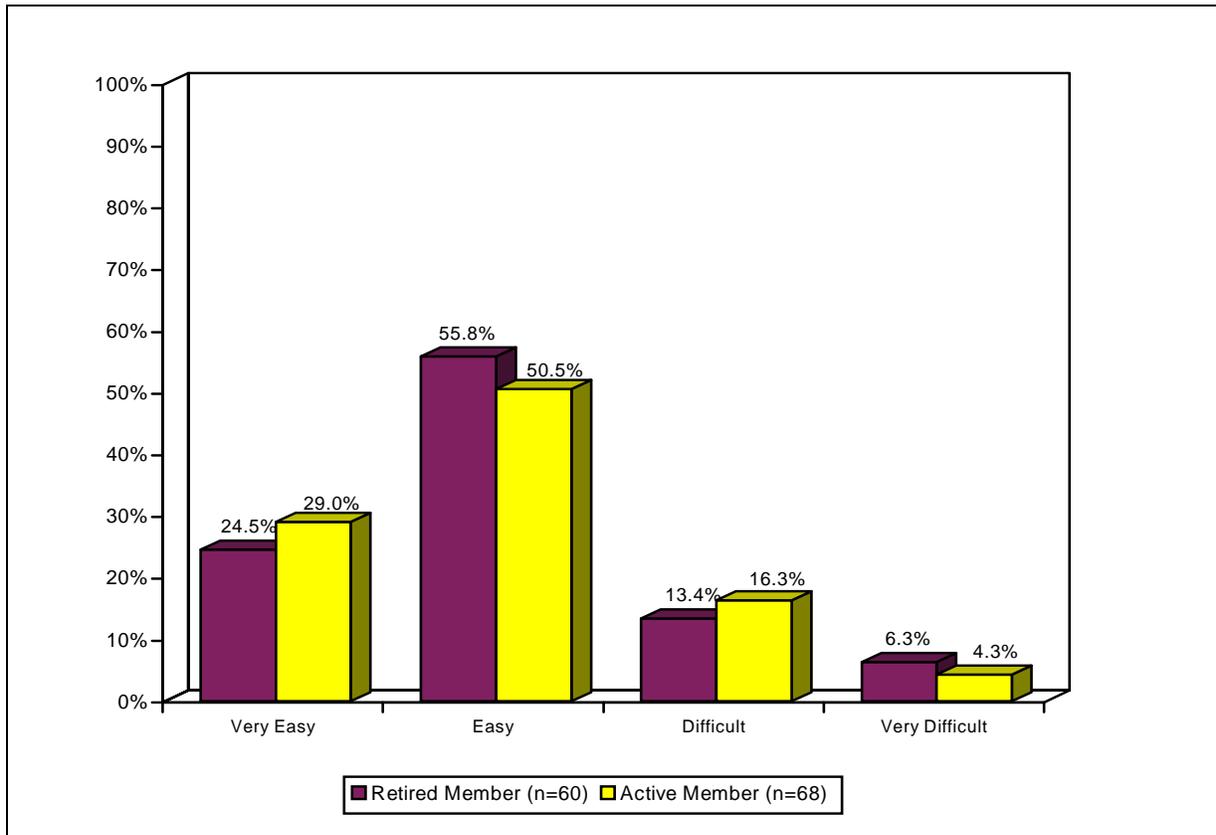
Demographics	Yes	No
63 and Under		
Public Schools		
Male	93.8	6.3
Female	87.9	12.1
Higher Education		
Male	88.2	11.8
Female	87.5	12.5
64 to 69		
Public Schools		
Male	81.8	18.2
Female	87.9	12.1
Higher Education		
Male	82.4	17.6
Female	82.4	17.6
70 to 74		
Public Schools		
Male	81.3	18.8
Female	75.8	24.2
Higher Education		
Male	88.2	11.8
Female	87.5	12.5
75 and Over		
Public Schools		
Male	63.6	36.4
Female	60.6	39.4
Higher Education		
Male	58.8	41.2
Female	82.4	17.6

Figure 12: How Often Called the Automated Telephone System



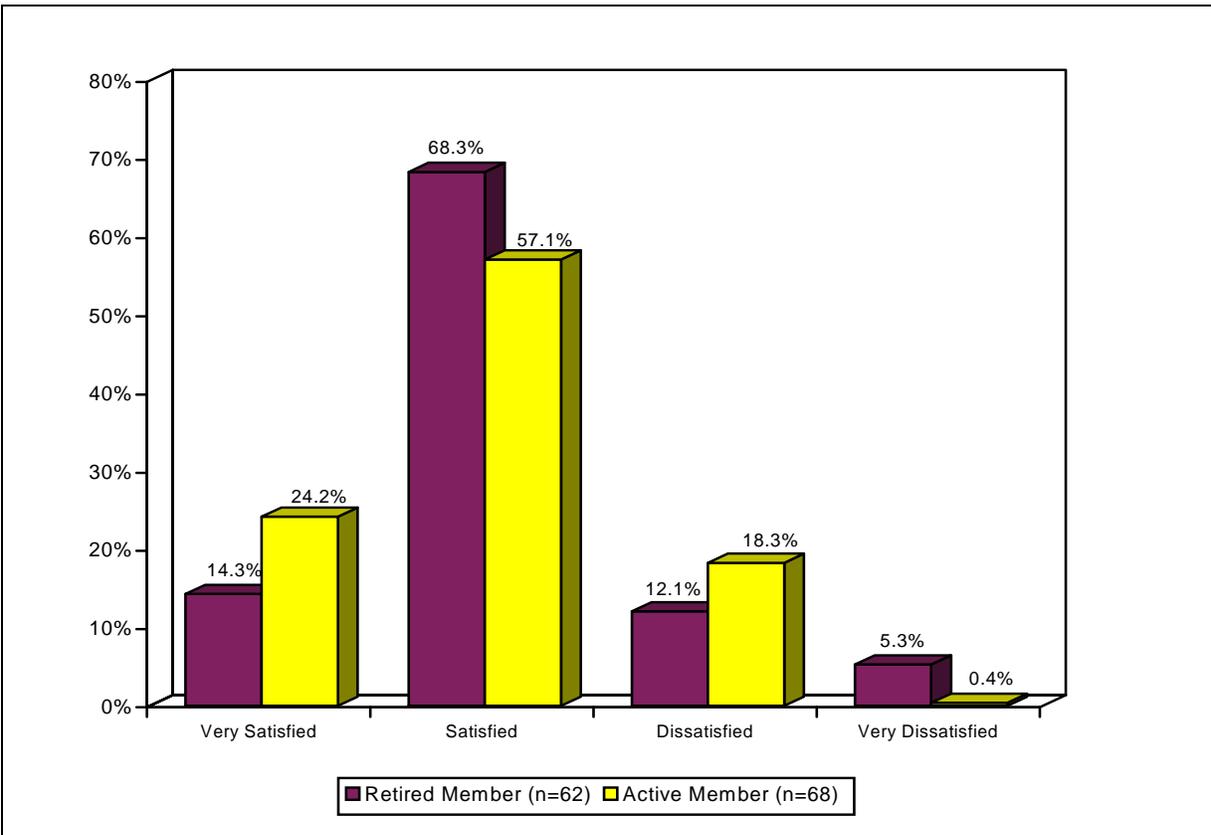
- Respondents (both retired and active members) who were aware of the Automated Telephone System were asked how often they had called it in the past 12 months. Figure 12 shows that 11.7 percent of retired members and 9.5 percent of active members called the Automated Telephone System once in the past 12 months. Five percent of retired members and 6.7 percent of active members called the telephone system 2 to 3 times. Four percent of retired members and 2.8 percent of active members called 4 or more times. A large majority of the respondents (approximately 80 percent of each group) reported that they were aware of the system, but had never used it.

Figure 13: Automated Telephone System Easy to Use



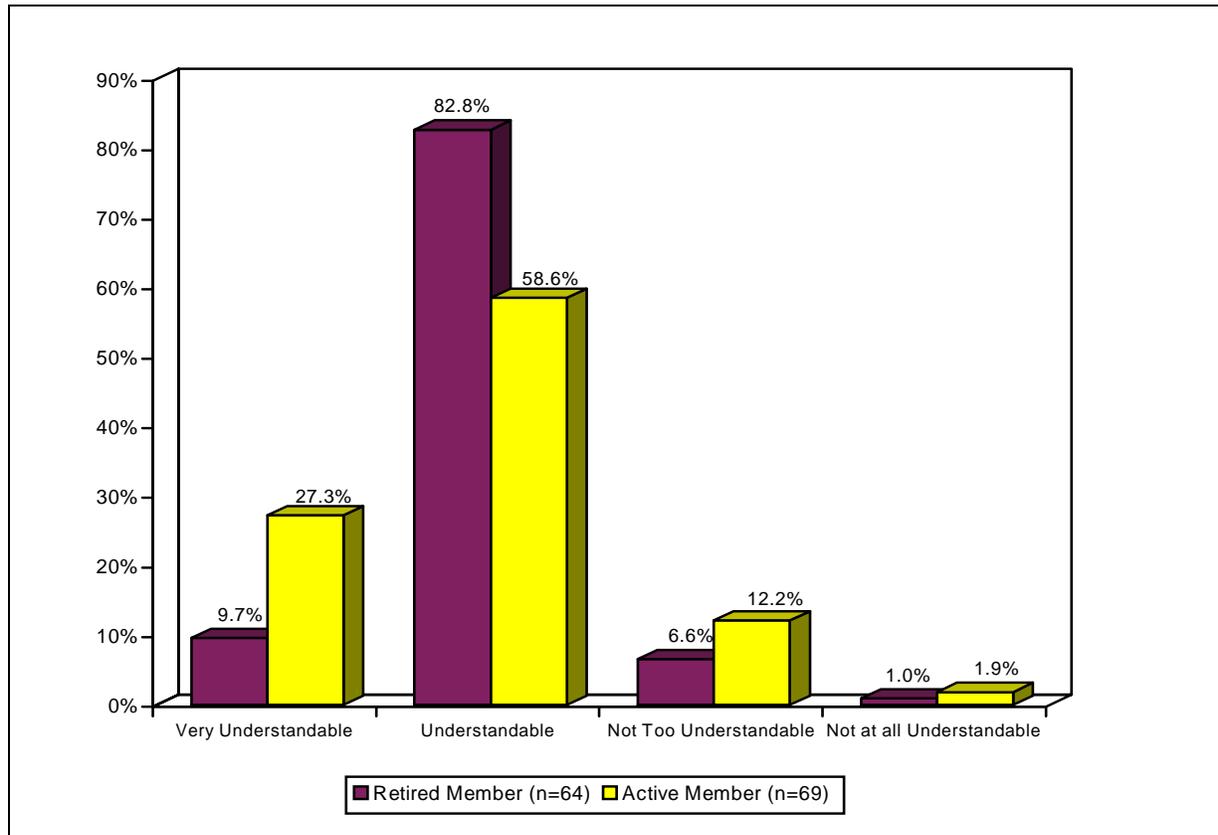
- Both retired and active members were asked how easy it was to use TRS' Automated Telephone System. The combined percentages of respondents who reported that it was either very easy or easy to use were 80.3 percent among retired members and 79.5 percent among active members (see Figure 13).

Figure 14: Satisfaction with the Information Received



- Retired and active members who had used the Automated Telephone System were also asked how satisfied they were with the information they received. The combined percentages of respondents who reported they were either very satisfied or satisfied with the information received were 82.6 percent among retired members and 81.3 percent among active members (see Figure 14). Seventeen percent of the retired members and 18.7 percent of the active members reported being either dissatisfied or very dissatisfied with the information they received from TRS' Automated Telephone System.

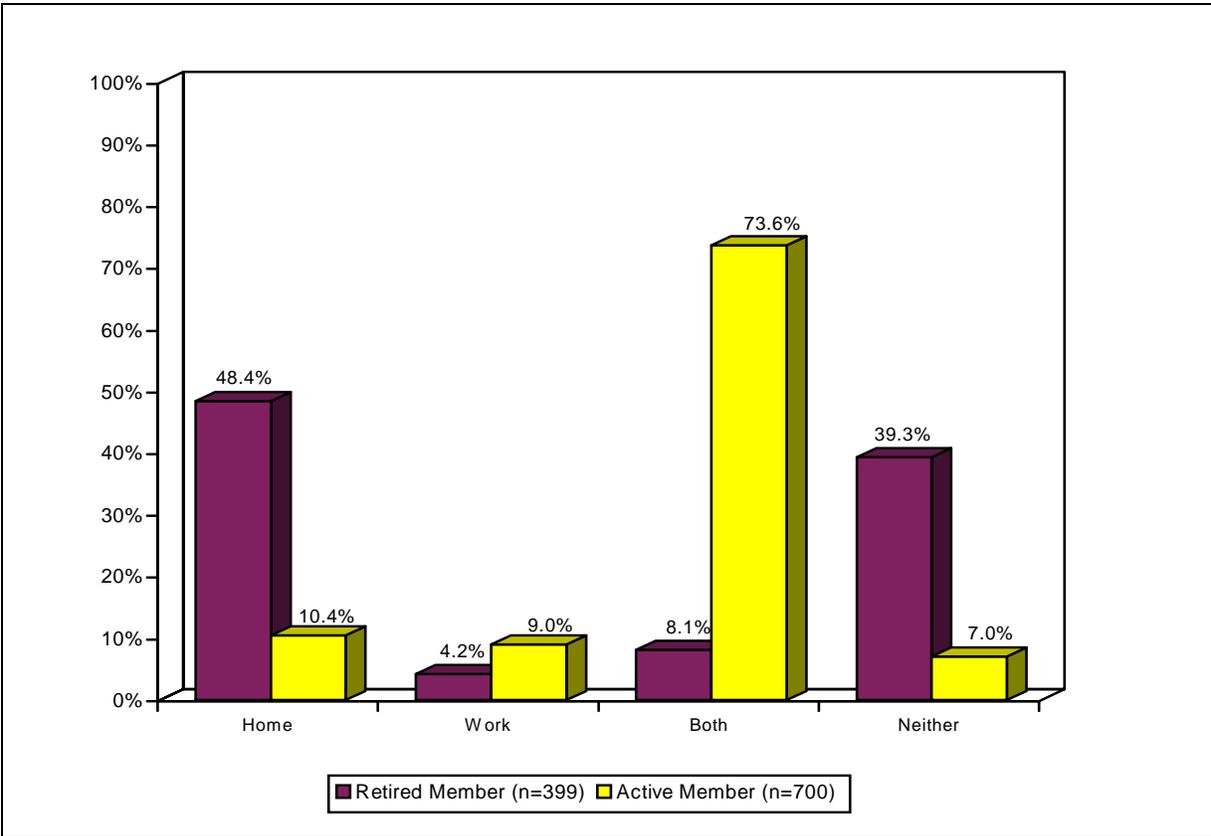
Figure 15: Information on Automated Telephone System Understandable



- Both retired and active members who had used the system were asked if the information on the Automated Telephone System was understandable. The combined percentages of respondents who reported that the information was either very understandable or understandable were 92.5 percent among retired members and 85.9 percent among active members (see Figure 15).

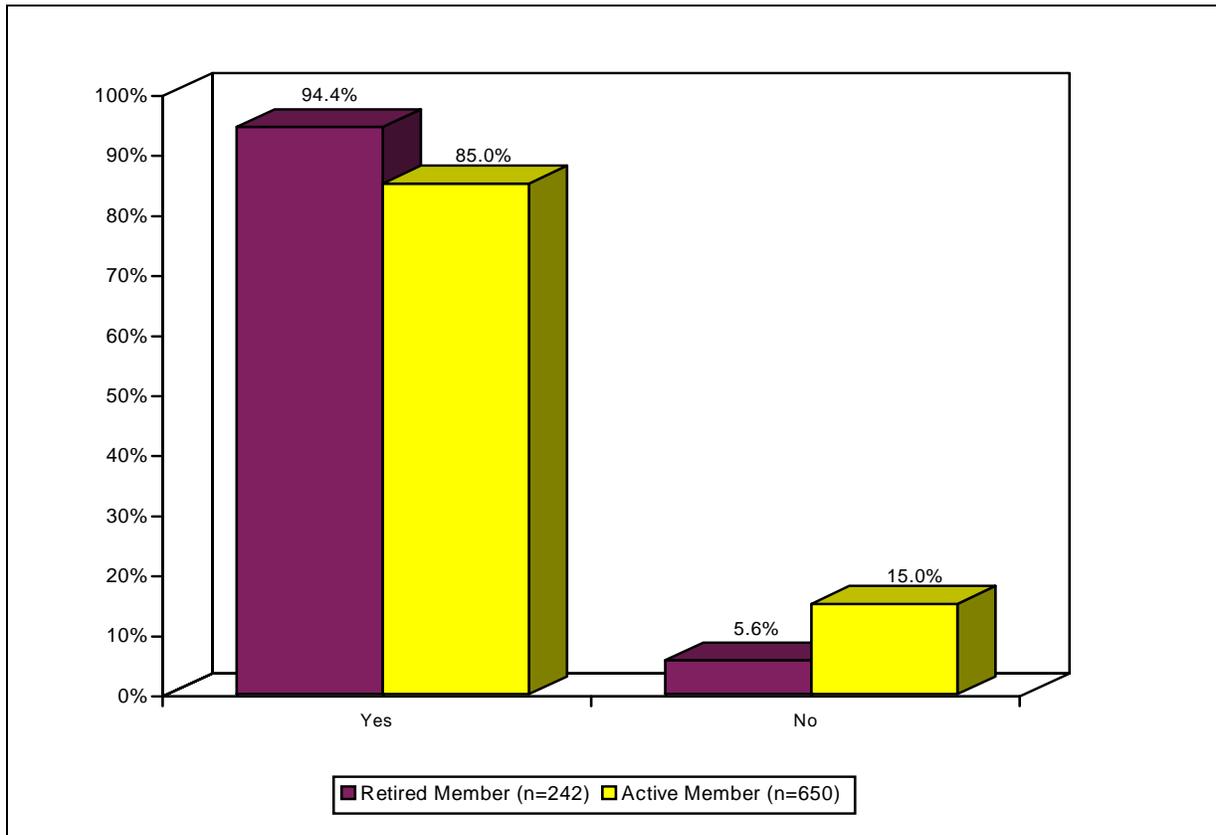
Internet

Figure 16: Access to the Internet



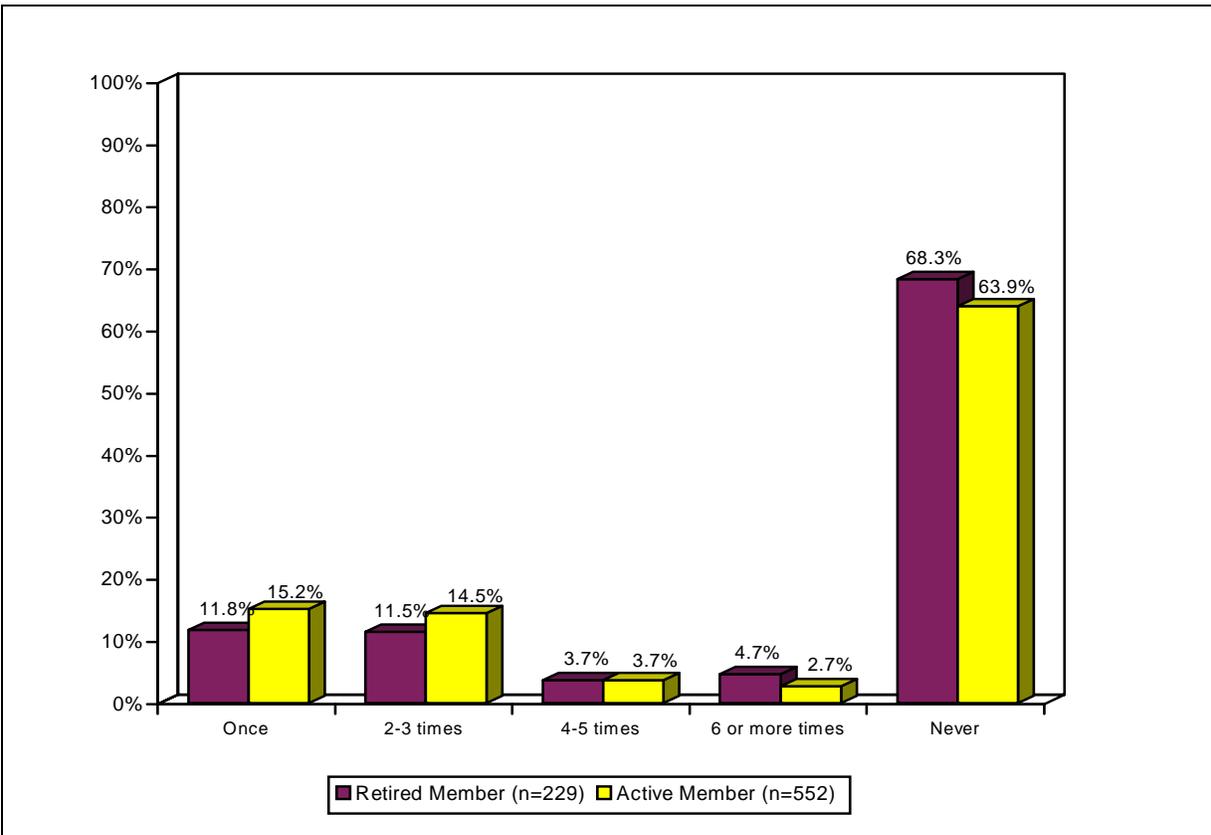
- Both retired and active members were asked if they had access to the Internet. Figure 16 shows that 52.6 percent of retired members had access to the Internet either at home or work. This percentage was 19.4 percent for active members. Over seventy percent (73.6 percent) of the active members had access to the Internet at home and at work. This percentage was 8.1 percent among retired members. A greater percentage of retired members (39.3 percent) had no access to the Internet compared to 7.0 percent of the active members.

Figure 17: Aware of TRS Web Site



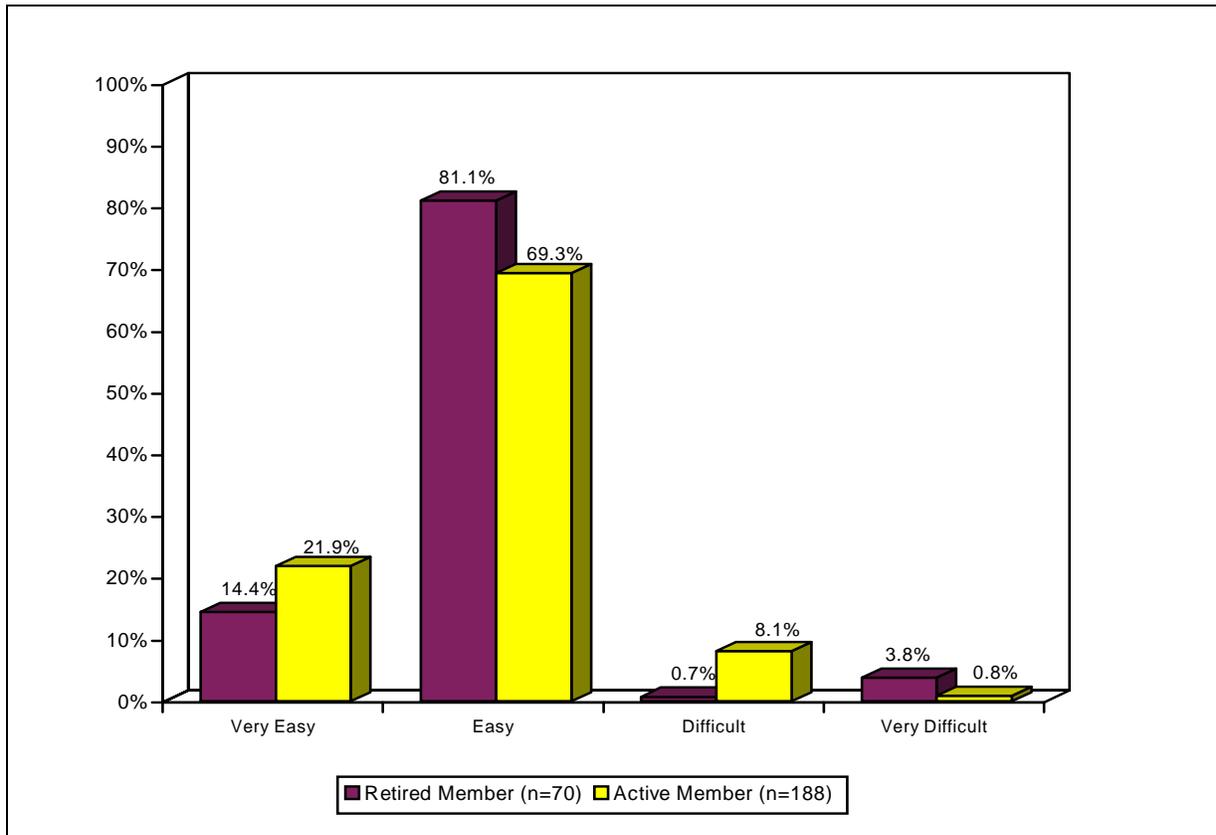
- Figure 17 shows the percentage of respondents reporting their awareness of the TRS web site. More than two-thirds of the respondents (94.4 percent of retired members and 85.0 percent of active members) reported that they were aware of the TRS web site.

Figure 18: Frequency of Visits to TRS Web Site



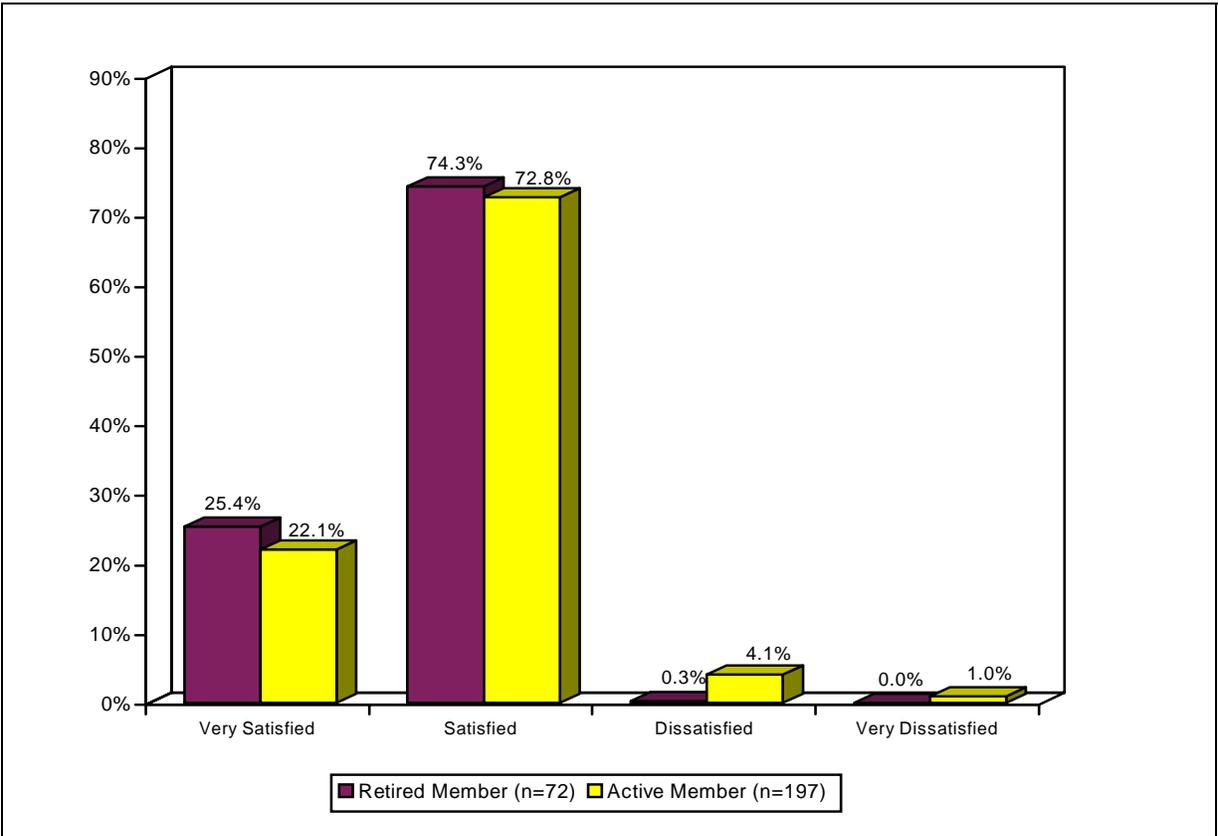
- Respondents were asked how often they had visited the TRS web site during the last year. Twelve percent (11.8) of retired members and 15.2 percent of active members visited the TRS web site once (see Figure 18). The percentage of respondents visiting the TRS web site two or more times during the past year was 19.9 percent among retired members and 20.9 percent among active members. Sixty-eight percent of the retired members and 63.9 percent of the active members had never visited the TRS web site.

Figure 19: TRS Web Site Easy to Use



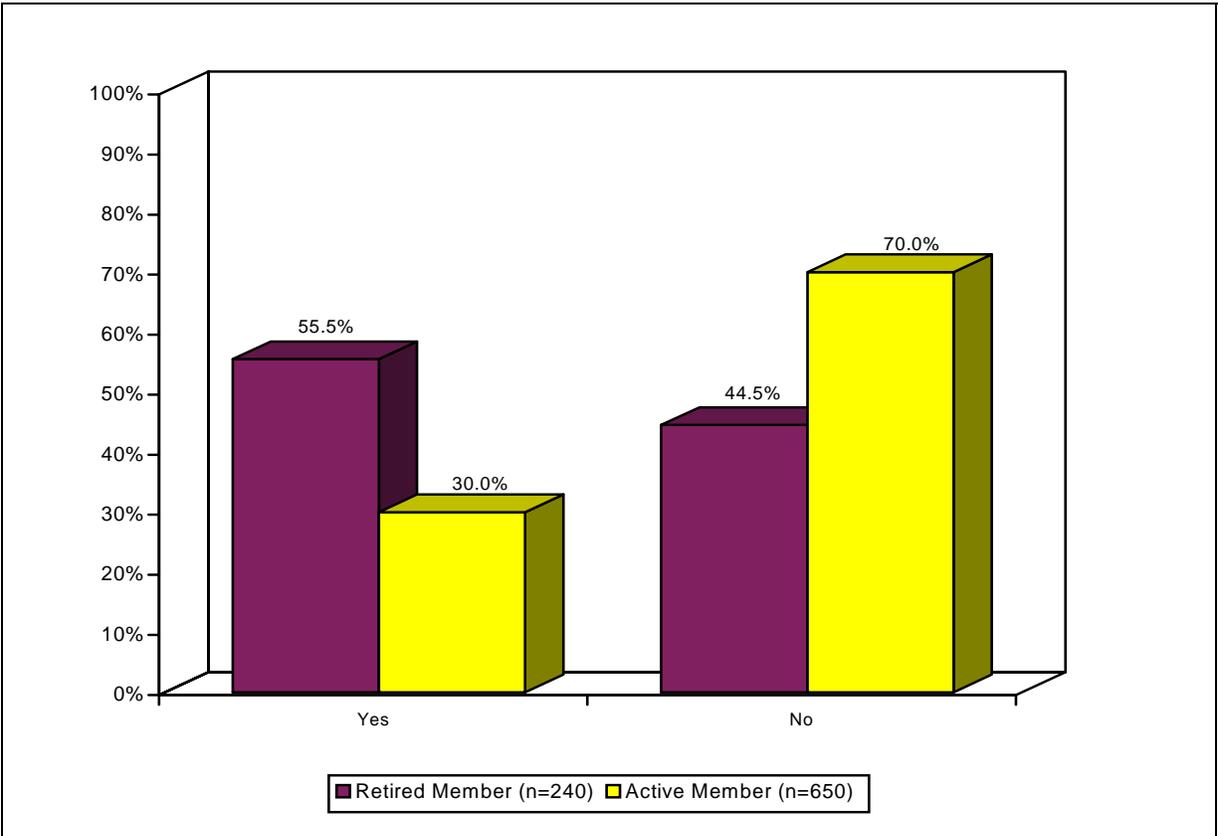
- Both retired and active members were asked how easy it was to use TRS web site. Of those who had accessed the web site, the combined percentages of respondents who reported that the TRS web site was either very easy or easy to use were 95.5 percent for retired members and 91.2 percent for active members (see Figure 19). The smaller combined percentages of respondents who reported that it was either difficult or very difficult to use the TRS web site were 4.5 percent for retired members and 8.9 percent for active members.

Figure 20: Satisfaction with the Information from TRS Web Site



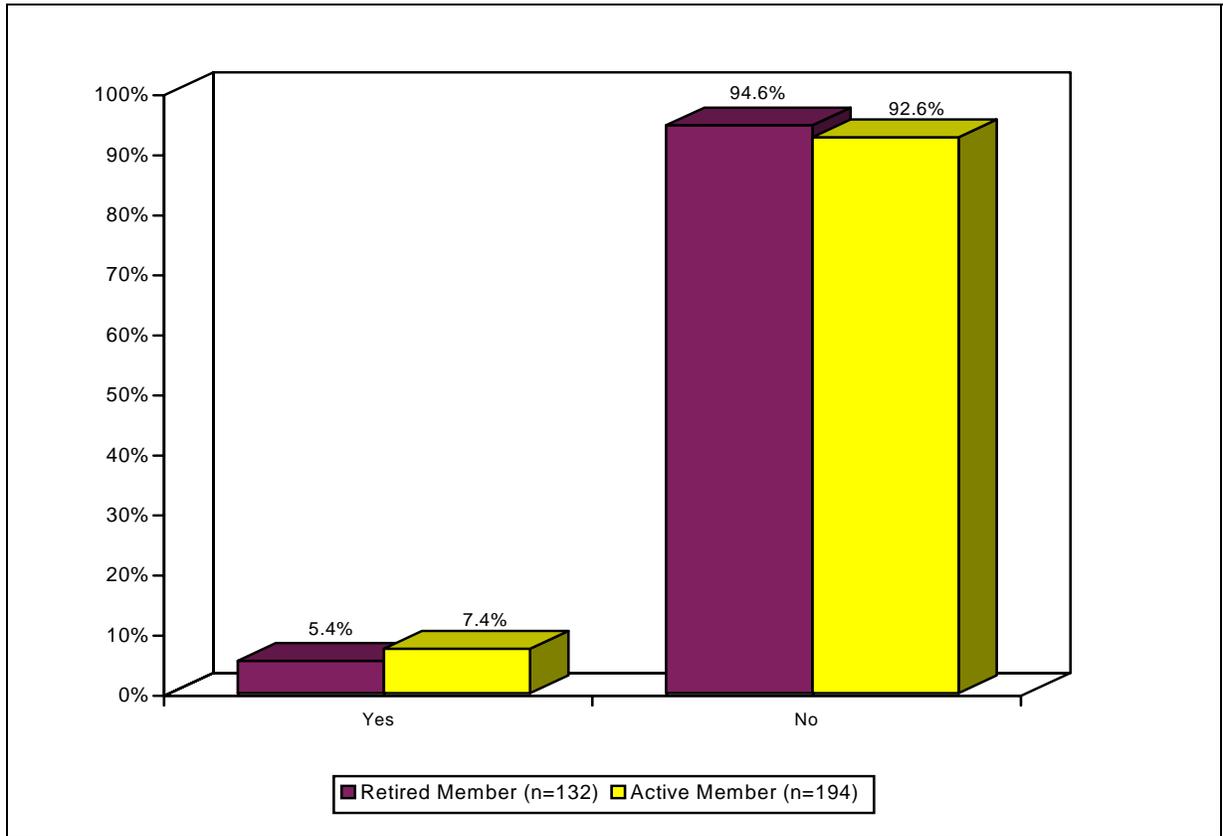
- Respondents were also asked if they were satisfied with the information from the TRS web site. The clear majority of respondents (both retired and active members) reported that they were either very satisfied or satisfied (see Figure 20).
- More than 99 percent of the retired members reported that they were either very satisfied (25.4 percent) or satisfied (74.3 percent), and 94.9 percent of the active members reported that they were either very satisfied (22.1 percent) or satisfied (72.8 percent).

Figure 21: Knowledge of an E-mail Version of the TRS News



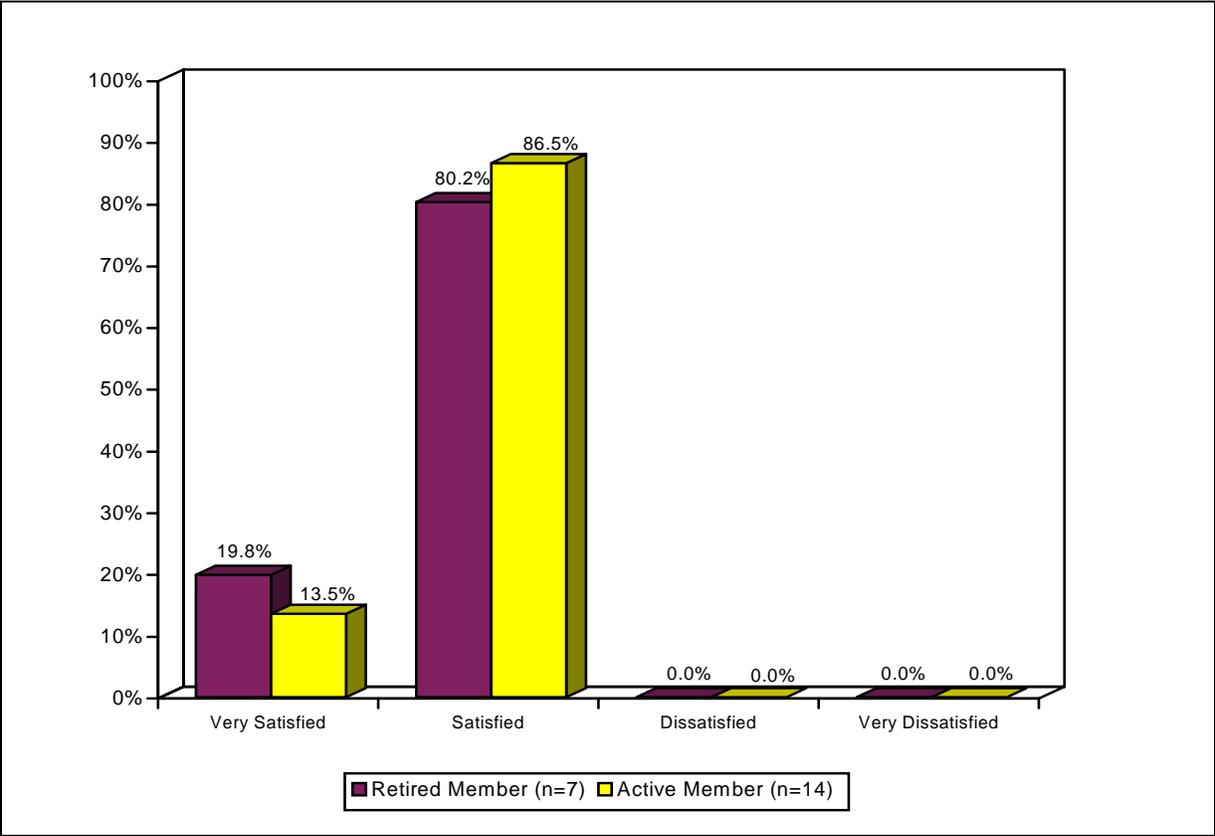
- Respondents were asked if they knew that they could request *TRS News* issues by e-mail rather than through the U.S. mail. More than half of the respondents among retired members (55.5 percent), but less than half of the active members (30.0 percent) knew the TRS News was available via e-mail (see Figure 21).

Figure 22: Signed Up for E-mail Delivery of the TRS News



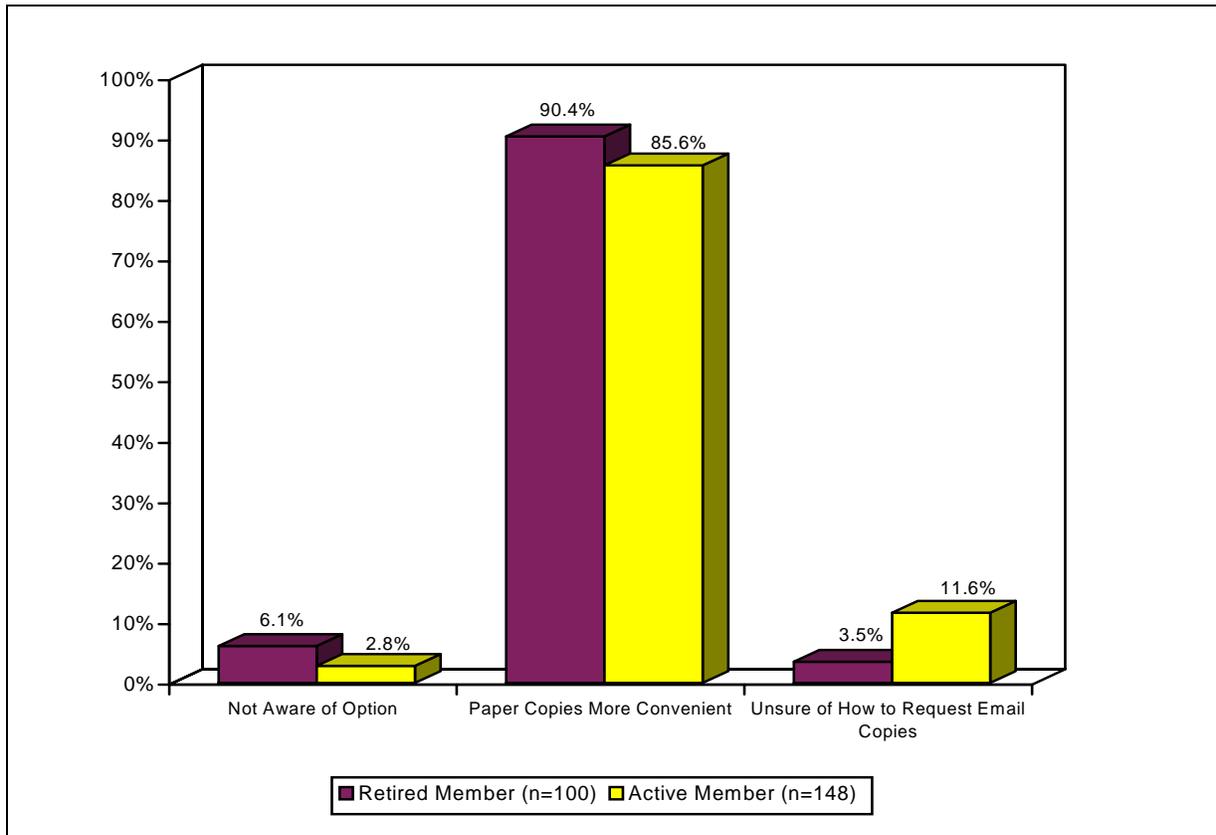
- Those respondents who knew that they could request *TRS News* issues via e-mail were asked if they had signed up for delivery of TRS newsletters. Only a small percentage had. Among retired members only 5.4 percent and among active members only 7.4 percent had signed up (see Figure 22).

Figure 23: Satisfaction with Receiving Newsletters via E-mail



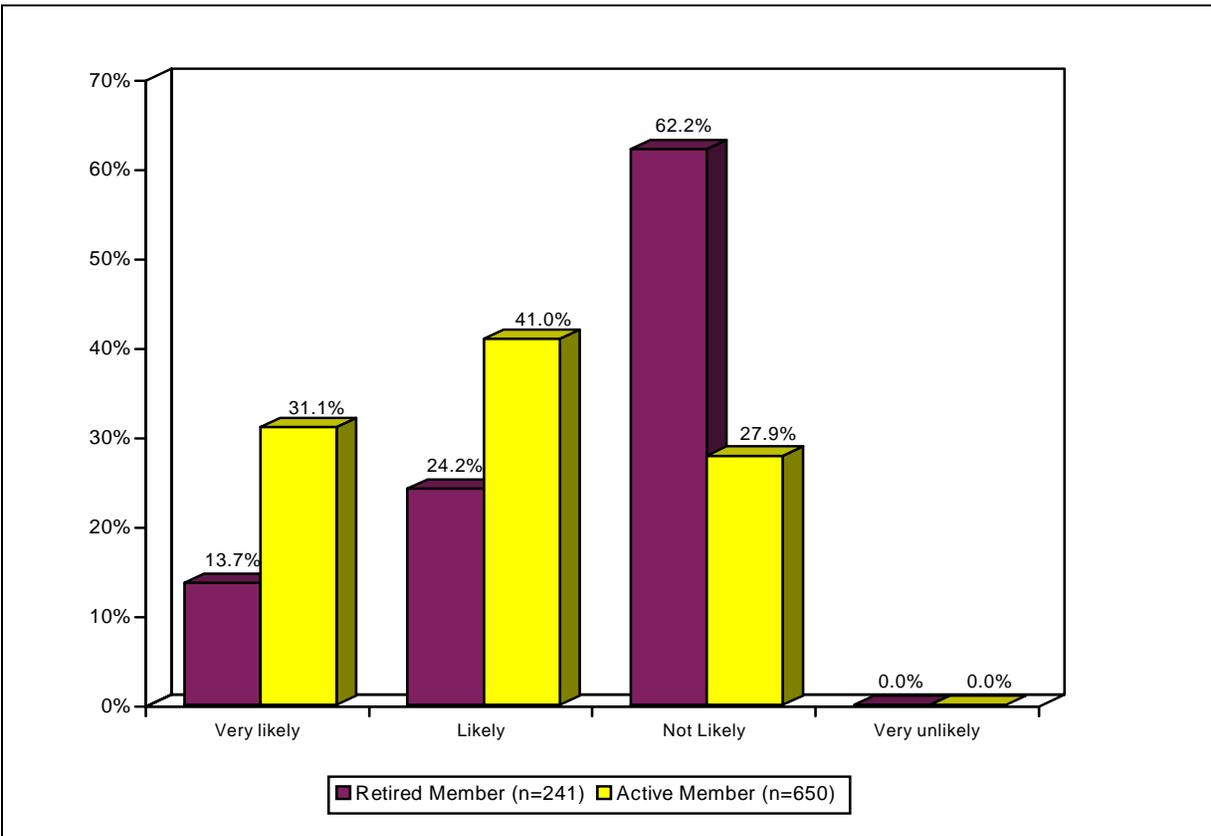
- Among those few respondents in both groups who had signed up for delivery of TRS newsletters, all were either very satisfied or satisfied with receiving the newsletters via e-mail (see Figure 23).

Figure 24: Reason for not Signing Up for E-mail Delivery of TRS Newsletters



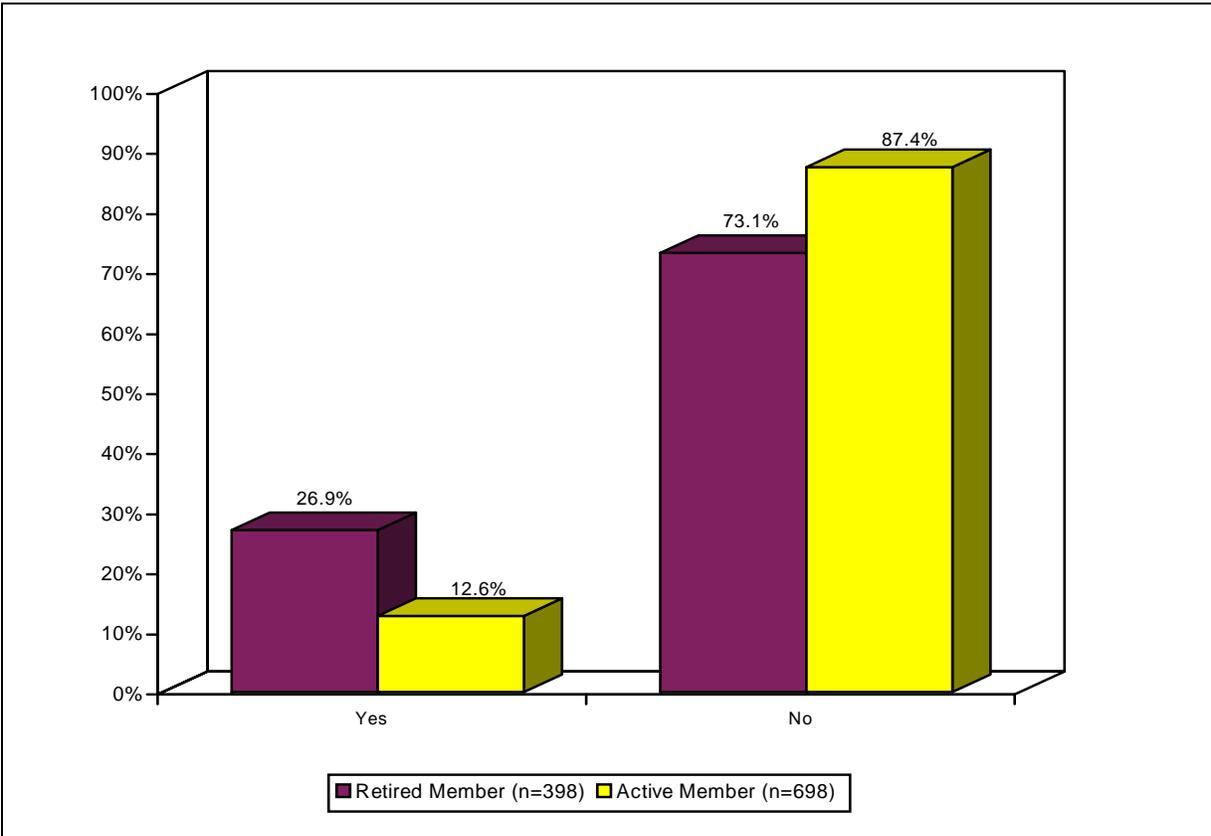
- Those respondents who knew that they could request *TRS News* issues via e-mail, but had not, were asked which of three reasons best described why they had not signed up for e-mail delivery of the *TRS News*. As reported in Figure 24, in both groups almost all of the respondents reported they had not signed up because paper copies were more convenient than reading the newsletter online (90.4 percent of retired members and 85.6 percent of active members).

Figure 25: Likelihood of Using Internet to Access Account Information



- Members with Internet access were asked if they would be likely to use the Internet to obtain account information such as annual statements, annuity verifications, or 1099 forms. As shown in Figure 25, 37.9 percent of the retired members said they would be very likely (13.7 percent) or likely (24.2 percent) to use the Internet to obtain account information. Seventy-two percent of the active members said they would be very likely (31.1 percent) or likely (41.0 percent) to use the Internet to obtain account information.
- When asked why they were not likely to use the Internet to access account information, the most common responses among retired members not likely to use the Internet were: don't use computers/Internet (32.1 percent), prefer hard copies or by mail (25.2 percent), don't use/don't trust the Internet (18.1 percent), don't have a computer or Internet access (7.6 percent), too busy (5.7 percent), rather speak to a person (5.2 percent), and no need for it (0.4 percent).
- When asked why they were not likely to use the Internet to access account information, the most common responses among active members not likely to use the Internet were: no need for it (22.9 percent), prefer hard copies or by mail (21.7 percent), don't use/don't trust the Internet (18.9 percent), too busy (13.0 percent), don't use computers/Internet (10.9 percent), don't have a computer or Internet access (5.5 percent), and rather speak to a person (3.3 percent).

Figure 26: Aware that TRS Web Site Features Benefit Videos



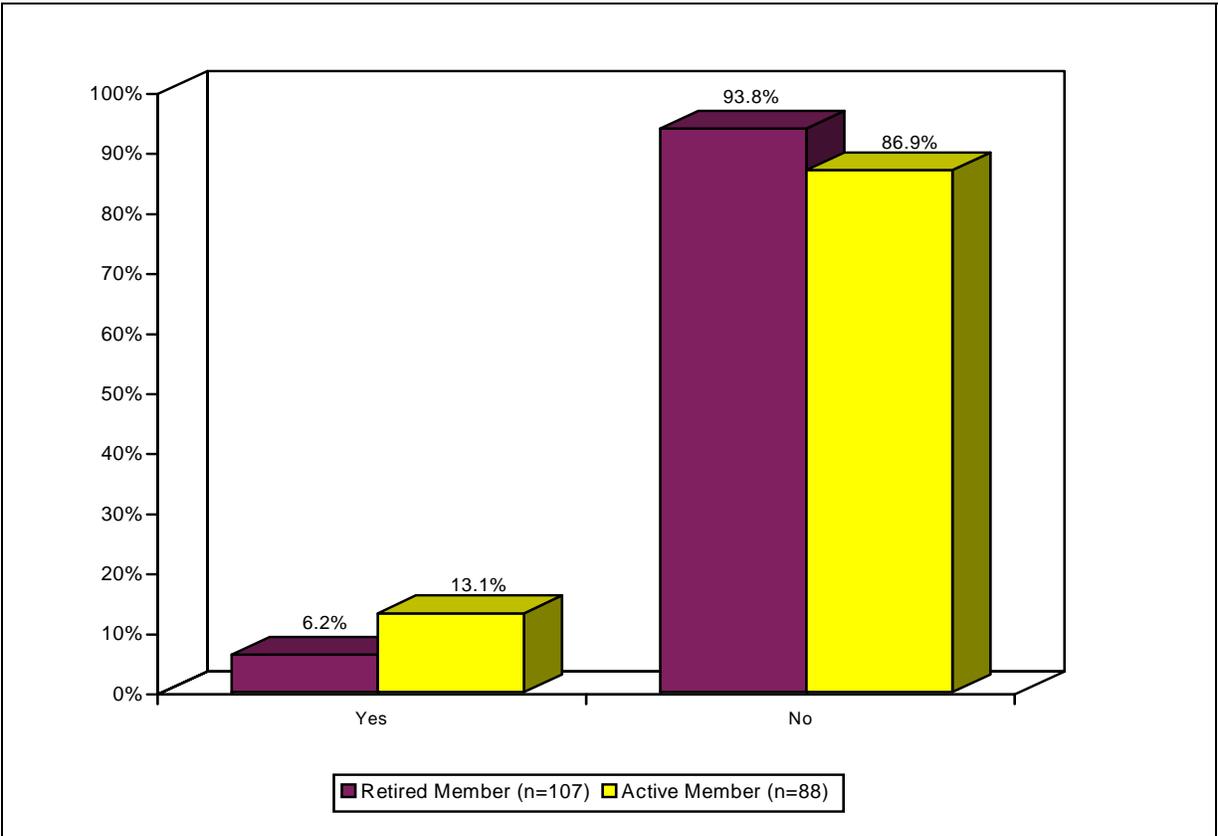
- Respondents were asked if they were aware that the TRS web site features videos regarding member benefits. The majority of members of both groups were not. Only 26.9 percent of retired members and 12.6 percent of active members were aware of this feature on the TRS web site (see Figure 26).
- Table 9 shows the percentage of active members who were aware that the TRS web site features member benefit videos by demographic characteristics. Among active members age 36 and under from public schools, 4.0 percent of male respondents compared to 8.0 percent of females were aware of the web site videos. In the same age group for respondents from higher education, 2.6 percent of males compared with 5.4 percent of females were aware of the videos.
- For both male and female members age 37 to 45 from public school, 8.0 percent reported they were aware of the web-based videos. Among higher education employees from the same age group, the percentage was 7.9 percent for male respondents and only 2.8 percent for female respondents.
- For male respondents between ages 46 and 51 from public schools, the percentage that was aware of the videos was 16.0 percent compared to 12.2 percent of the female respondents. Among higher education employees in the same age group, this percentage was 21.1 percent for male respondents and 16.2 percent for female respondents.

- Thirty-two percent of the male active members from public school, and age 52 or above, and 20.0 percent of similar female respondents reported that they were aware of the web-based videos on member benefits. Among higher education respondents in the same age group, this percentage was 21.1 percent for male respondents and 24.3 percent for female respondents.

**Table 9: Aware that TRS Web Site Features Member Benefit Videos
By Selected Demographics (Active Member)**

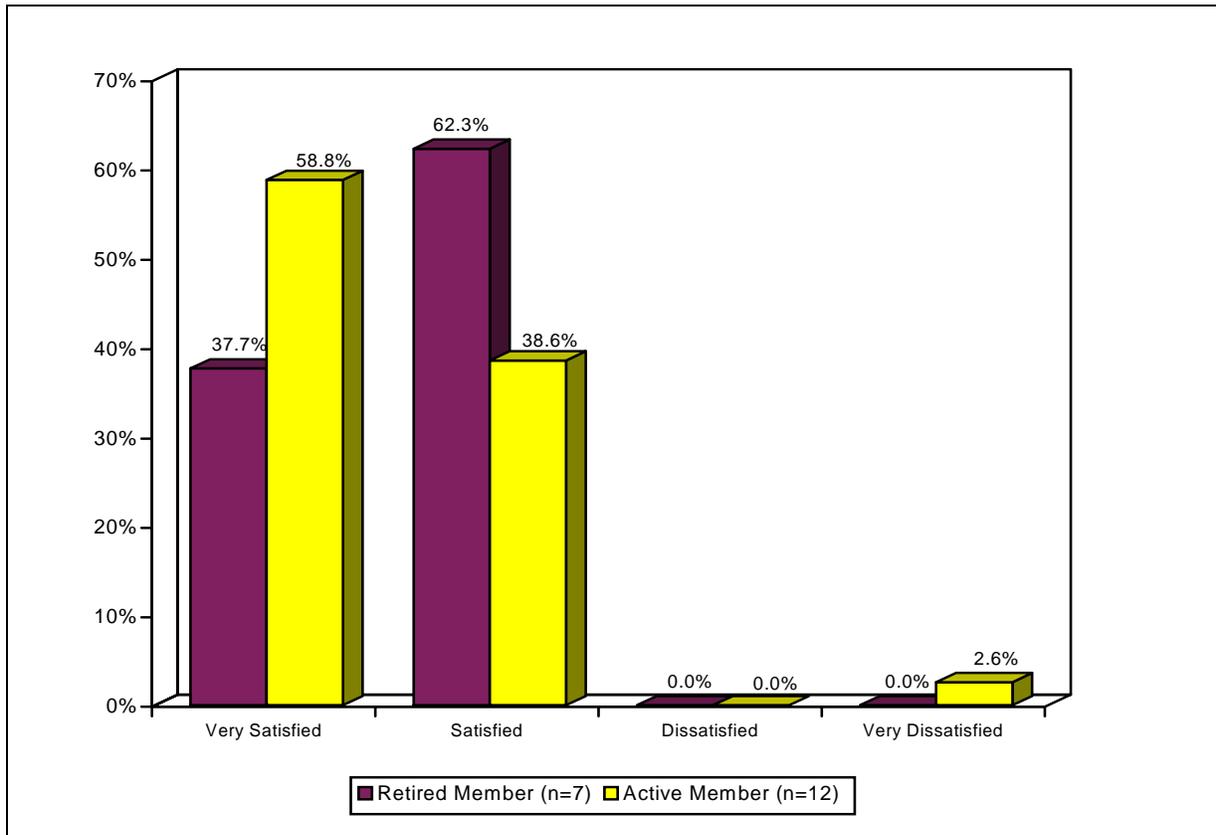
Demographics	Yes	No
36 and Under		
Public Schools		
Male	4.0	96.0
Female	8.0	92.0
Higher Education		
Male	2.6	97.4
Female	5.4	94.6
37 to 45		
Public Schools		
Male	8.0	92.0
Female	8.0	92.0
Higher Education		
Male	7.9	92.1
Female	2.8	97.2
46 to 51		
Public Schools		
Male	16.0	84.0
Female	12.2	87.8
Higher Education		
Male	21.1	78.9
Female	16.2	83.8
52 and Over		
Public Schools		
Male	32.0	68.0
Female	20.0	80.0
Higher Education		
Male	21.1	78.9
Female	24.3	75.7

Figure 27: Viewed Videos on the TRS Web Site



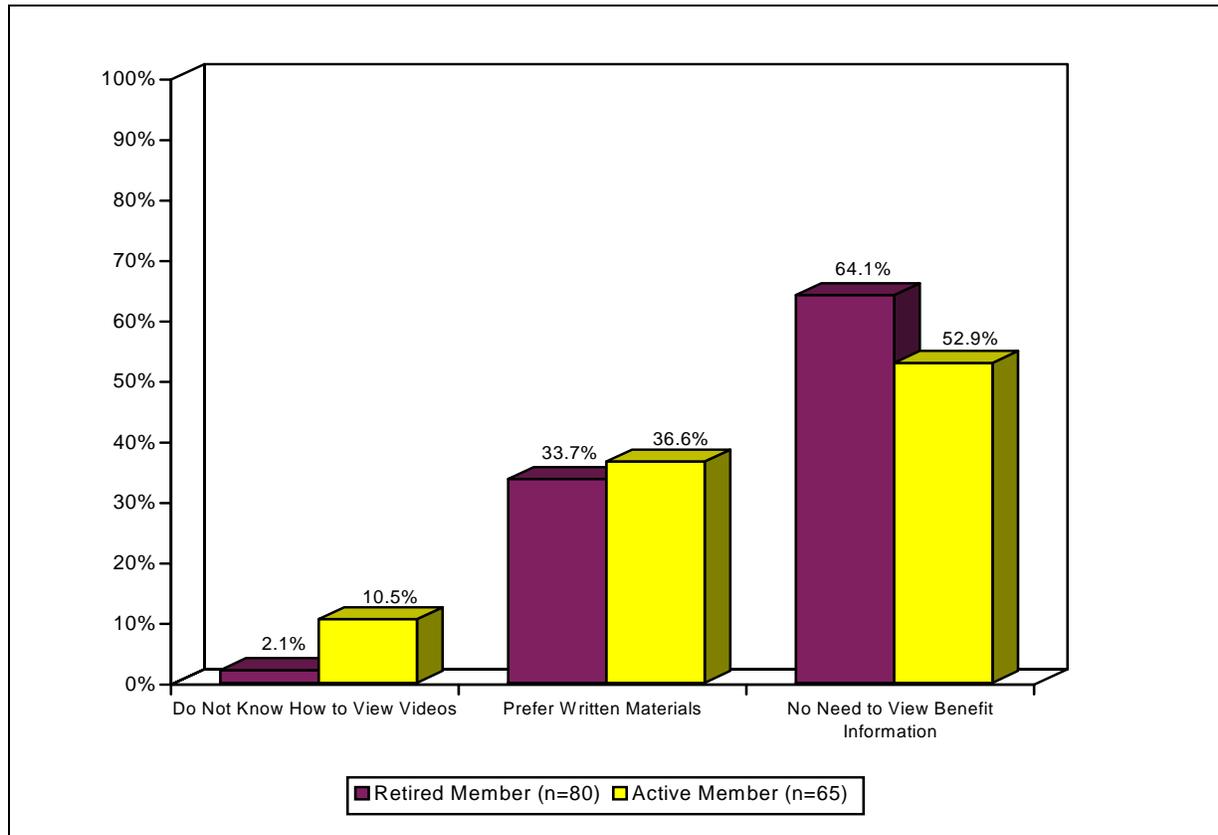
- Of those who were aware of the web based videos, 6.2 percent of retired members and 13.1 percent of active members had viewed any of the videos (see Figure 27).

Figure 28: Satisfaction with Videos Watched



- Among those few respondents in both groups who watched a video on the TRS web site, satisfaction was high. One hundred percent of retired members and 97.4 percent of active members were very satisfied (37.7 percent of retired members and 58.8 percent of active members) or satisfied (62.3 percent of retired members and 38.6 percent of active members) with the observed video (see Figure 28).

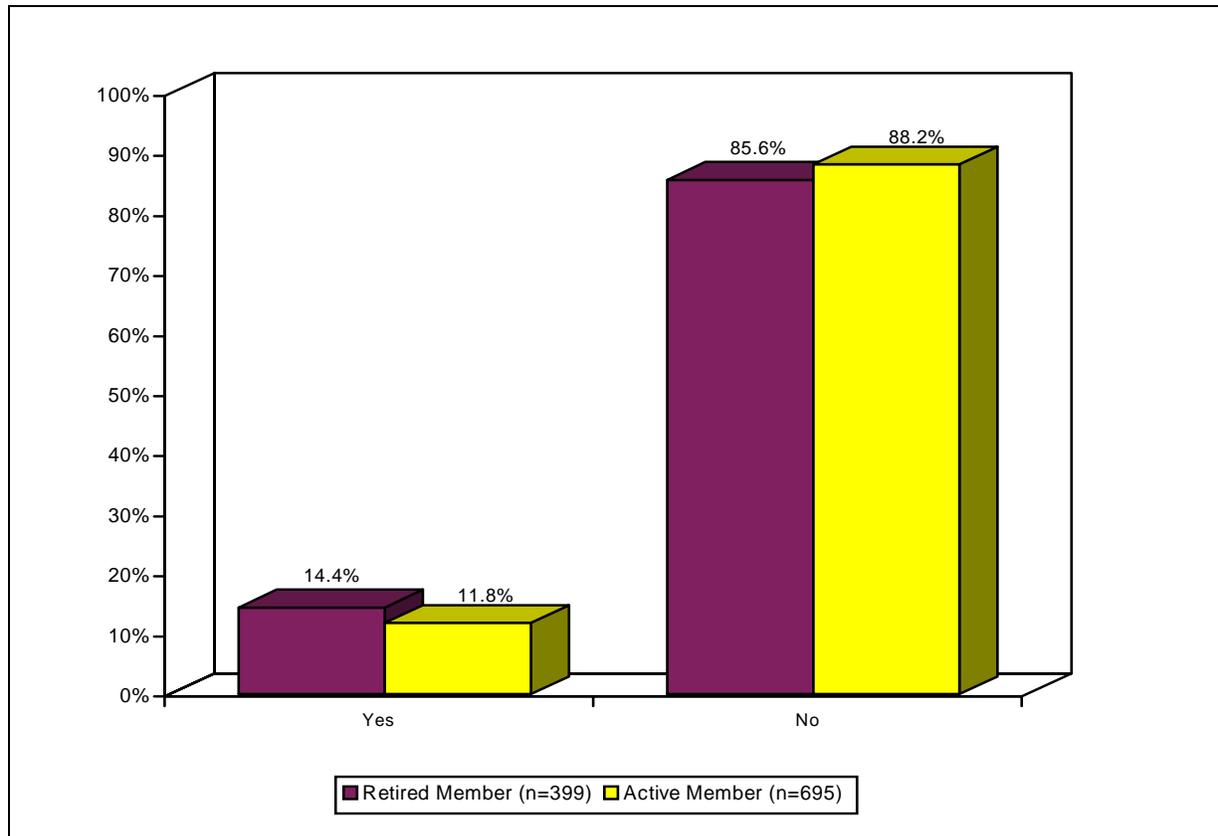
Figure 29: Reason for not Viewing Video on the TRS Web Site



- Those respondents who knew that they could view TRS benefit videos via the web, but had not, were asked which of four reasons best described why they had not viewed the videos: they did not know how to view the videos; they prefer benefit information in a written format; or they had no need to view benefit information on videos (see Figure 29).
- Among retired respondents, 2.1 percent did not know how to access the videos on the web site, 33.7 percent prefer written materials, and, the majority, 64.1 percent felt they had no need to view the benefit information videos.
- There was a similar breakdown between the response categories for active TRS member respondents: 10.5 percent did not know how to access the videos online; 36.6 percent prefer use written benefit materials; and 52.9 percent reported they had no need to view benefit information videos.

Benefit Payments

Figure 30: Ever Requested an Estimate of Retirement or Death Benefits



- Members were asked if they had ever requested an estimate of their retirement or death benefit from TRS. Fourteen percent of the retired members and 11.8 percent of the active members reported that they had requested an estimate of their retirement or death benefit from TRS (see Figure 30).
- As shown in Table 10, response among retired members varied when segmented by age. Among those age 63 and under, 21.4 percent had requested a verification of retirement or an estimate of death benefits from TRS. Among those age 64 to 69, 8.4 percent had requested a verification or estimate compared with 91.6 percent of that group who had not. Among those age 70 to 74, 10.4 percent had requested a verification or estimate, while among those age 75 and over, 14.3 percent had requested the information.

**Table 10: Requested an Estimate of Retirement or Death Benefits from TRS
By Age (Retired Member)**

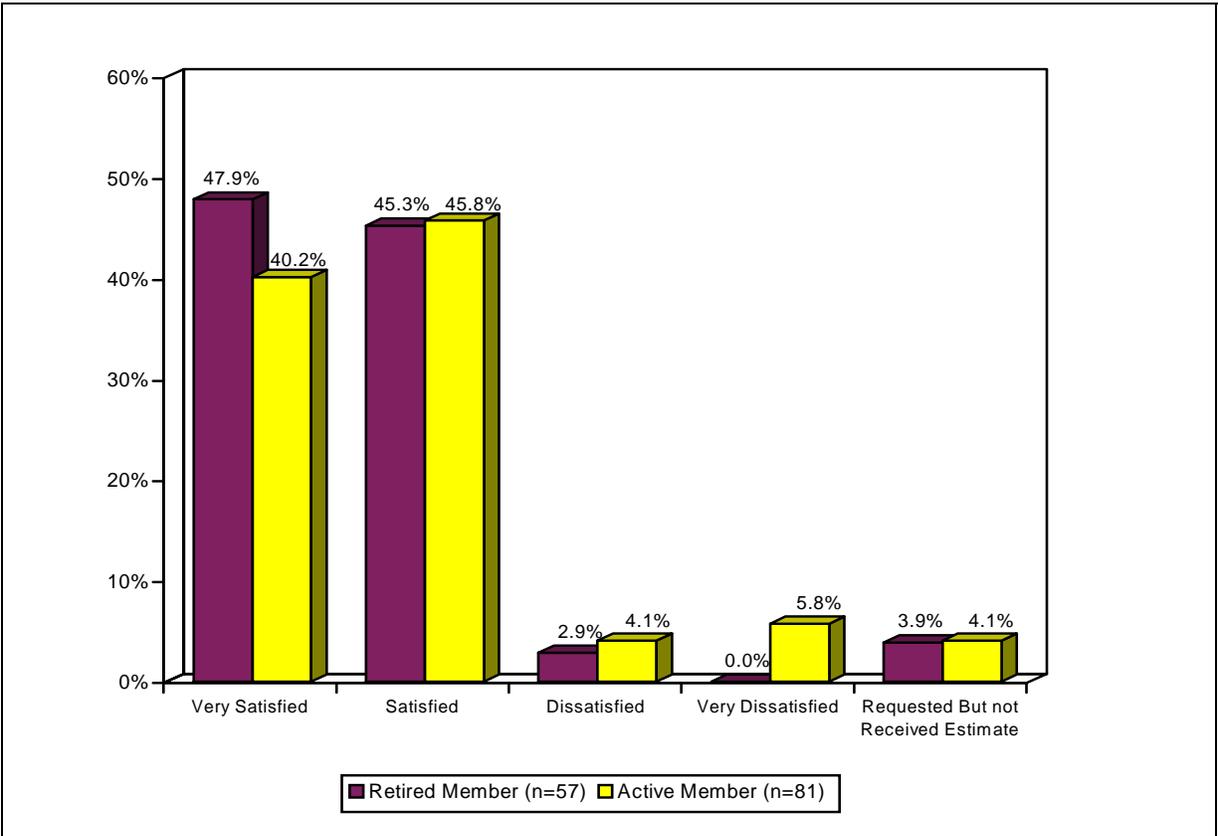
Demographics	Yes	No
63 and Under	21.4	78.6
64 to 69	8.4	91.6
70 to 74	10.4	89.6
75 and Over	14.3	85.7

- As shown in Table 11, responses among active members varied when segmented by all three demographic characteristics. Two percent of male respondents age 36 years old or less from public schools reported that they have requested an estimate of retirement or death benefits from TRS compared to 4.0 percent of similar female respondents. For respondents in this age group from higher education, the percentages were 5.3 percent for male respondents and 5.4 percent for female respondents.
- Among respondents between the ages of 37 and 45 from public schools, the percentages that have requested an estimate of retirement or death benefits from TRS were 8.0 percent for male respondents and 8.2 percent for female respondents. The percentages for respondents from higher education were 7.9 percent for male respondents and 2.8 percent for females.
- For respondents between ages 46 and 51 from public schools, the percentages were 12.0 percent for male respondents and 4.1 percent for female respondents. The percentages among respondents from higher education were 24.3 percent for male respondents and 13.5 percent for female respondents.
- Twenty percent of male active members age 52 and older from public schools reported that they have requested an estimate of retirement or death benefits from TRS compared to 32.0 percent of female respondents from this group. The percentages were 18.4 percent for male respondents and 16.2 percent for female respondents for those from higher education and age 52 years or older.

**Table 11: Requested an Estimate of Retirement or Death Benefits from TRS
By Selected Demographics (Active Member)**

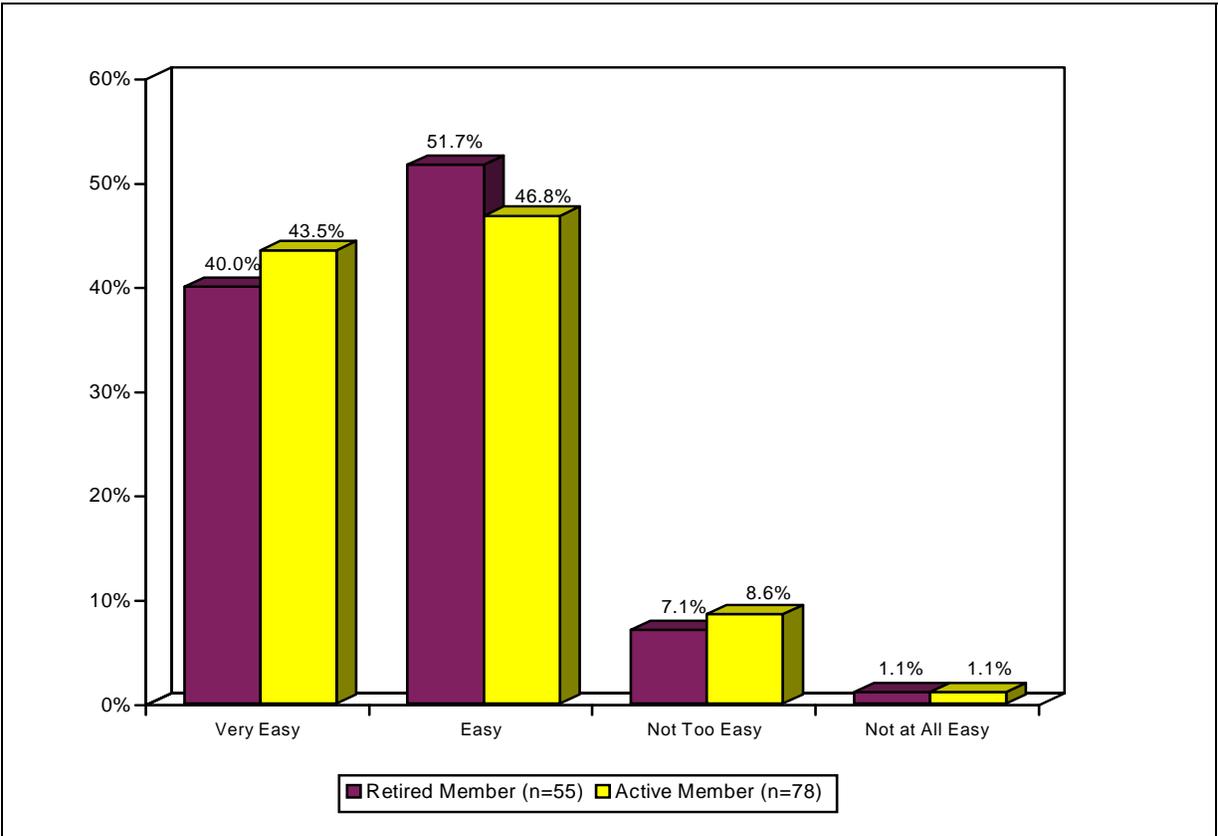
Demographics	Yes	No
36 and Under		
Public Schools		
Male	2.0	98.0
Female	4.0	96.0
Higher Education		
Male	5.3	94.7
Female	5.4	94.6
37 to 45		
Public Schools		
Male	8.0	92.0
Female	8.2	91.8
Higher Education		
Male	7.9	92.1
Female	2.8	97.2
46 to 51		
Public Schools		
Male	12.0	88.0
Female	4.1	95.9
Higher Education		
Male	24.3	75.7
Female	13.5	86.5
52 and Over		
Public Schools		
Male	20.0	80.0
Female	32.0	68.0
Higher Education		
Male	18.4	81.6
Female	16.2	83.8

Figure 31: Satisfaction with the Timeliness of Estimate



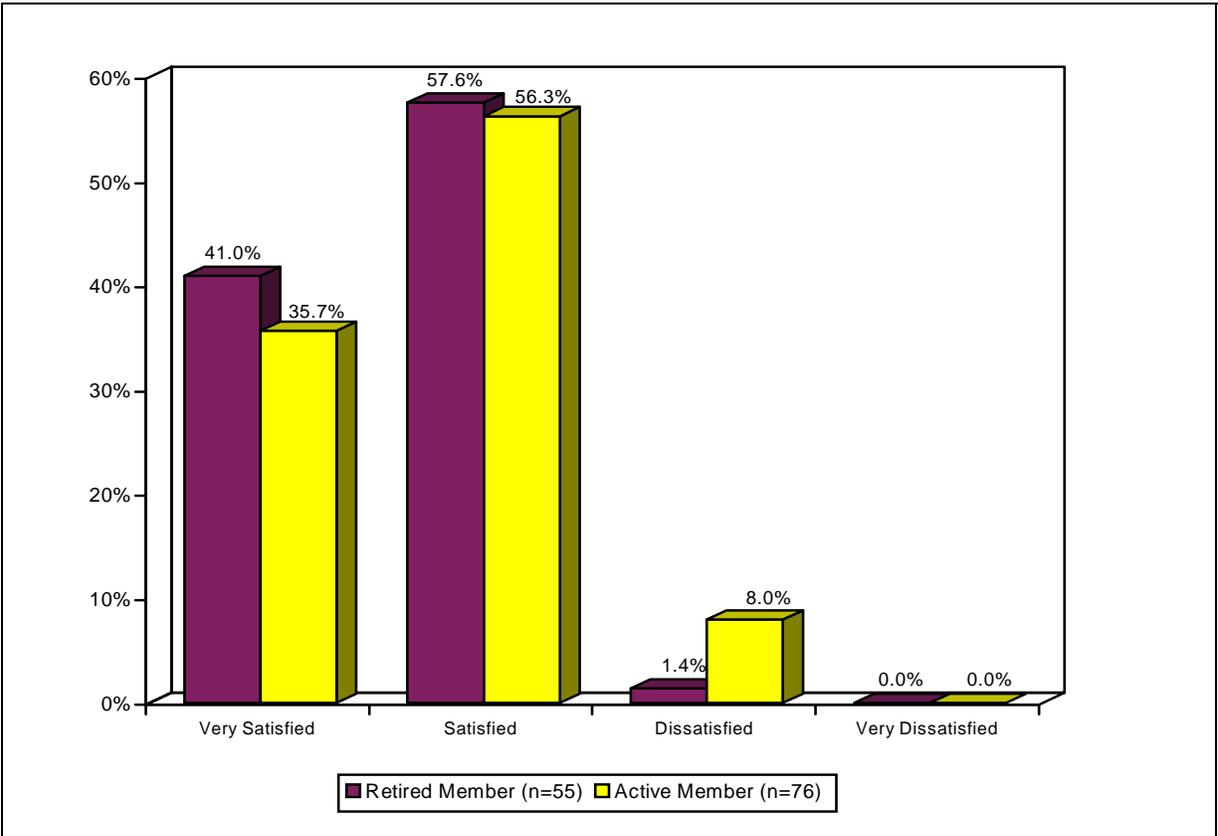
- Respondents who had requested an estimate of their retirement or death benefit were asked whether they were satisfied with the timeliness of their estimate. Ninety-three percent of the retired members reported that they were either very satisfied (47.9 percent) or satisfied (45.3 percent) with the timeliness of the estimate (see Figure 31). Eighty-six percent of the active members reported that they were either very satisfied (40.2 percent) or satisfied (45.8 percent) with the timeliness of the estimate.
- Three percent of retired members were dissatisfied with the timeliness of their estimate, while among active members 9.9 were either dissatisfied (4.1 percent) or very dissatisfied (5.8 percent). Some respondents had not yet received the materials requested (3.9 percent of retired members and 4.1 percent of active members).

Figure 32: Ease of Understanding the Estimate



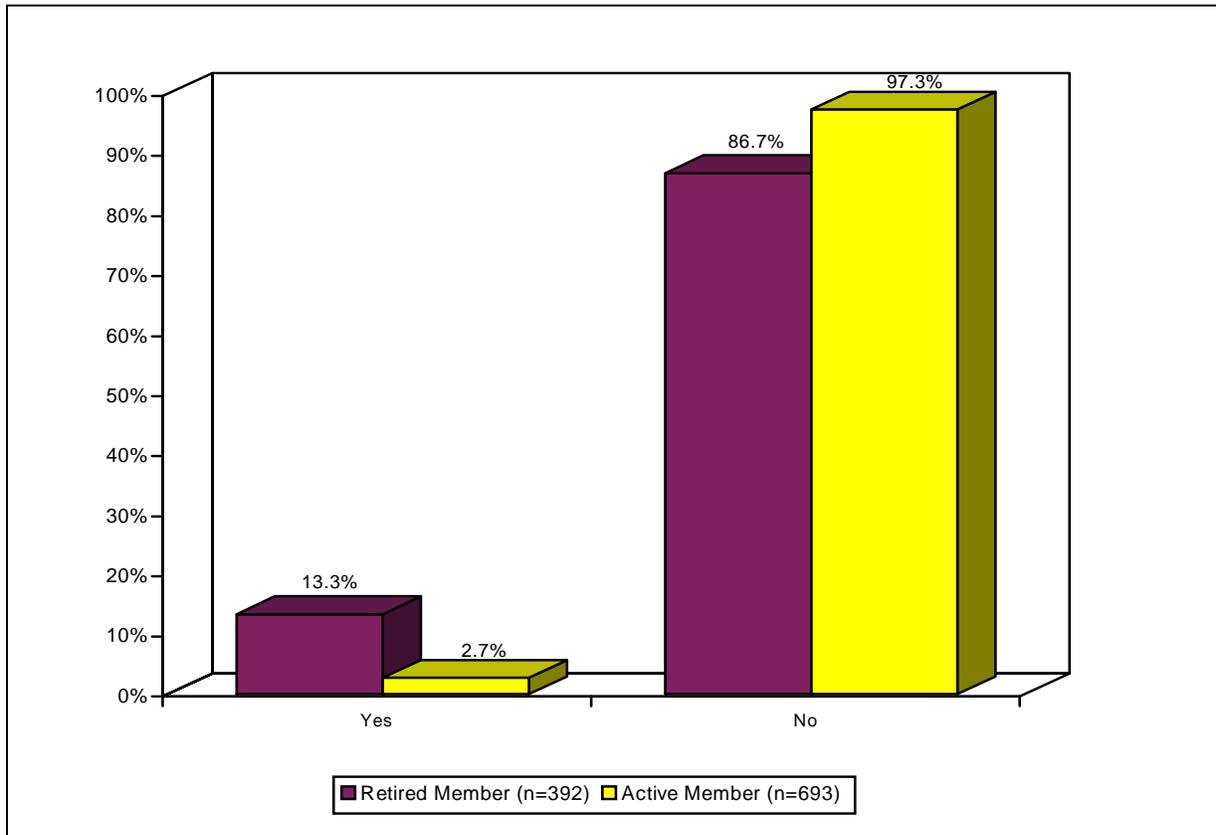
- Respondents who had requested an estimate of their retirement or death benefit from TRS were also asked if those estimates were easy to understand. Ninety-two percent of the retired members reported that it was either very easy (40.0 percent) or easy (51.7 percent) to understand the estimate (see Figure 32). Ninety percent of the active members reported that it was either very easy (43.5 percent) or easy (46.8 percent) to understand the estimate.

Figure 33: Satisfaction with the Accuracy of the Estimate



- Respondents who had requested an estimate of their retirement or death benefits from TRS were asked if they were satisfied with the accuracy of their estimate. More than ninety-eight percent of the retired members reported that they were either very satisfied (41.0 percent) or satisfied (57.6 percent) with the accuracy of the estimate (see Figure 33). Similarly ninety-two percent of the active members reported that they were either very satisfied (35.7 percent) or satisfied (56.3 percent) with the accuracy of the estimate.

Figure 34: Ever Submitted an Application to TRS for Retirement

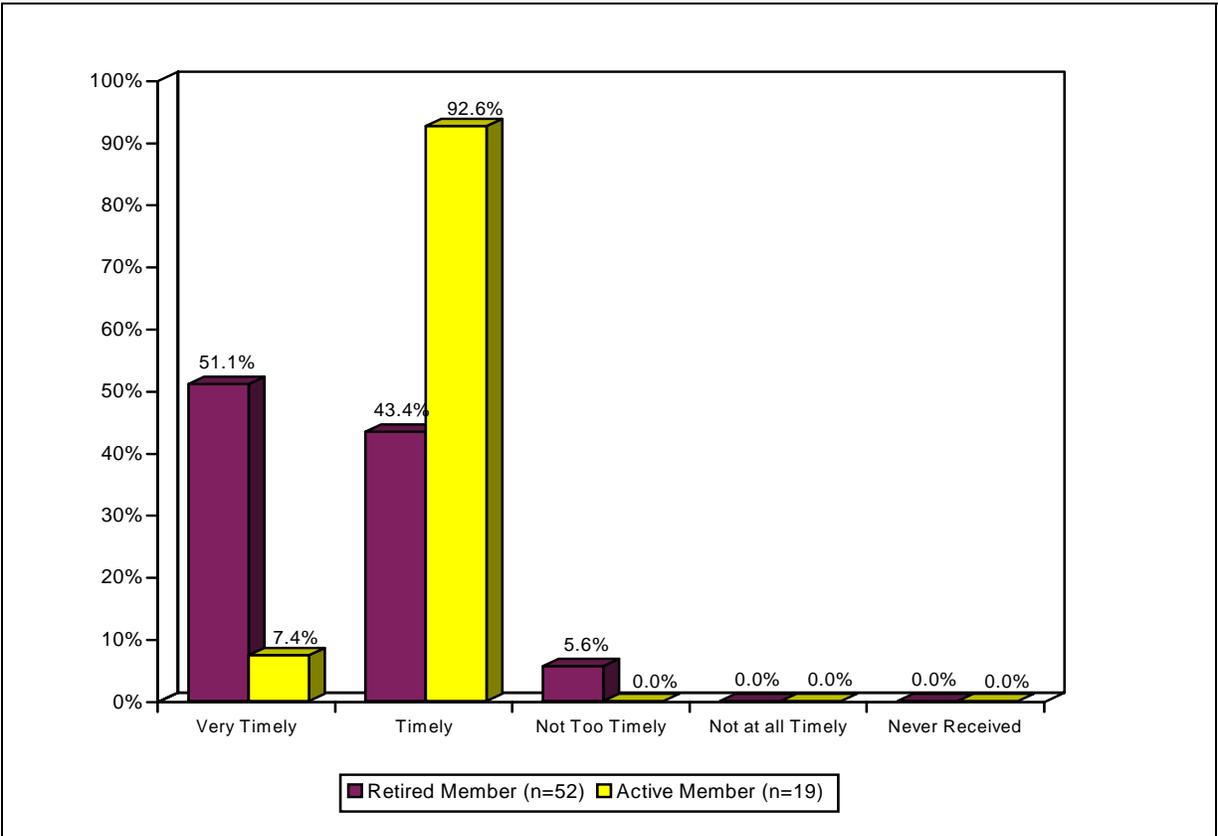


- Members were asked if they had ever submitted an application to TRS for retirement, DROP, PLSO, or death and survivor benefits. A greater percentage (13.3 percent) of retired members reported that they had submitted an application to TRS for retirement, DROP, PLSO, or death and survivor benefits (see Figure 34). The percentage of active members submitting an application was 2.7 percent.
- As shown in Table 12, responses among retired members varied when segmented by age. Twenty-six percent of respondents age 63 years old or less reported that they submitted an application for retirement, DROP, PLSO, or Death and Survivor Benefits compared to: 12.8 percent of respondents age 64 to 69, 3.0 percent of respondents 70 to 74, and 6.4 percent of respondents age 75 and over.

Table 12: Requested an Estimate of Retirement or Death Benefits from TRS By Age (Retired Member)

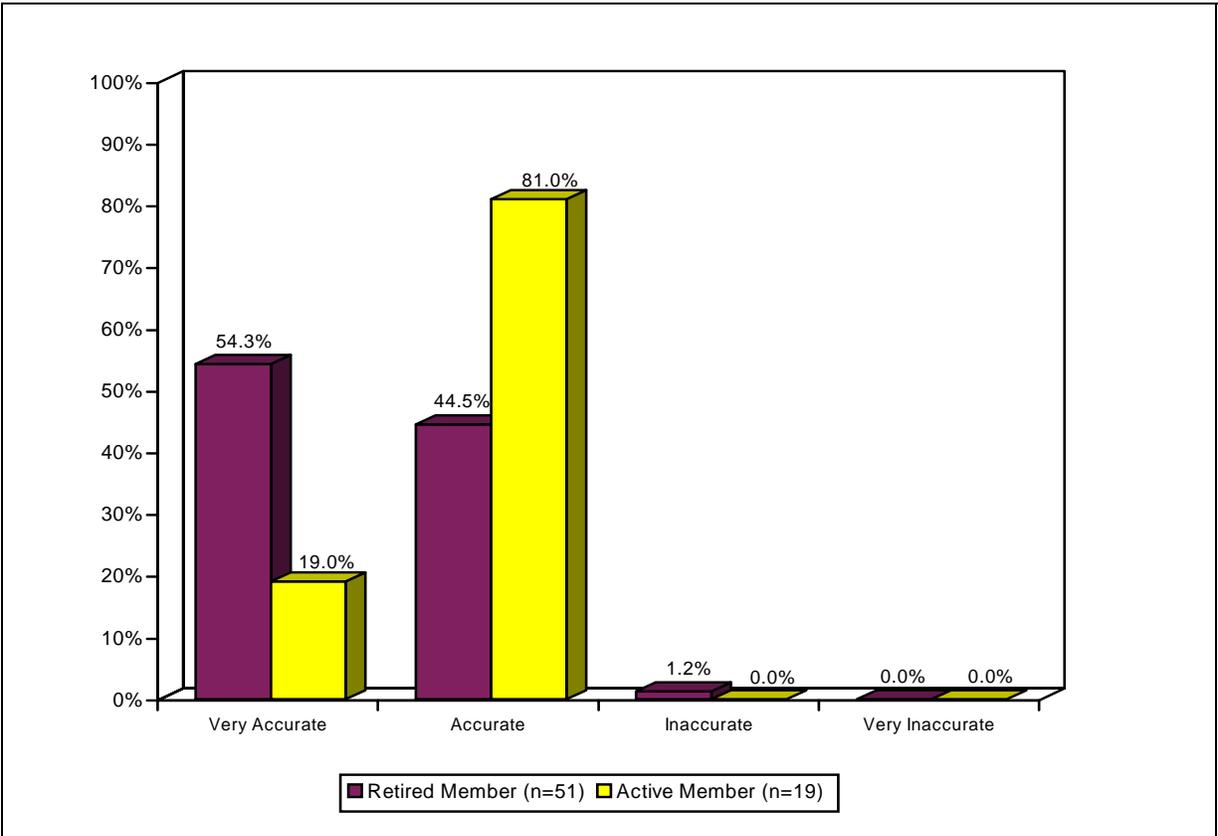
Demographics	Yes	No
63 and Under	26.2	73.8
64 to 69	12.8	87.2
70 to 74	3.0	97.0
75 and Over	6.4	93.6

Figure 35: Timeliness of the Response to TRS Application for Retirement



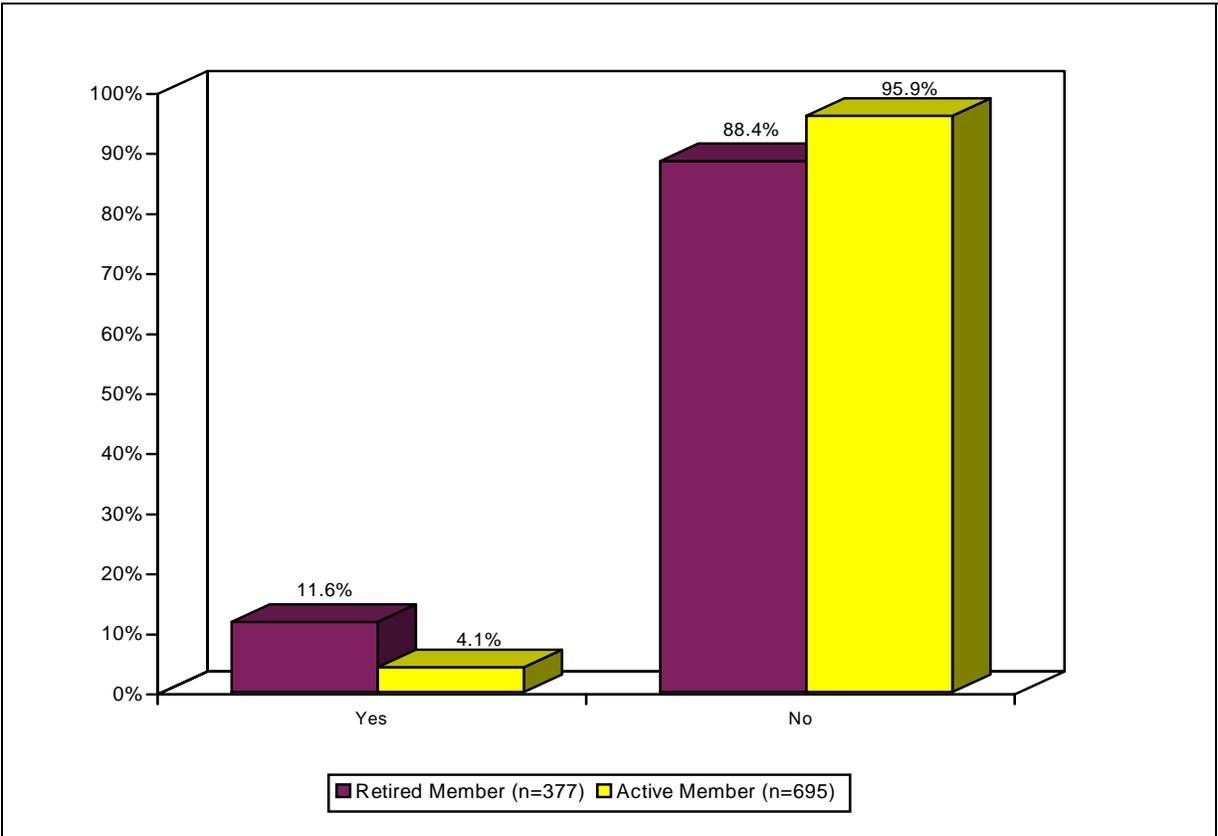
- As shown in Figure 35, 94.5 percent of the retired members reported the TRS response was either very timely (51.1 percent) or timely (43.4 percent). One hundred percent of the active members reported that the TRS response was either very timely (7.4 percent) or timely (92.6 percent).

Figure 36: Accuracy of the Response



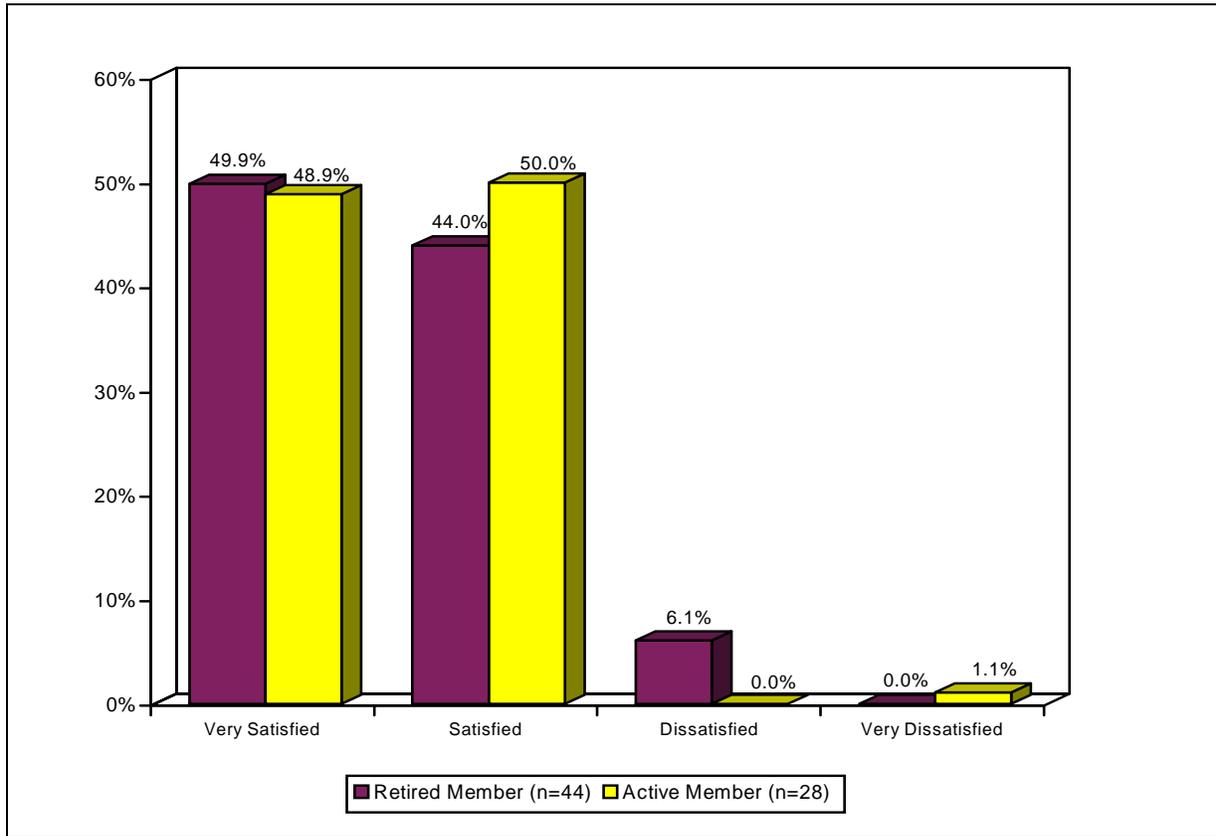
- Respondents who had gotten a response from TRS were asked to rate the accuracy of the response (see Figure 36). Ninety-eight percent of the retired members and 100.0 percent of the active members reported the estimate was either very accurate or accurate.

Figure 37: Ever Received a Bill from TRS



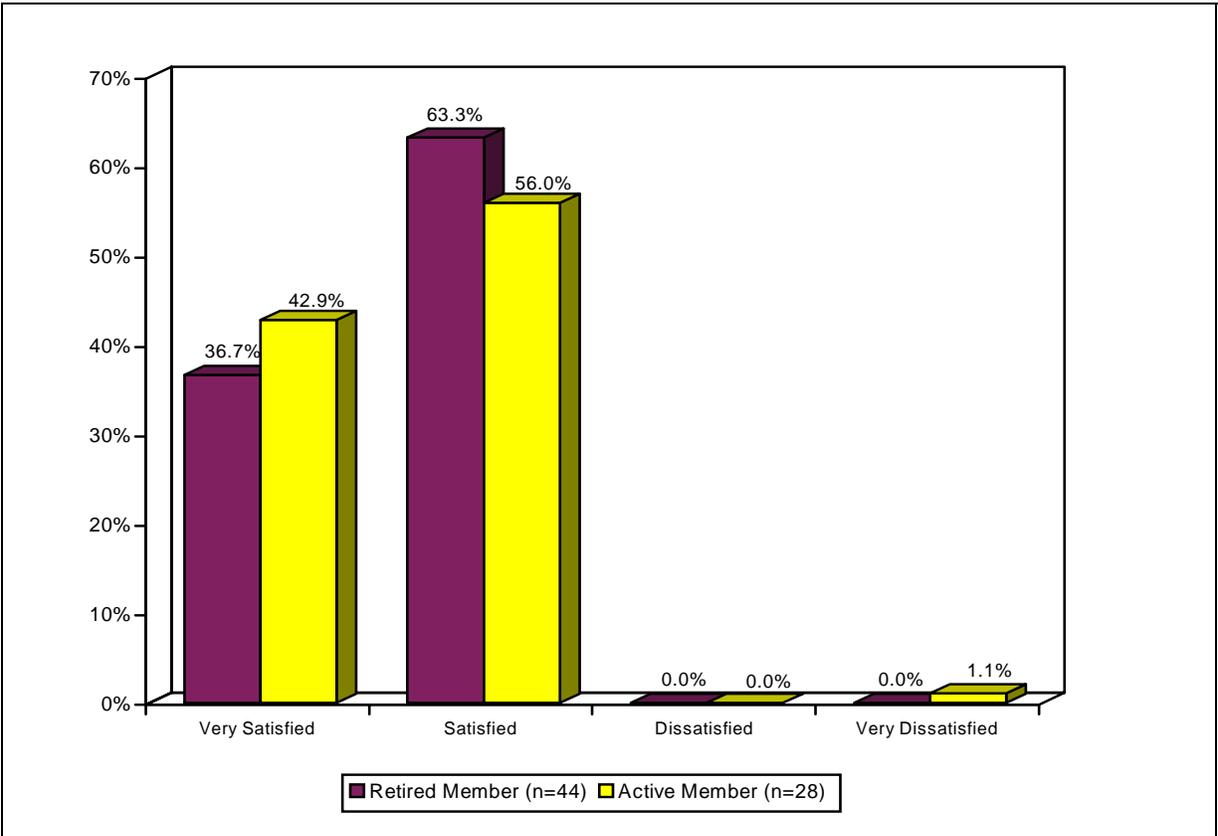
- Both retired and active members were asked if they received a bill from TRS for any special service purchase (see Figure 37). A small percentage, 11.6 percent for retired members and 4.1 percent for active members, reported that they had received a bill for a special service purchase.

Figure 38: Satisfaction with the Timeliness of the Billing



- Respondents who had received a bill from TRS were asked whether they were satisfied with the timeliness of the billing. Ninety-four percent of the retired members reported that they were either very satisfied (49.9 percent) or satisfied (44.0 percent) with the timeliness of the billing (see Figure 38). Ninety-nine percent of the active members reported that they were either very satisfied (48.9 percent) or satisfied (50.0 percent) with the timeliness of the billing.

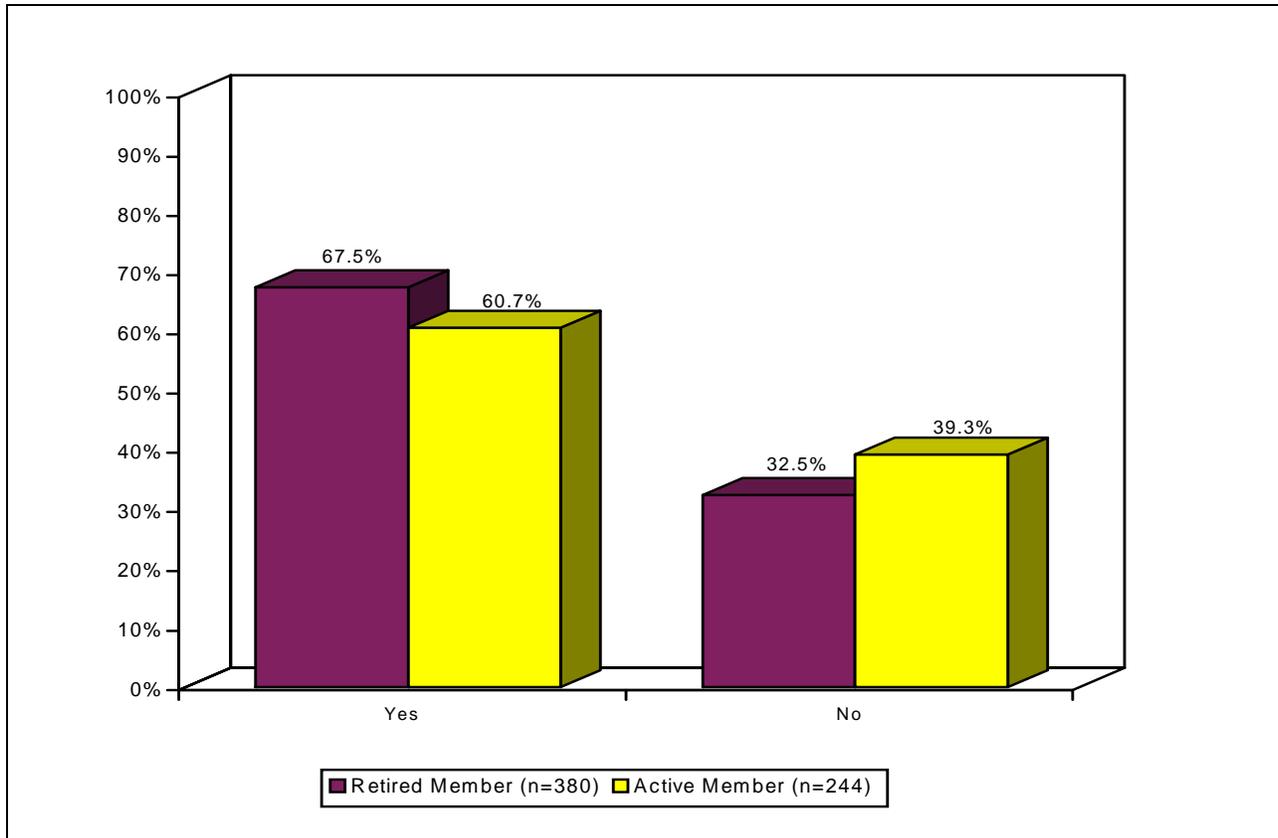
Figure 39: Satisfaction with the Accuracy of the Billing



- Respondents who had received a bill from TRS were also asked whether they were satisfied with the accuracy of the billing. One hundred percent of the retired members reported that they were either very satisfied (36.7 percent) or satisfied (63.3 percent) with the accuracy of the billing (see Figure 39). Ninety-nine percent of the active members reported that they were either very satisfied (42.9 percent) or satisfied (56.0 percent) with the accuracy of the billing. One percent of active members were very dissatisfied with the accuracy of the bill they received.

TRS-Care and TRS-ActiveCare

Figure 40: Covered By TRS-Care or TRS-ActiveCare Plan



- Members were asked if they were currently enrolled in the TRS-Care plan, either TRS-Care (for retired members) or TRS-ActiveCare (for TRS active members). Sixty-seven percent of retired members were covered by TRS-Care.
- Because not all employers offer TRS members TRS-ActiveCare, active members were asked if they were employed by a district that is participating in TRS-ActiveCare. Forty-six percent of the active members stated that their district did participate in TRS ActiveCare. Twenty-six percent stated that their district did not participate and 27.8 percent did not know. As shown in Figure 40, among those respondents whose districts did participate in the plan, 60.7 percent were enrolled in the plan.
- As shown in Table 13, responses among retired members varied when segmented by institution type. Seventy-one percent of public school retirees were covered by TRS-Care, while only 34.9 percent of higher education retirees were covered by that program.

**Table 13: Covered By TRS-Care
By Institution Type (Retired Member)**

Demographics	Yes	No
Public Schools	71.7	28.3
Higher Education	34.9	65.1

- As shown in Table 14, active members employed by a district or entity offering TRS-ActiveCare varied along all three demographic lines.
- Among those age 36 and under employed by public schools, 77.5 percent of males reported coverage, very close to the 75.8 percent reported by females. However, among higher education employees of this age bracket, only 38.1 percent of males and 40.0 percent of females were covered by TRS-ActiveCare.
- Among active members age 37 to 45, there was again a marked difference between public school and higher education employees. Eighty-four percent of males and 63.2 percent of females employed by public schools reported coverage, while only 23.4 percent of males and 42.1 percent of females employed in higher education reported coverage.
- Among active members age 46 to 51, there was also a difference between public school and private school employees. Sixty-six percent of males and 66.7 percent of females employed by public schools reported coverage, while only 39.1 percent of males and 30.4 percent of females employed in higher education reported coverage.
- Among active members age 52 and over, 67.4 percent of males and 64.3 percent of females employed by public schools reported coverage, while only 29.6 percent of males and 30.4 percent of females employed in higher education reported coverage.

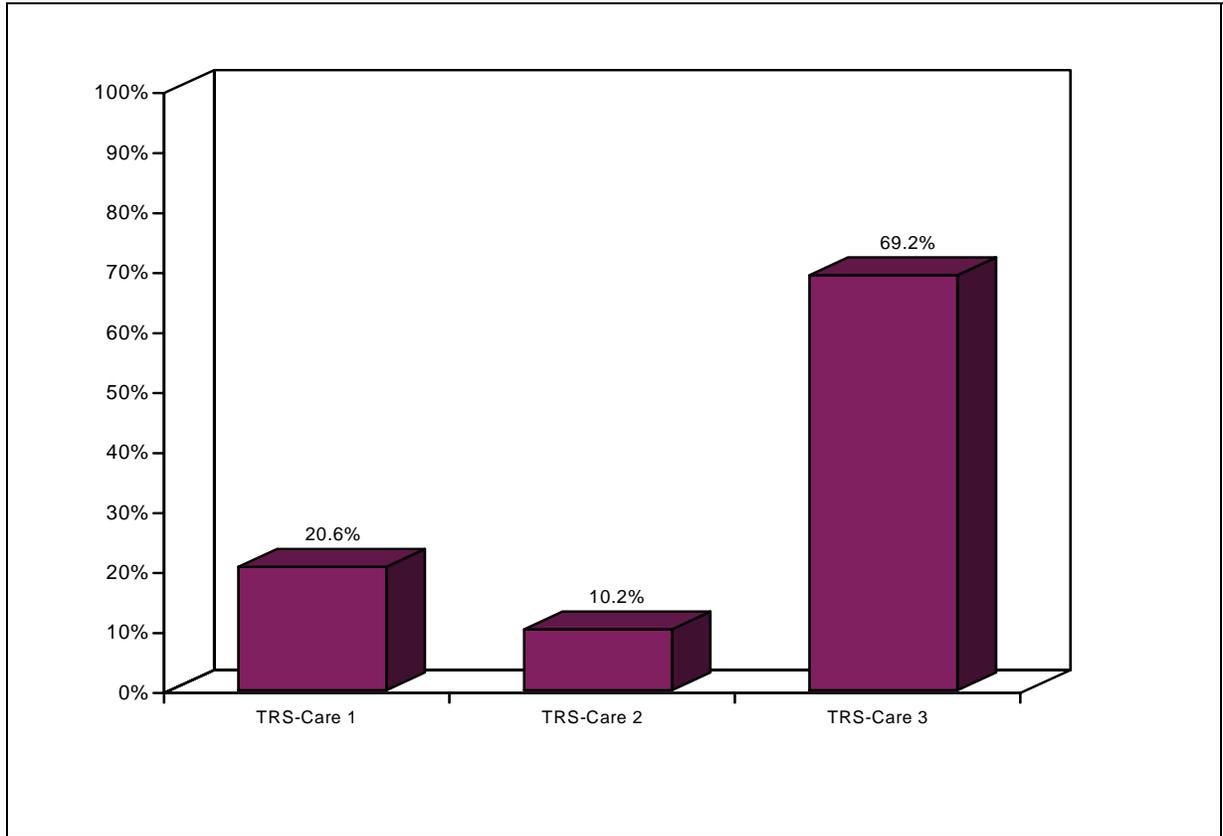
Table 14: Reason Did Not Enroll in TRS-ActiveCare*

	Active Members (n=177)
Cost is too high	24.1
Don't feel need for this coverage/no interest	9.0
Have coverage elsewhere	39.1
Other	12.5
Don't know	33.7

- Active members who did not enroll even though their districts offered the plan were asked why they did not enroll. As shown in Table 14, the most common reason was that they had coverage elsewhere. Thirty-three percent did not have a reason why.

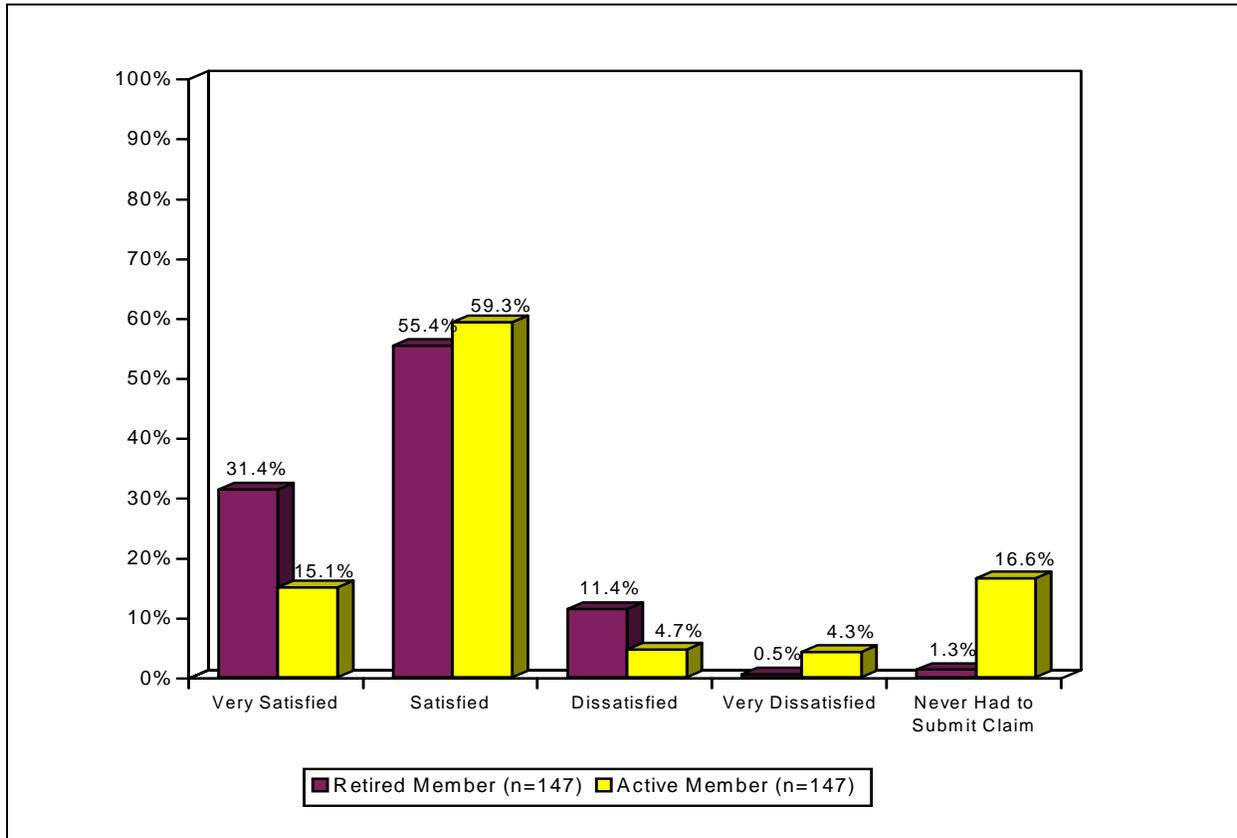
* Because each reason was asked as a separate question with responses adding to 100 percent, the percentages presented in this table are not related and may not add to 100.0 percent.

**Figure 41: Have TRS-Care Plan 1, 2, or 3
(n=185)**



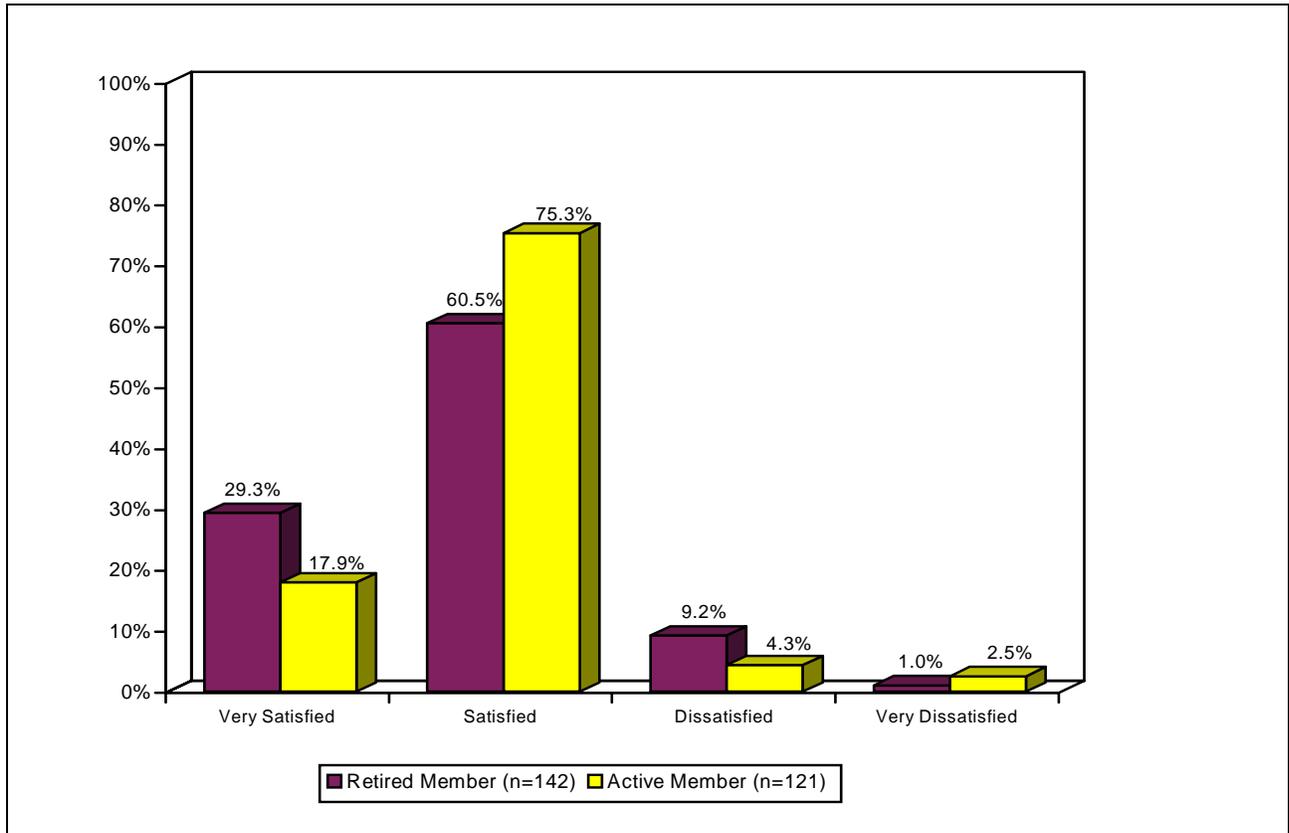
- Retired members who had the TRS-Care plan were asked if they had TRS-Care 1, TRS-Care 2, or TRS-Care 3. As shown in Figure 41, the largest percentage of retired members had the TRS-Care 3 plan (69.2 percent), followed by TRS-Care 1 (20.6 percent), and TRS-Care 2 (10.2 percent) plans.

Figure 42: Satisfaction with Insurance Company Claim Services



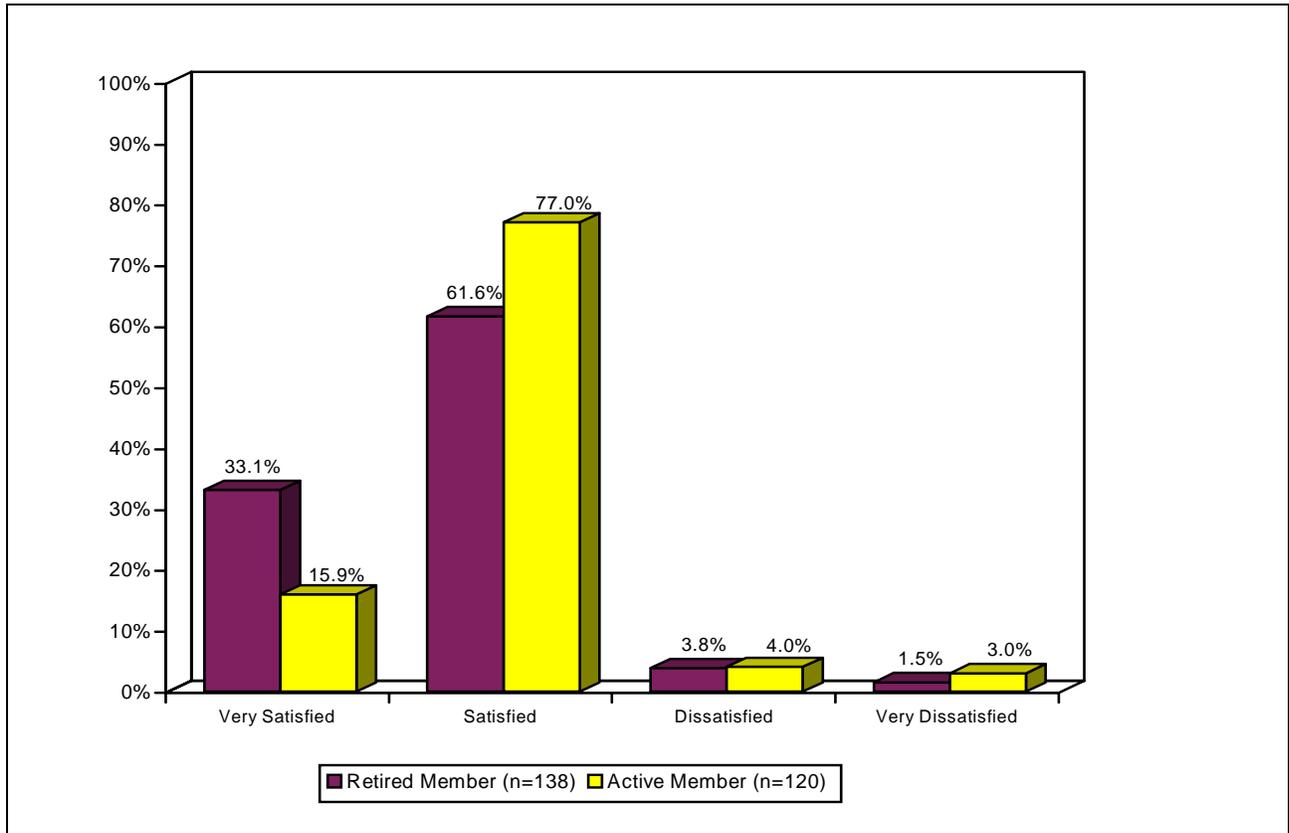
- Retired members who had the TRS-Care plan were asked whether they were satisfied with the services they received from Aetna when submitting medical claims. As shown in Figure 42, 86.8 percent of the TRS-Care enrolling retired members stated that they were either very satisfied (31.4 percent) or satisfied (55.4 percent) with the service they received from Aetna when filing a medical claim.
- Active members with the TRS-ActiveCare plan were asked if they were satisfied with the services they received when submitting medical claims. As shown in Figure 43, 74.4 percent of the TRS-ActiveCare enrolling active members stated that they were either very satisfied (15.1 percent) or satisfied (59.3 percent) with the service they when filing a medical claim.

Figure 43: Satisfaction with the Timeliness of the Response



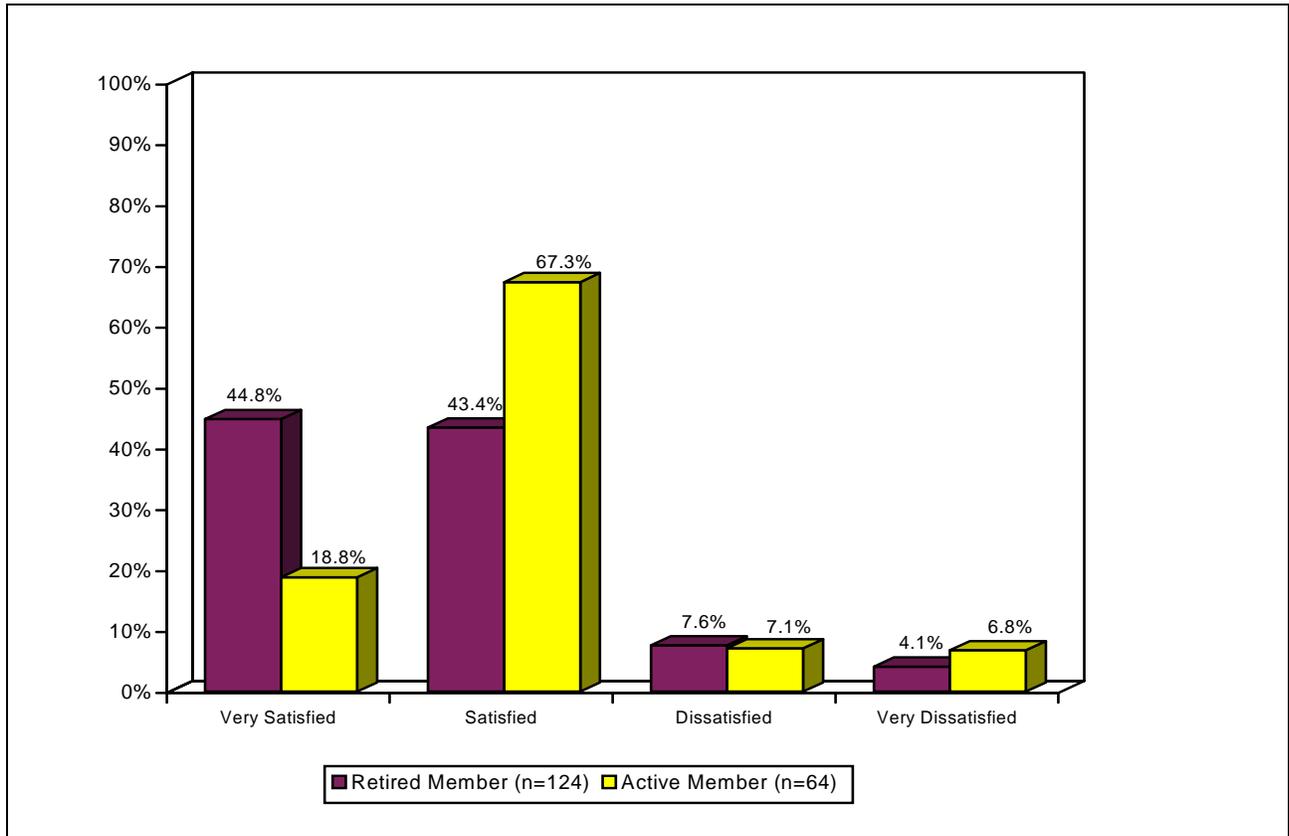
- Members with TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the timeliness of the response to their claims. As shown in Figure 43, 89.8 percent of the retired members stated that they were either very satisfied (29.3 percent) or satisfied (60.5 percent) with the service they received from Aetna when filing a medical claim.
- Ninety-three percent of the active members stated that they were either very satisfied (17.9 percent) or satisfied (75.3 percent) with the timeliness of the service they received when filing a medical claim.

Figure 44: Satisfaction with the Accuracy of the Response



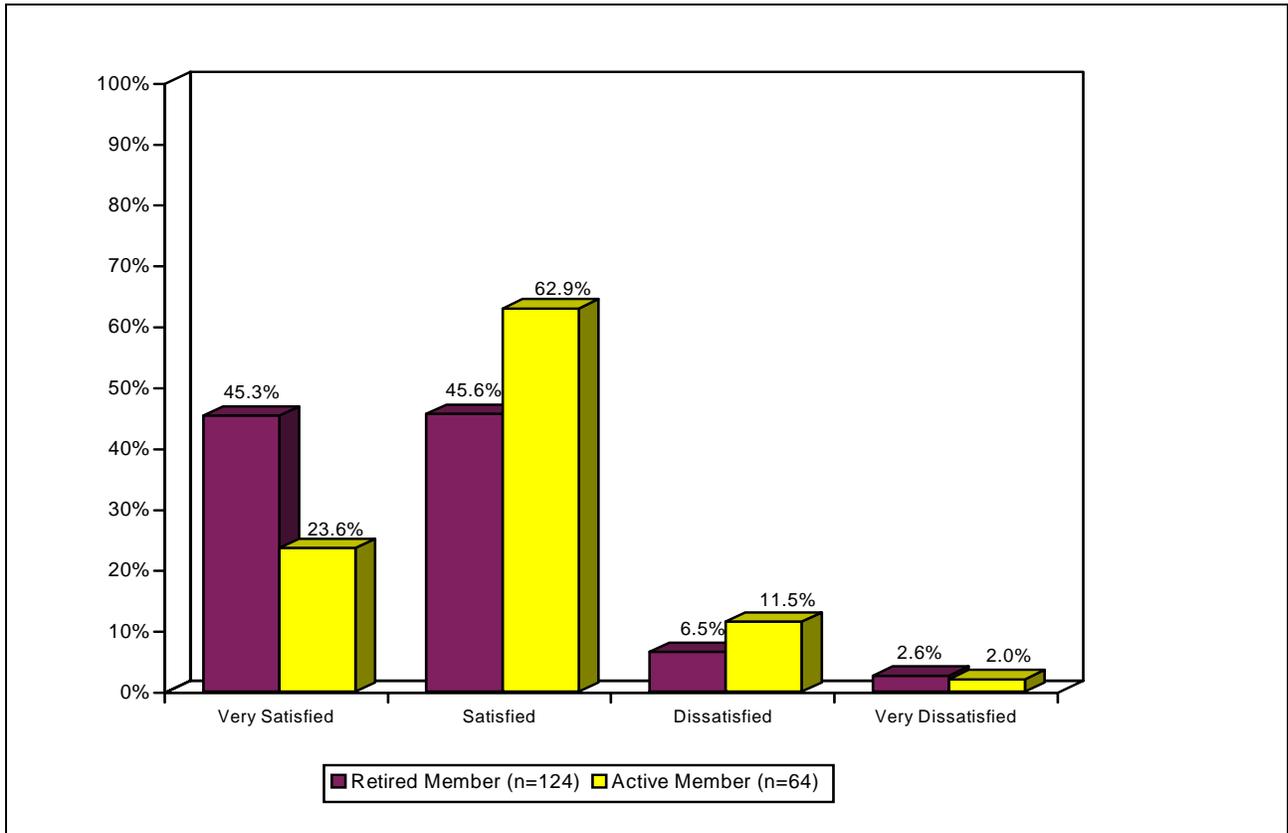
- Members with TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the accuracy of the response to their claims. As shown in Figure 44, 94.7 percent of the retired members stated that they were either very satisfied (33.1 percent) or satisfied (61.6 percent) with the service they received from Aetna when filing a medical claim.
- Ninety-three percent of the active members stated that they were either very satisfied (15.9 percent) or satisfied (77.0 percent) with the accuracy of response they received when filing a medical claim with Blue Cross and Blue Shield of Texas.

Figure 45: Satisfaction with Prescription Service through Health Plan



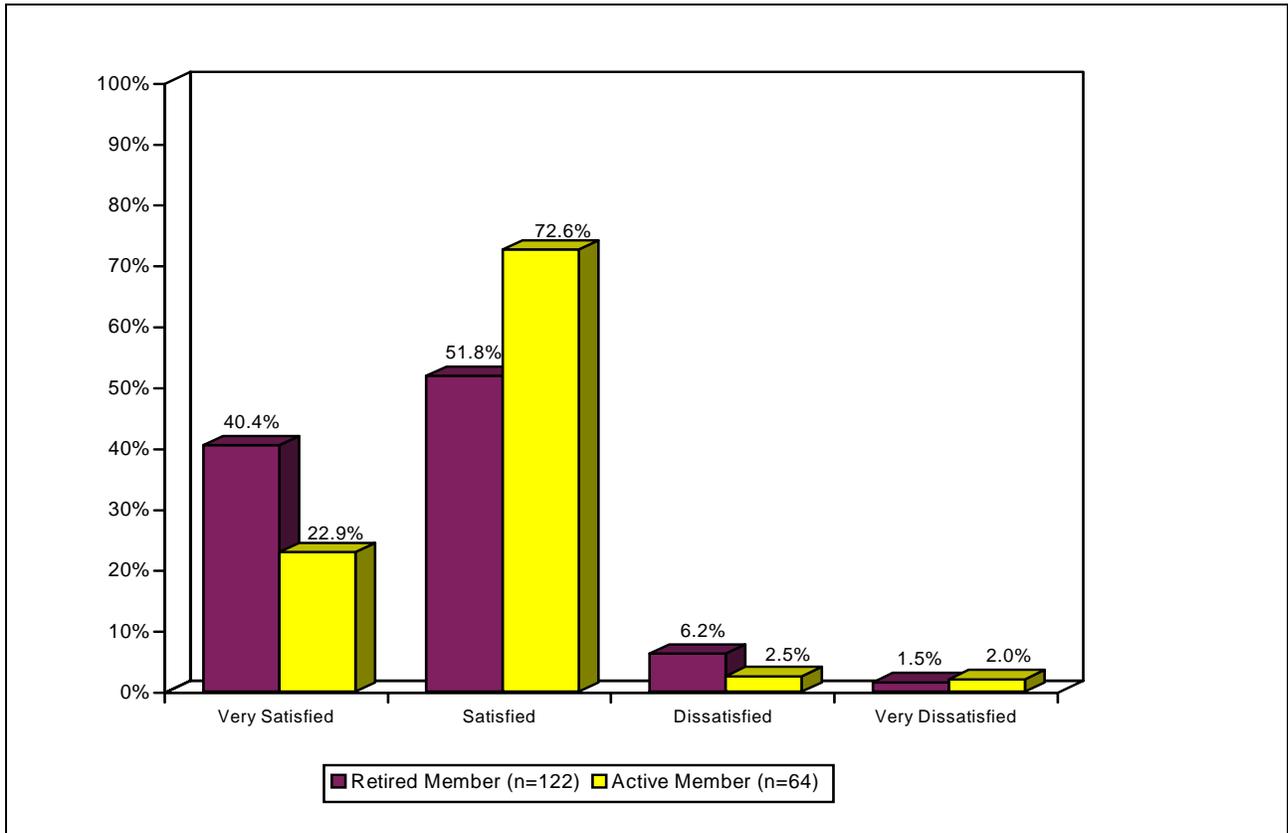
- Members with TRS-Care or TRS-ActiveCare were also asked if they were satisfied the service they received when filling prescriptions through their health plan’s home delivery service. As shown in Figure 45, 88.2 percent of the retired members stated that they were either very satisfied (44.8 percent) or satisfied (43.4 percent) with the service they received when filling a prescription through Caremark.
- Eighty-six percent of the active members stated that they were either very satisfied (18.8 percent) or satisfied (67.3 percent) with the service they received when filing a prescription.

Figure 46: Satisfaction with Timeliness of Prescription Home Delivery Service



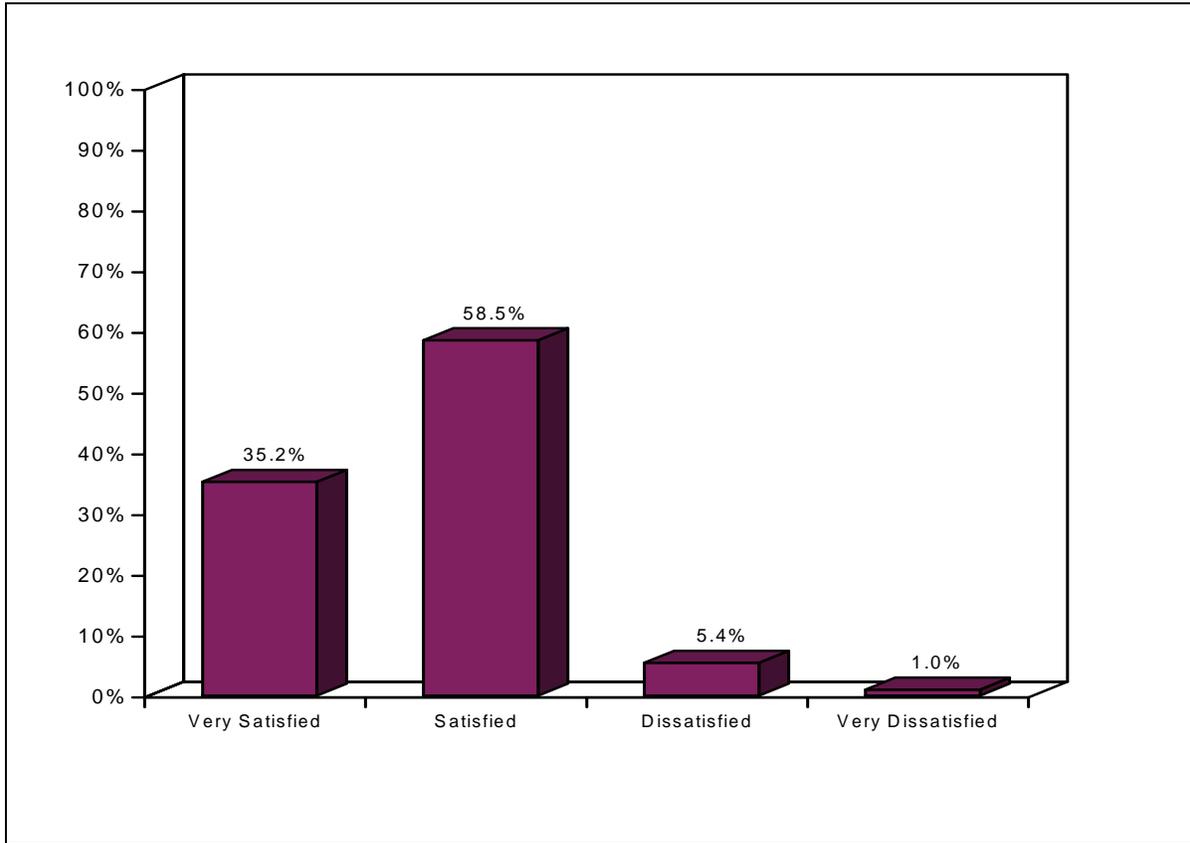
- Members with TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the timeliness of their prescription home delivery. As shown in Figure 46, 90.9 percent of the retired members stated that they were either very satisfied (45.3 percent) or satisfied (45.6 percent) with the service they received.
- Eighty-six percent of the active members stated that they were either very satisfied (23.6 percent) or satisfied (62.9 percent) with the service they received with home delivery of a prescription.

Figure 47: Satisfaction with the Accuracy of the Home Delivered Prescription



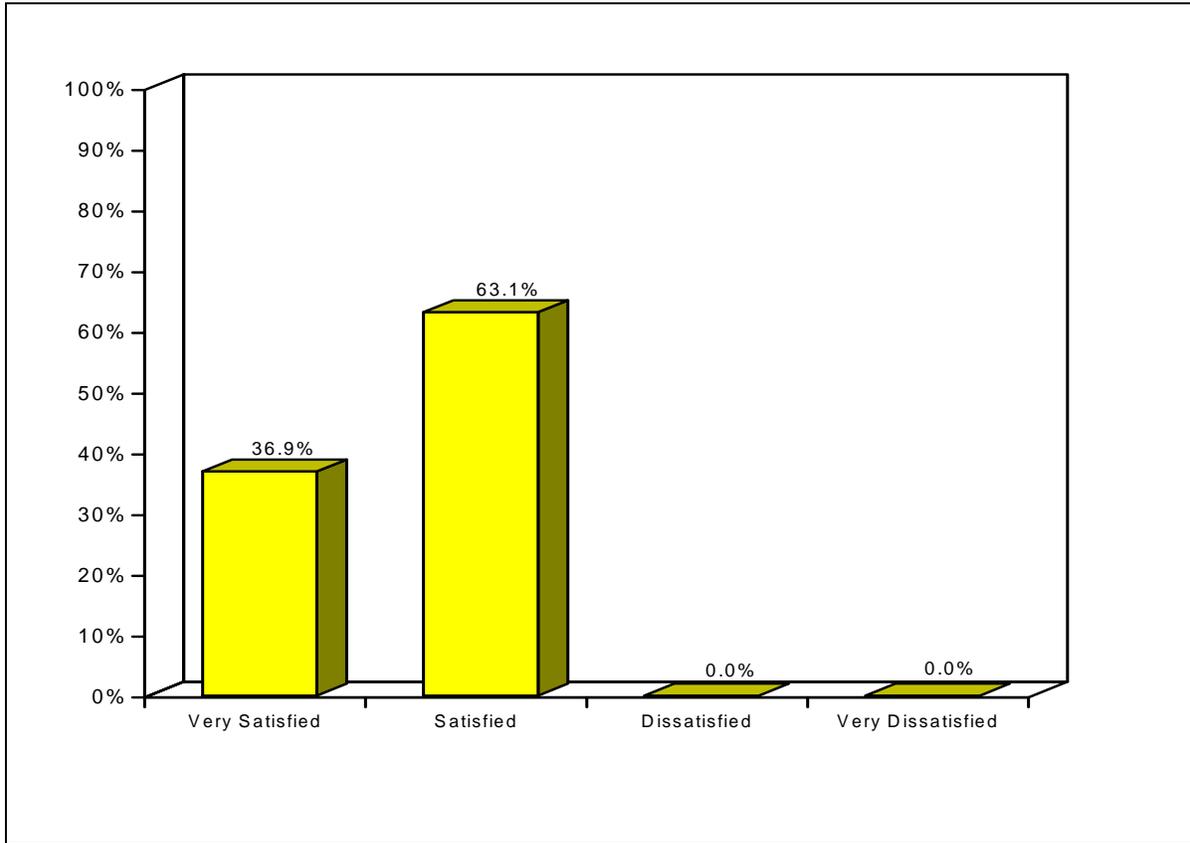
- Members with TRS-Care or TRS-ActiveCare were also asked if they were satisfied with the accuracy of the prescriptions delivered to their homes. As shown in Figure 47, 92.3 percent of the retired members stated that they were either very satisfied (40.4 percent) or satisfied (51.8 percent) with the accuracy of their prescription as delivered.
- Ninety-six percent of the active members stated that they were either very satisfied (22.9 percent) or satisfied (72.6 percent) with the accuracy of their prescription as delivered.

**Figure 48A: Satisfaction with Services Received from TRS-Care Staff in Austin
(n=127)**



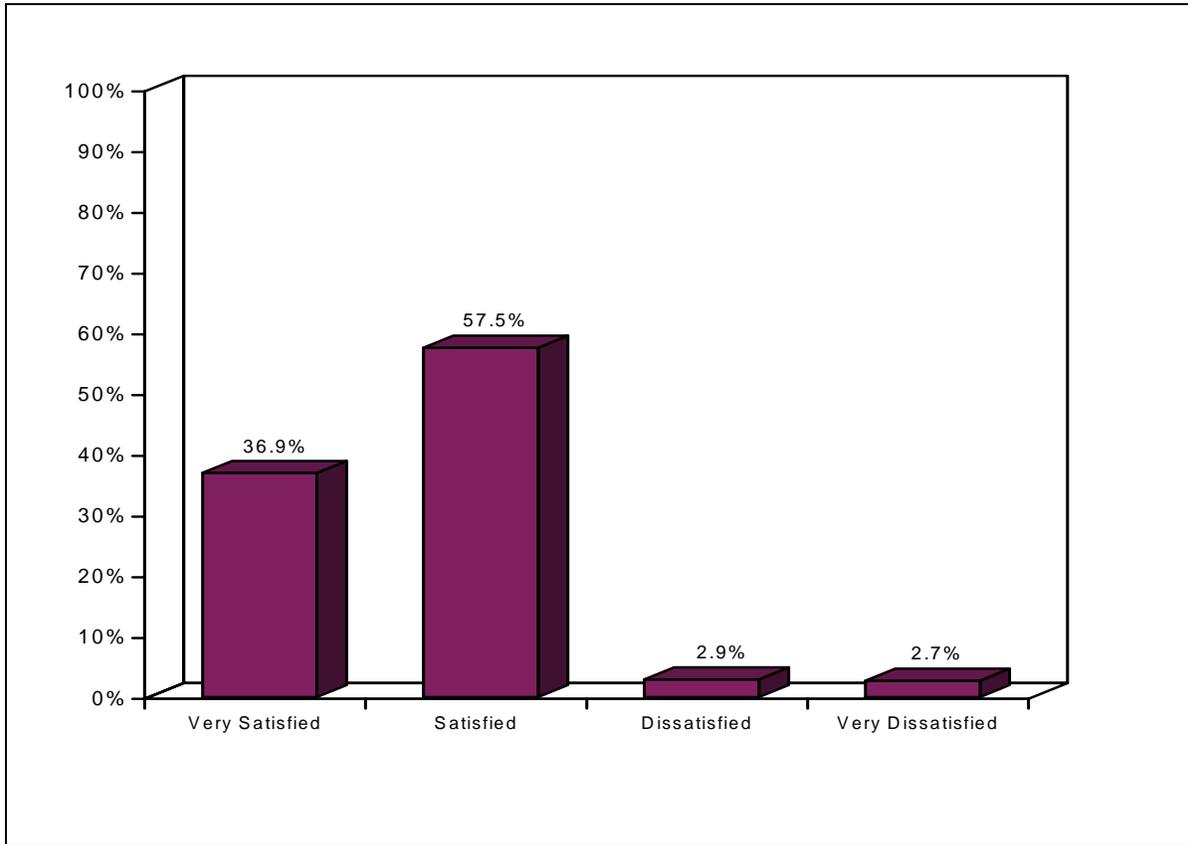
- Retired members who were covered by the TRS-Care 2 and TRS-Care 3 plans were asked whether they were satisfied with the service they received when calling the TRS-Care staff in Austin. Among the retired members who called the TRS-Care staff, a combined percentage of 93.7 percent reported that they were either very satisfied (35.2 percent) or satisfied (58.5 percent) with the TRS-Care staff in Austin (see Figure 48A).

Figure 48B: Satisfaction with Services Received from TRS-ActiveCare Staff (n=30)



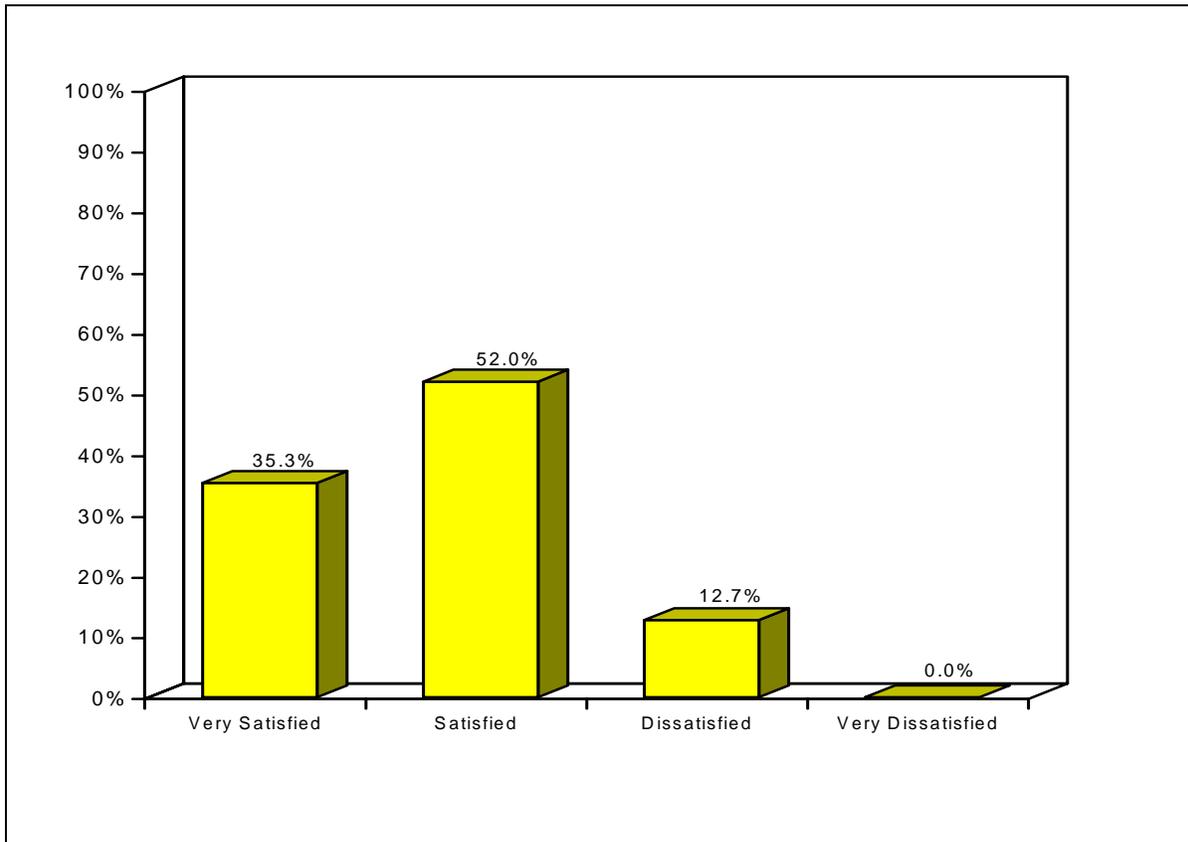
- Active members who were covered by the TRS-ActiveCare plan were asked whether they were satisfied when calling the TRS ActiveCare staff in Austin. Among the 9.3 percent of the 321 active members with TRS-ActiveCare who had called the TRS-ActiveCare staff in Austin, a combined percentage of 100.0 percent reported that they were either very satisfied (36.9 percent) or satisfied (63.1 percent) with the TRS-ActiveCare staff in Austin (see Figure 48B).

**Figure 49A: Satisfaction with Service from TRS-Care Aetna Claim Office
(n=98)**



- Retired members who were covered by the TRS-Care 2 and TRS-Care 3 plans were asked whether they were satisfied with the service they received when calling the TRS-Care Aetna Claim office. Among the 39.0 percent of retired members who called the claim office, a combined percentage of 94.4 percent reported that they were either very satisfied (36.9 percent) or satisfied (57.5 percent) with the service received from the TRS-Care Aetna Claim office (see Figure 49A).

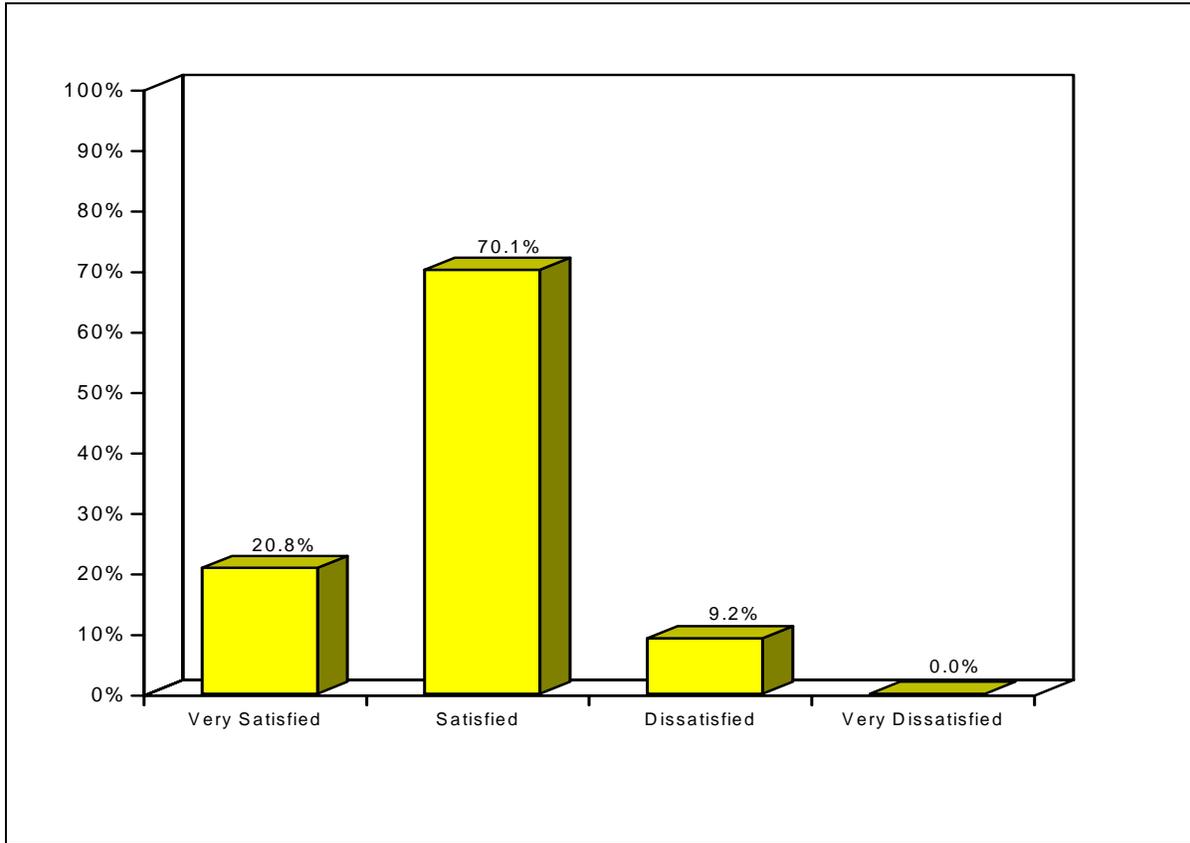
**Figure 49B: Satisfaction with Service from Blue Cross and Blue Shield Office*
(n=323)**



- Active members who were covered by TRS-ActiveCare plan were asked whether they were satisfied when calling the Blue Cross and Blue Shield customer service office. Among the 21.8 percent of active members with TRS-ActiveCare who had called the Blue Cross and Blue Shield, a combined percentage of 87.3 percent reported that they were either very satisfied (35.3 percent) or satisfied (52.0 percent) with the services they received when calling the Blue Cross and Blue Shield customer service office (see Figure 49B).

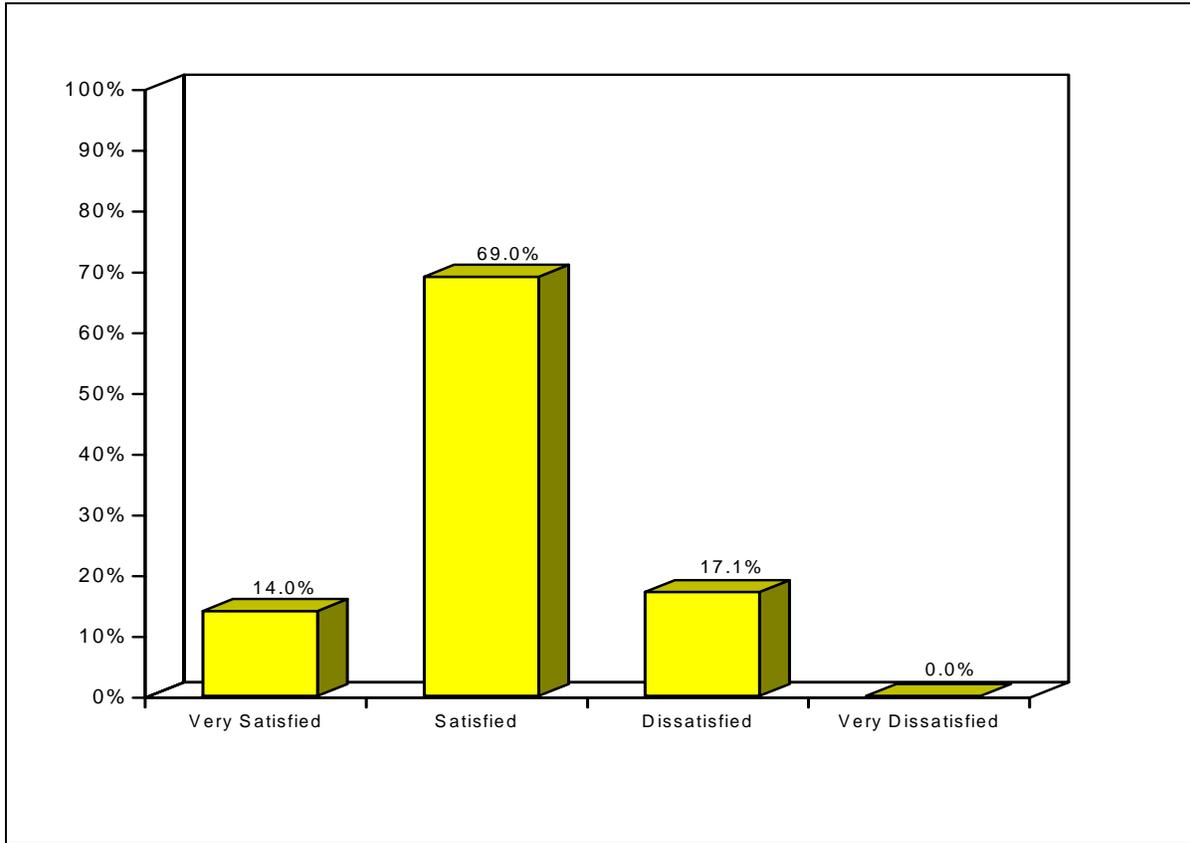
* Because each reason was asked as a separate question with responses adding to 100 percent, the percentages presented in this figure are not related and may not add to 100.0 percent.

Figure 50: Satisfaction with Services from Medco Health Customer Service (n=29)



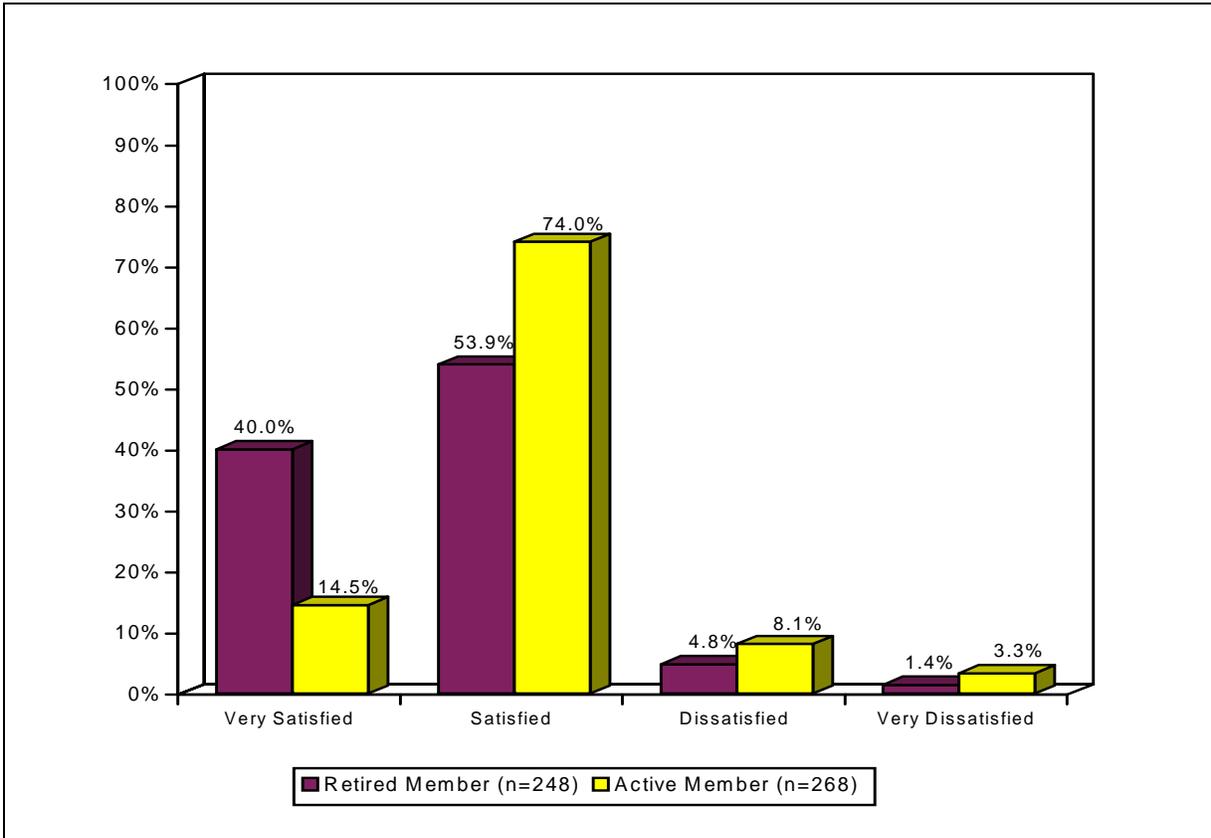
- Three hundred and twenty-one active members were asked if they had called the TRS-ActiveCare Medco Health Solutions customer service office. Of those, only 9.1 percent (29 members) had. Those 29 active members were asked to rate the contact with Medco Health’s customer service office. As shown in Figure 50, 90.9 percent of the respondents were either very satisfied (20.8 percent) or satisfied (70.1 percent). Nine percent of the respondents were dissatisfied with the service they received from the customer service call.

Figure 51: Satisfaction with Services when Calling HMO Customer Service Office (n=311)



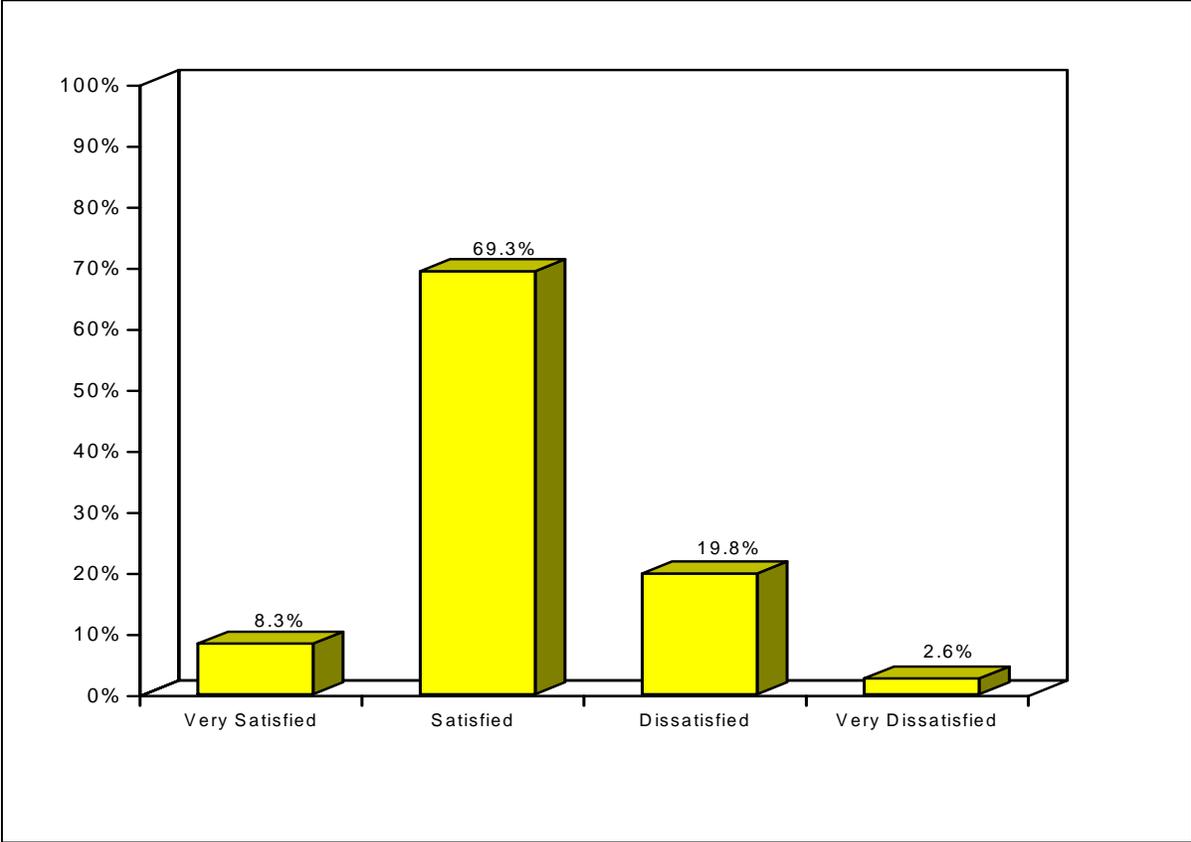
- Active members who were covered by TRS-ActiveCare were asked if they had called their HMO's customer service office. Only 10.6 percent (or 33 members) of the 311 respondents had called. Those 33 active members were asked to rate the contact with their HMO's customer service office. As shown in Figure 51, 83.0 percent of the respondents were either very satisfied (14.0 percent) or satisfied (69.0 percent). Seventeen percent of the respondents were dissatisfied with the service they received from the customer service call.

Figure 52: Overall Satisfaction with TRS-Care and TRS-ActiveCare Services



- Members were asked to rate their overall satisfaction with TRS-Care and TRS-ActiveCare services. As shown in Figure 52, 93.9 percent of the retired members reported that they were either very satisfied (40.0 percent) or satisfied (53.9 percent) with TRS-Care services. Eighty-eight percent of the active members reported that they were either very satisfied (14.5 percent) or satisfied (74.0 percent) with TRS-ActiveCare services.

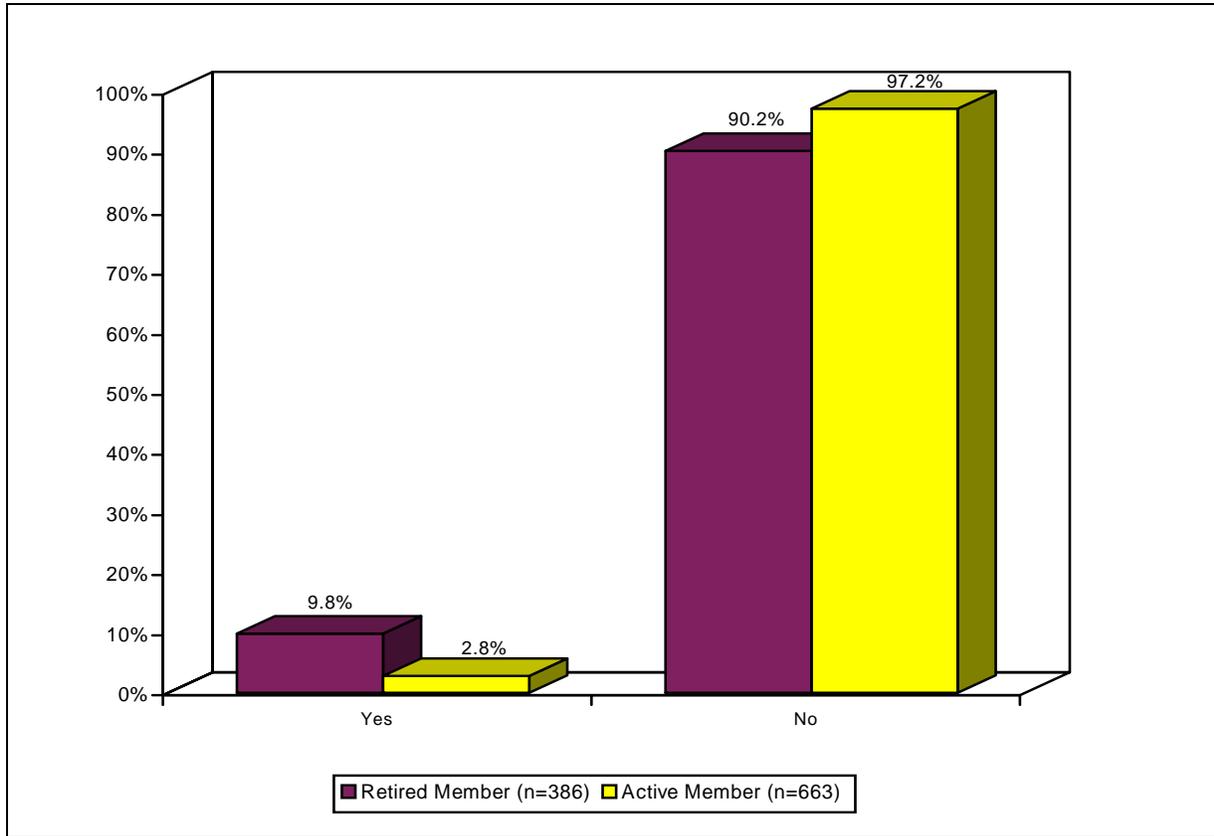
**Figure 53: Satisfaction with Benefits under TRS-ActiveCare
(n=276)**



- Active members who were covered by TRS-ActiveCare were asked how satisfied or dissatisfied they were with the benefits under TRS-ActiveCare as being sufficient to meet their health care needs. As shown in Figure 53, 77.6 percent of members were either very satisfied (8.3 percent) or satisfied (69.3 percent). Twenty-two percent were either dissatisfied (19.8 percent) or very dissatisfied (2.6 percent) with the TRS benefits as sufficient to meet their health care needs.

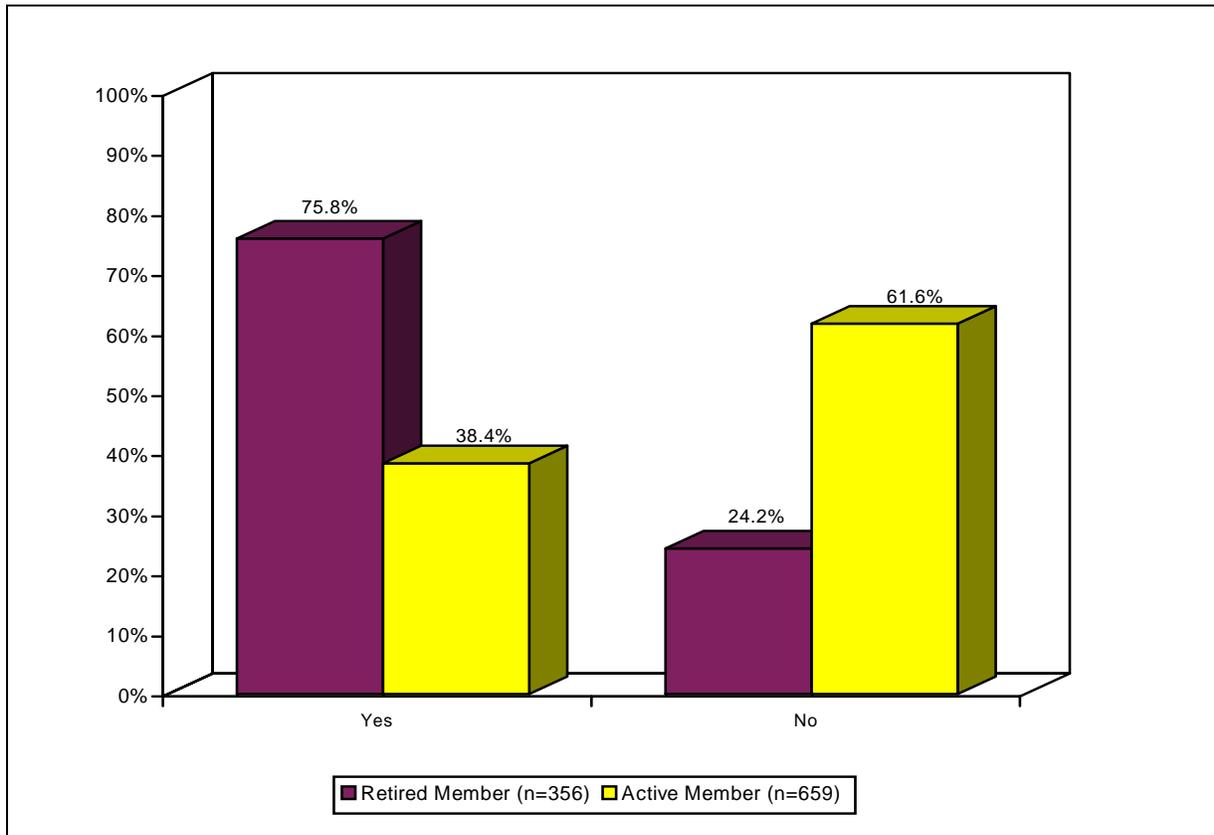
Long Term Care

Figure 54: Enrolled in Aetna Long-Term Care Program Offered by TRS



- Members were asked if they were currently enrolled in the Aetna group long-term care insurance program offered by TRS. As shown in Figure 54, 9.8 percent of the retired members and 2.8 percent of the active members were currently enrolled.

Figure 55: Aware of the Long-Term Care Program Offered by TRS



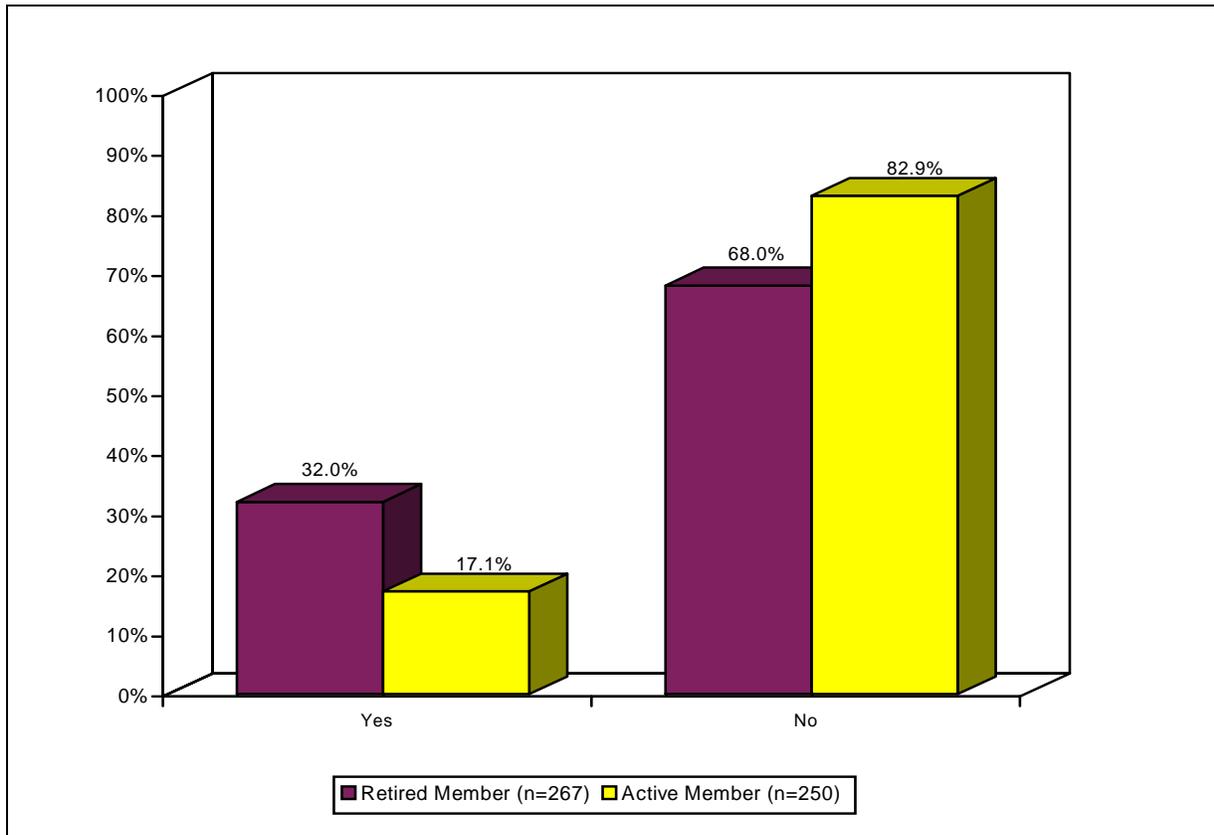
- As shown in Figure 55, among retired members, 75.8 percent were aware that TRS offered long-term care insurance. In contrast, only 38.4 percent of active members were aware of the program.
- Table 15 reports awareness of the TRS long-term care program among active members across all three demographic characteristics. There are clear differences in awareness among the categories.
- Among those age 36 and under, 19.6 percent of public school males report awareness compared to 40.8 percent of public school females. For those employed in higher education in this age group, the difference is not as great. Twenty-eight percent of males in higher education and 28.6 percent of females report awareness of this program.
- Among those age 37 to 45, thirty-six percent of males and 20.8 percent of females in public school report awareness of TRS's long-term care insurance. In the same age bracket, 33.3 percent of both males and females in higher education are aware of the program.
- Of those age 46 to 51, 50.0 percent of males and 29.8 percent of females in public school are aware of the long-term care program. Similarly, in higher education, 48.6 percent of males and 45.5 percent of females are aware if it.

- Of those age 52 and over, 47.8 percent of males and 59.6 percent of females in public school employment are aware of the program, while 36.4 percent of males and 61.3 percent of females in higher education report awareness.

**Table 15: Aware that TRS Offers Long-Term Care Insurance
By Selected Demographics (Active Member)**

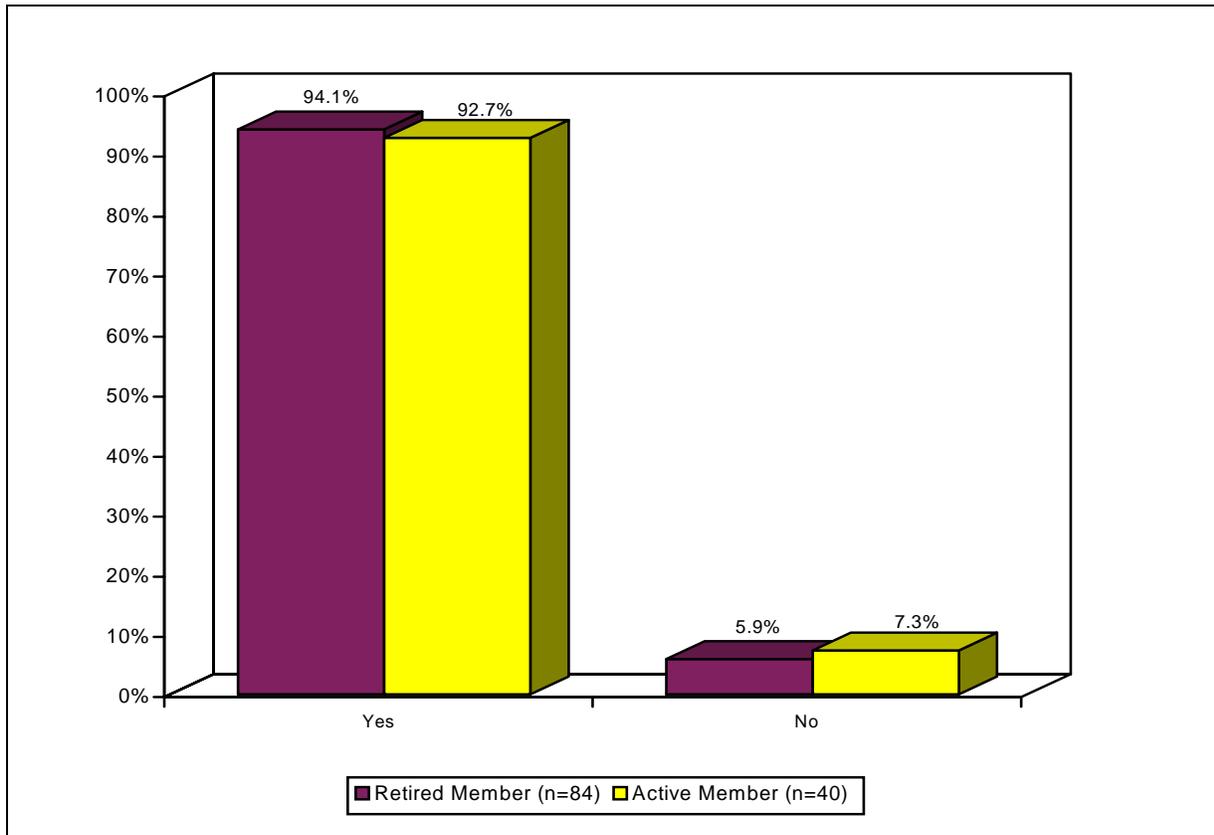
Demographics	Yes	No
36 and Under		
Public Schools		
Male	19.6	80.4
Female	40.8	59.2
Higher Education		
Male	27.8	72.2
Female	28.6	71.4
37 to 45		
Public Schools		
Male	36.2	63.8
Female	20.8	79.2
Higher Education		
Male	33.3	66.7
Female	33.3	66.7
46 to 51		
Public Schools		
Male	50.0	50.0
Female	29.8	70.2
Higher Education		
Male	48.6	51.4
Female	45.5	54.5
52 and Over		
Public Schools		
Male	47.8	52.2
Female	59.6	40.4
Higher Education		
Male	36.4	63.6
Female	61.3	38.7

Figure 56: Examined an Aetna Long-Term Care Program Enrollment Kit



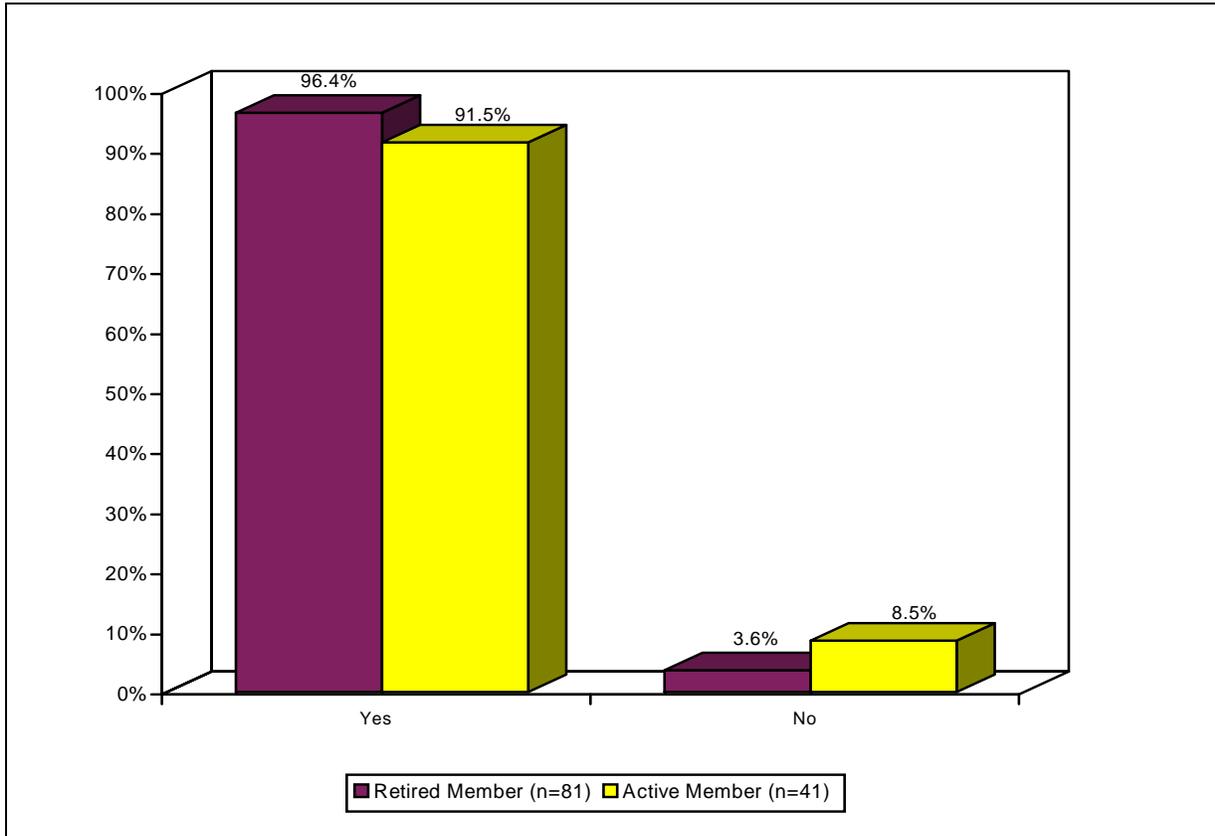
- Thirty-two percent of retired members who were aware of the long-term care program had examined the enrollment kit for the TRS-offered long-term care program to determine if that coverage might be right for them. Only 17.1 percent of active members had done the same (see Figure 56).

Figure 57: Found the Information Kit Easy to Read



- Of those who had examined the kit, 94.1 percent of retired members and 92.7 percent of active members found it easy to read (see Figure 57).

Figure 58: Found the Information Kit Helpful



- Of those members who had examined the long-term care enrollment kit, 96.4 percent of retired members and 91.5 percent of active members found it helpful (see Figure 58).

Table 16: Reasons That Caused You to Enroll in Aetna's Group Long-Term Care Insurance through TRS

	Percentage responding	
	Yes	No
Affordable rates		
Retired members (n=35)	68.1	31.9
Active members (n=18)	92.8	7.2
Benefit features I wanted		
Retired members (n=35)	83.3	16.7
Active members (n=16)	87.4	12.6
TRS's reputation for quality services		
Retired members (n=34)	66.1	33.9
Active members (n=19)	81.2	18.8
Aetna's reputation		
Retired members (n=32)	66.9	33.1
Active members (n=19)	81.0	19.0
Recommendation by friend or financial advisor		
Retired members (n=35)	37.1	62.9
Active members (n=19)	42.0	58.0

- When asked which of the reasons listed in Table 16 caused them to enroll in Aetna's long-term care insurance through TRS, 92.8 percent of active members indicated it was the affordable rates, while 83.3 percent of retired members reported the plan had the benefit features they wanted.

Table 17: Reasons Not Enrolled in Long-Term Care Insurance through TRS

	Percentage responding	
	Yes	No
Not Eligible		
Retired members (n=92)	5.8	94.2
Active members (n=43)	5.5	94.5
Already Have Long-Term Care Insurance		
Retired members (n=91)	11.3	88.7
Active members (n=43)	12.5	87.5
Purchased Coverage Elsewhere		
Retired members (n=91)	11.1	88.9
Active members (n=43)	4.7	95.3
Cost is too High		
Retired members (n=91)	12.9	87.1
Active members (n=43)	23.6	76.4
Coverage Did Not Have Desired Features		
Retired members (n=92)	4.9	95.1
Active members (n=43)	6.2	93.8
Didn't Feel Coverage Was Needed		
Retired members (n=93)	28.2	71.8
Active members (n=43)	31.8	68.2
Have Alternative Coverage Through Spouse or Elsewhere		
Retired members (n=91)	19.5	80.5
Active members (n=43)	16.9	83.1
Other Reason		
Retired members (n=95)	11.4	88.6
Active members (n=43)	5.8	94.2

- Members who had not enrolled in Aetna's group long-term care insurance through TRS were asked why. As shown in Table 17, the greatest percentage of retired members had not enrolled because the plan did not offer the coverage retired members felt was needed (28.2 percent). Smaller percentages of retired members did not enroll because: they had alternative coverage through a spouse or elsewhere (19.5 percent); high costs (12.9 percent); they already had long-term care insurance (11.3 percent); they purchased coverage elsewhere (11.1 percent); they were not eligible (5.8 percent), or the available coverage did not have the desired features (4.9 percent). Eleven percent of retired members had some other reason for choosing not to enroll in the long-term care insurance program offered by TRS.
- The greatest percentage of active members chose not to enroll in long-term care insurance through TRS because they didn't feel the coverage was needed (31.8 percent). Smaller percentages of active members did not enroll because of high costs (23.6 percent); they had alternative coverage through a spouse or elsewhere (16.9 percent); they already had long-term care insurance (12.5 percent); the available coverage did not have the desired features (6.2 percent); they were not eligible (5.5 percent); or they purchased coverage elsewhere (4.7 percent). Nearly 6 percent of active members had some other reason for choosing not to enroll in the TRS long-term care insurance program.

Table 18: Reasons Enrollment Kit Was Not Requested*

	Percentage responding	
	Retired Members (n=178)	Active Members (n=210)
Not eligible	4.0	9.9
Already have Long-Term Care Insurance	19.2	14.9
Purchased new coverage elsewhere	4.1	0.7
Cost is too high	14.1	7.9
Felt coverage wasn't needed	28.4	28.5
Have alternative coverage through spouse or elsewhere	8.7	15.0
Don't know how to obtain a kit	1.9	6.2
Other reason	13.1	12.5

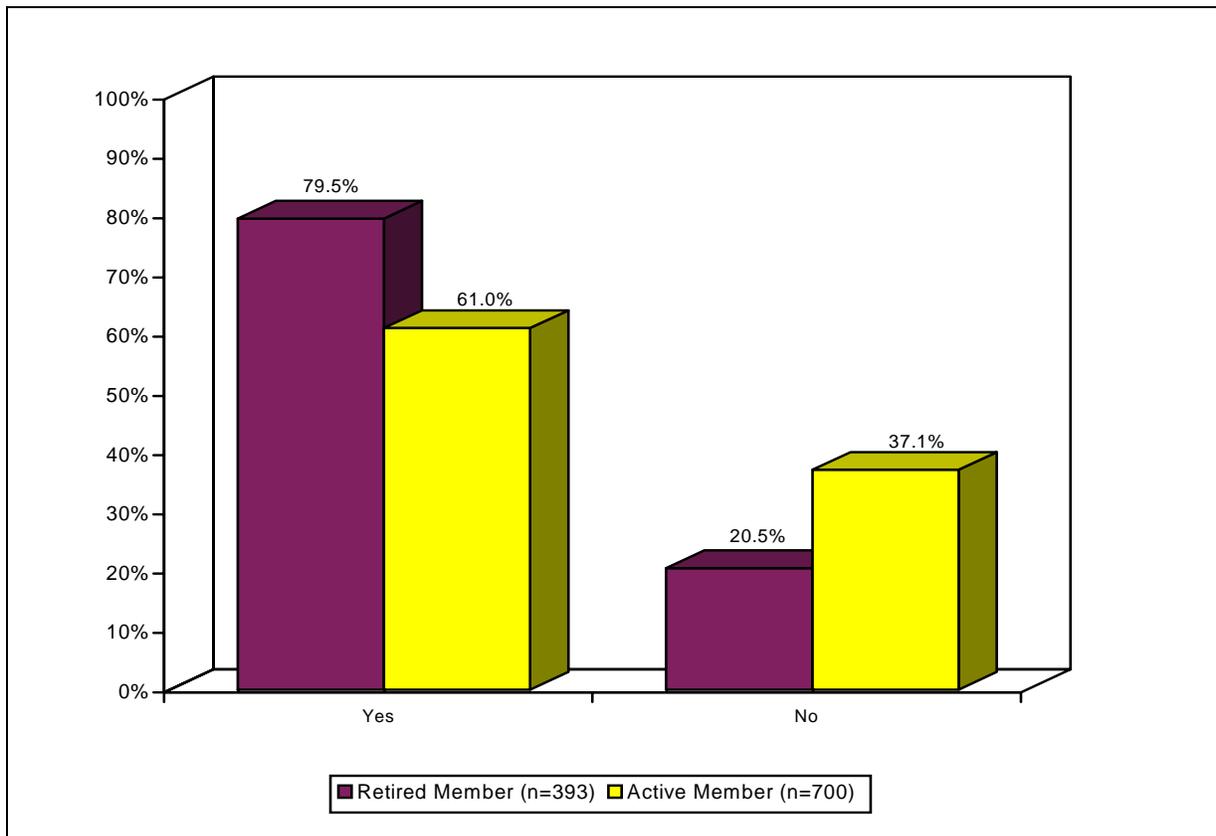
- In addition, members who had not examined the long-term care information kit were asked why they had not requested an enrollment kit. As shown in Table 18, the greatest percentage of retired members had not asked for a kit because they felt the coverage wasn't needed (28.4 percent). Smaller percentages of retired members did not request a kit because: they already have long-term care insurance (19.2 percent) or the cost was too high (14.1 percent). Other reasons were given by smaller percentages.
- Like retired members, the greatest percentage of active members reported they had not requested a long-term care insurance enrollment kit because they felt the coverage wasn't needed (28.5 percent). As shown in Table 19, smaller percentages of active members chose not to request a kit because they have alternative coverage through a spouse or elsewhere (15.0 percent) or already have long-term care insurance (14.9 percent). Other reasons were given by smaller percentages.

* Because each reason was asked as a separate question with responses adding to 100 percent, the percentages presented in this are not related and may not add to 100.0 percent.

Publications

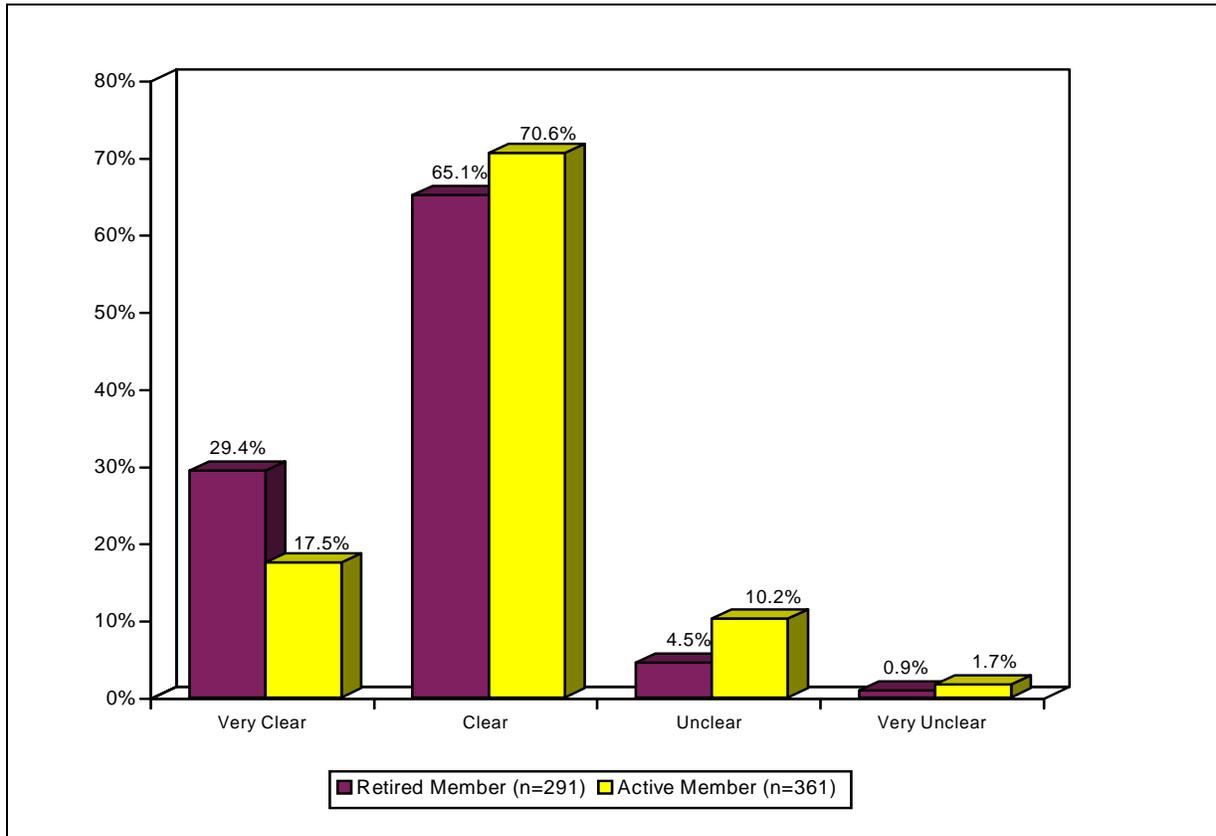
TRS Benefits Handbook

Figure 59: Aware of TRS Benefits Handbook



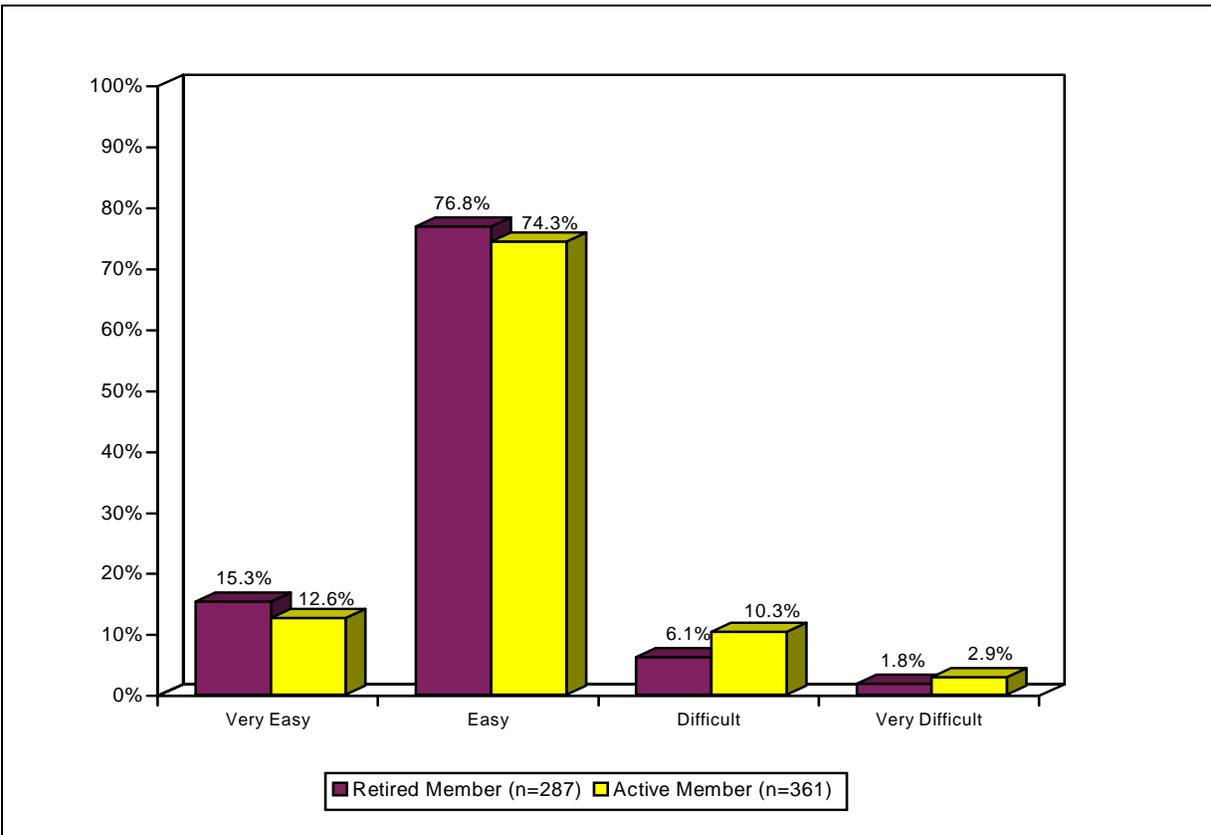
- Both retired members and active members were asked if they were aware of the TRS Benefits Handbook sent to members approximately every two years. Eighty percent of the retired members and 61.0 percent of the active members reported that they were aware of the TRS Benefits Handbook (see Figure 59).
- Two percent of active members were aware that the handbooks were mailed, but had never received one.

Figure 60: Information in the Handbook Is Clear



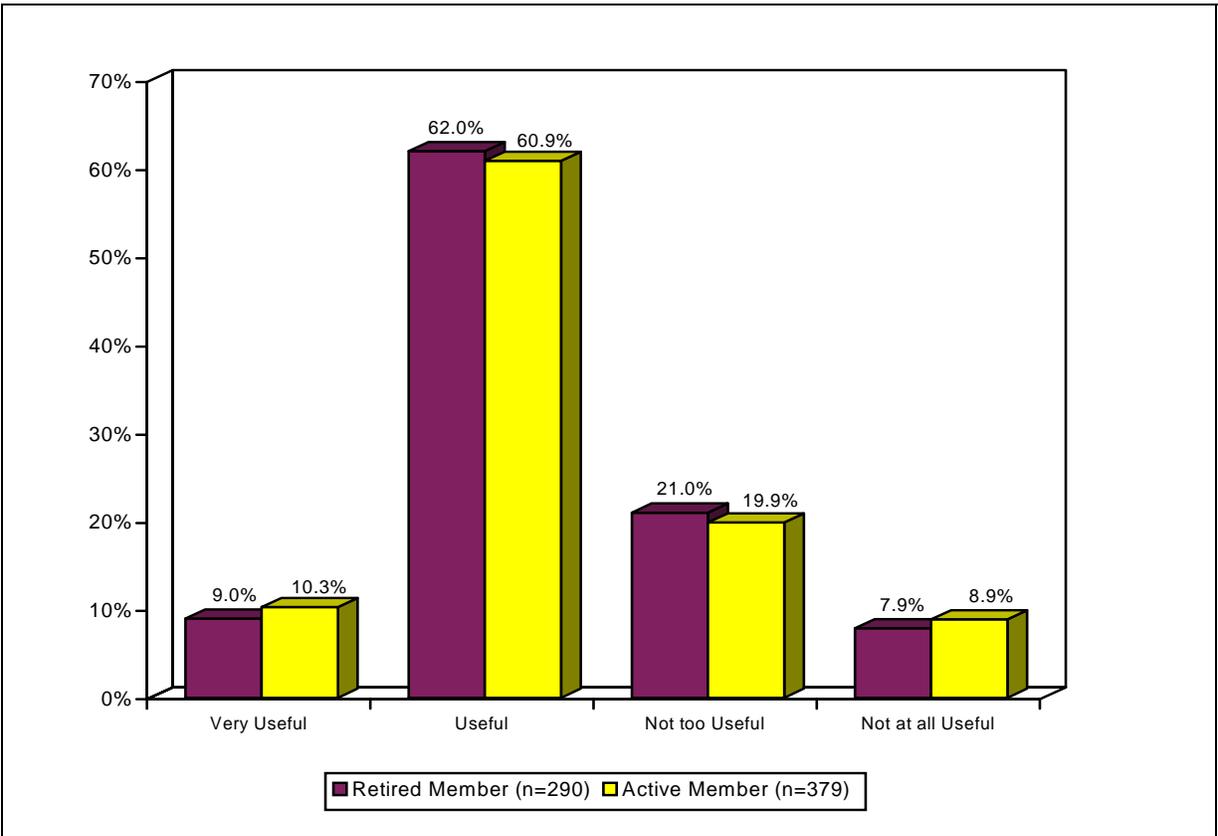
- Respondents who were aware of the TRS Benefits Handbook were asked if the information in the handbook was very clear, clear, unclear or very unclear. As shown in Figure 60, 94.5 percent of retired members reported that the information was either very clear (29.4 percent) or clear (65.1 percent). The combined percentage for active members was 88.1 percent (17.5 percent reported very clear and 70.6 percent reported clear).

Figure 61: Information in the Handbook was Easy to Use



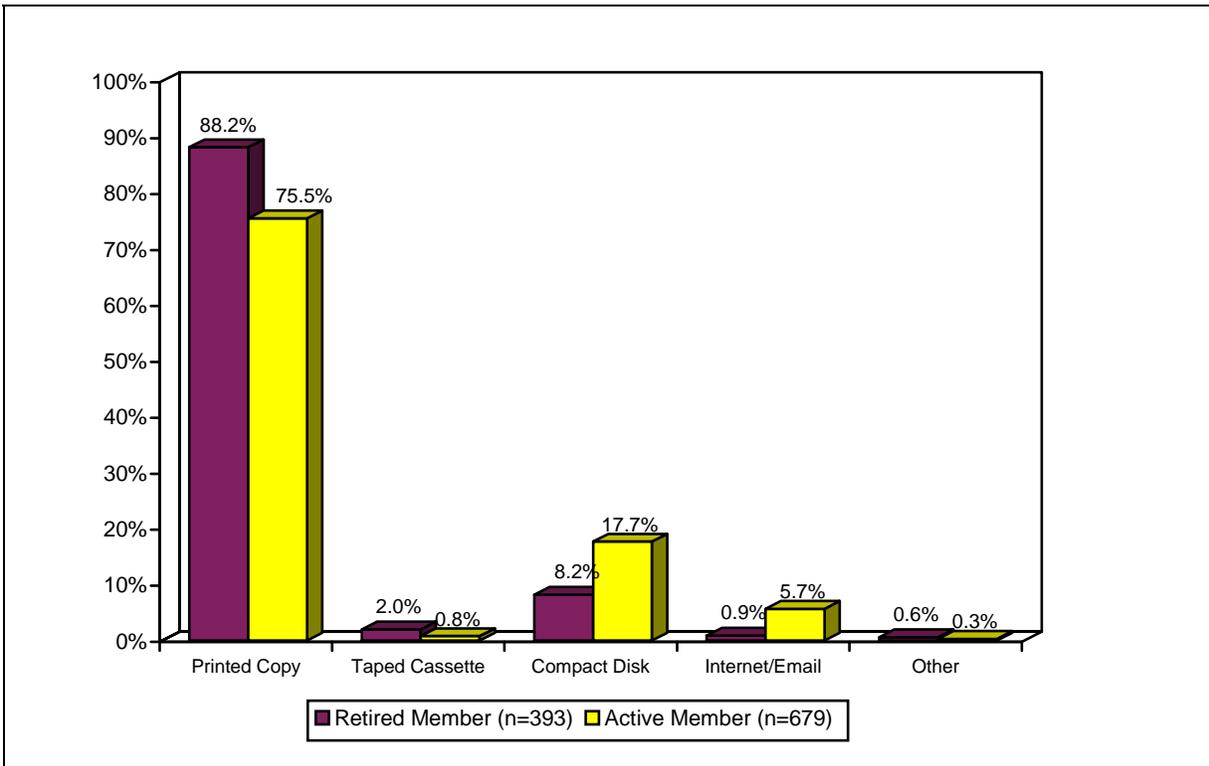
- Respondents who were aware of the TRS Benefits Handbook were asked if the information in the handbook was very easy, easy, difficult or very difficult to use. As shown in Figure 61, 92.1 percent of the retired members reported that the information was either very easy (15.3 percent) or easy (76.8 percent) to use. The percentage of the active members reporting that the information was either very easy (12.6 percent) or easy (74.3 percent) to use was 86.9 percent.

Figure 62: Handbook Usefulness



- Respondents who were aware of the TRS Benefits Handbook were also asked if the information in the handbook was very useful. As shown in Figure 62, 71.0 percent of the retired members reported that the handbook was either very useful (9.0 percent) or useful (62.0 percent). The combined percentage for the active members was 71.2 percent (10.3 percent reported very useful and 60.9 percent reported useful).

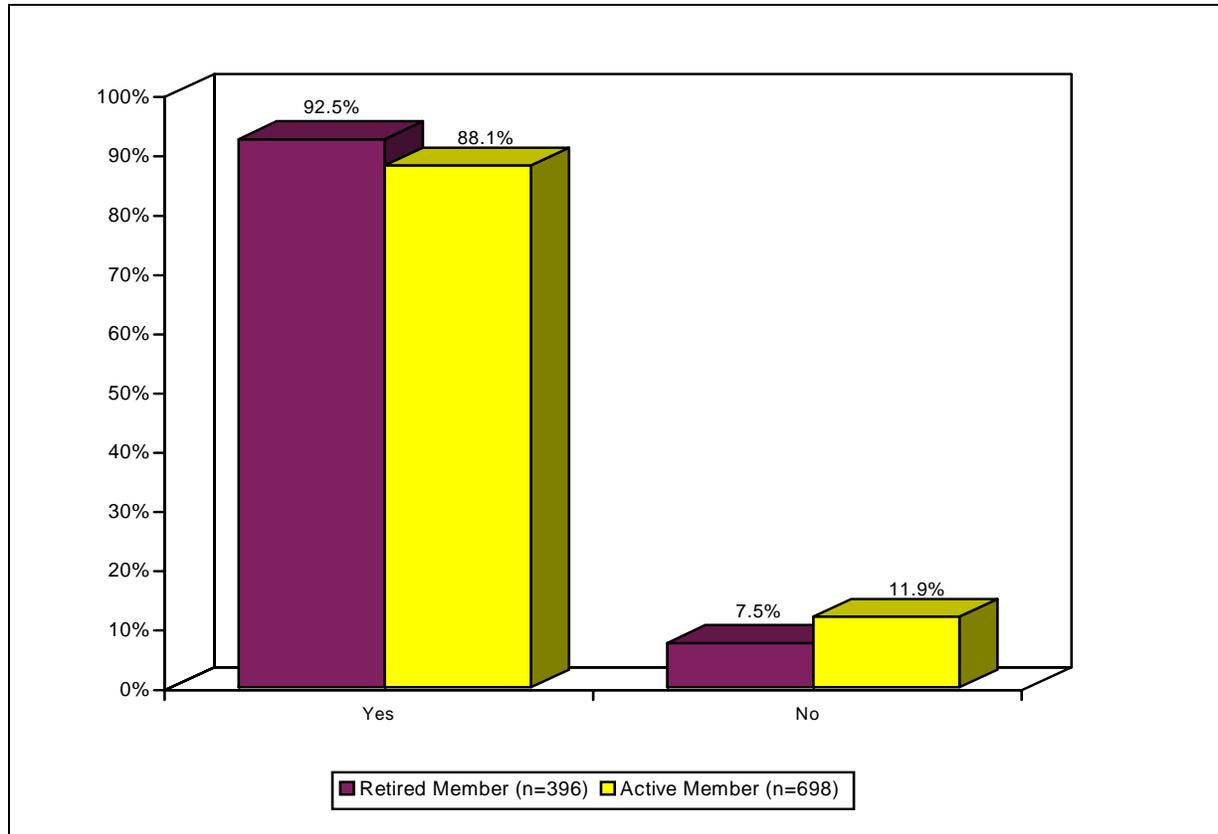
Figure 63: Preferred Method for Future Benefit Handbooks



- Respondents were asked if a list of alternative methods were made available to them, which method they would prefer for receiving future benefits handbooks (Figure 63).
- Among both retired and active members, “printed” was the method most often selected (88.2 percent for retired members and 75.5 percent for active members).
- Among the retired members who chose another format, the most common alternative was compact disk (8.2 percent) followed by cassette tape (2.0 percent), and the Internet (0.9 percent).
- Among active members who chose another format, the most common alternative was also compact disk (17.7 percent), followed by the Internet (5.7 percent), and the cassette tape (0.8 percent).

TRS News

Figure 64: Aware of TRS News



- Retired members and active members were asked if they were aware of *TRS News*, a newsletter published by TRS and mailed to all members three times a year. As shown in Figure 64, 92.5 percent of the retired members and 88.1 percent of the active members were aware of *TRS News*.
- Table 19 shows the percentage of active members who were aware of the *TRS News* by demographic characteristics. Eighty-six percent of male active members who were age 36 or under from public schools, similar to the 88.0 percent of female respondents in that category, indicated that they were aware of the *TRS News*. Among higher education employees in this same age group, the percentages were 71.1 percent for male respondents and 83.3 percent for female respondents.
- For male active members age 37 to 45 from public school, 84.0 percent reported they were aware of the *TRS News* compared to 86.0 percent of similar female respondents. Among higher education employees from the same age group awareness was slightly lower (70.3 percent for male respondents and 86.5 percent for female respondents).
- For male respondents between ages 46 and 51 from public schools, the percentage aware of the *TRS News* was 92.0 percent compared to 88.0 percent of the female

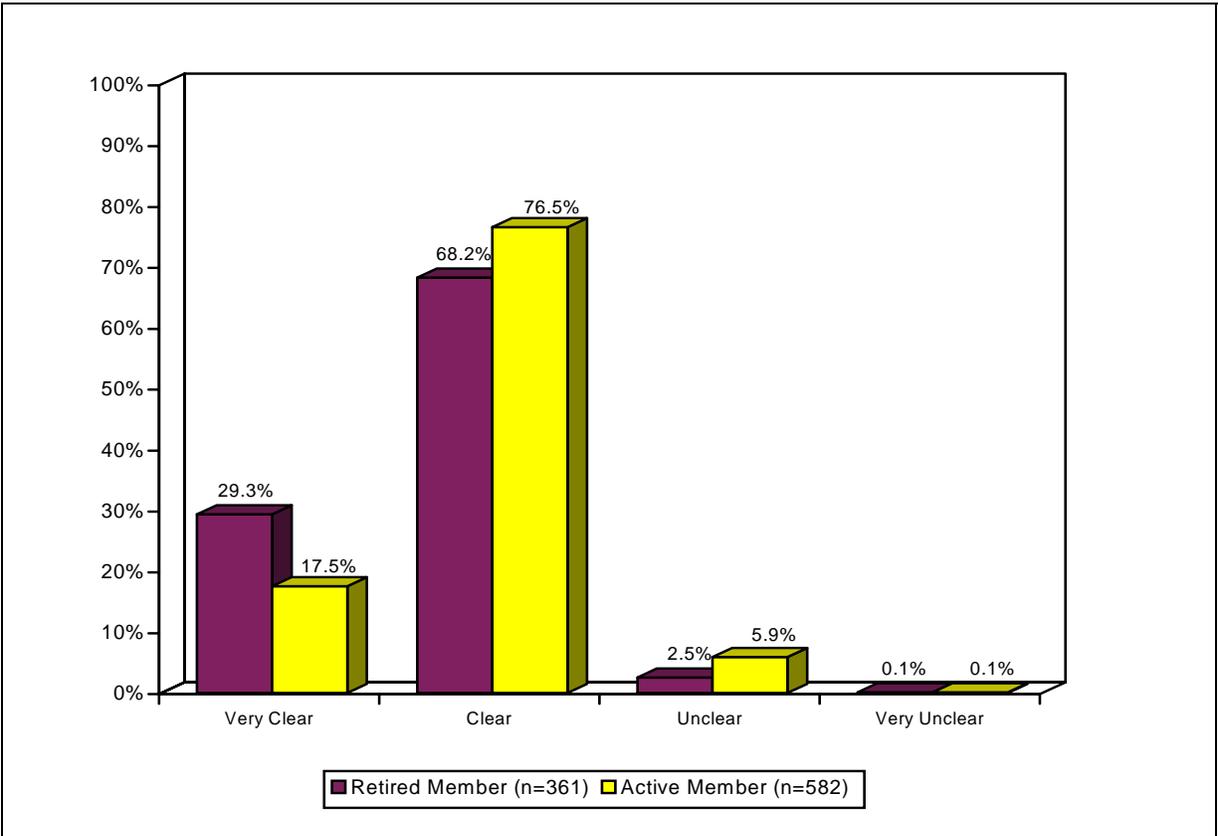
respondents. Among higher education employees in the same age group, this percentage was 92.1 percent for male respondents and 81.1 percent for female respondents.

- Ninety-two percent of the male active members from public school, age 52 and over and 96.0 percent of similar female respondents reported that they were aware of the *TRS News*. Among higher education respondents in the same age group, this percentage was 81.6 percent for male respondents and 89.2 percent for female respondents.

**Table 19: Aware of the *TRS News*
By Selected Demographics
(Active Member)**

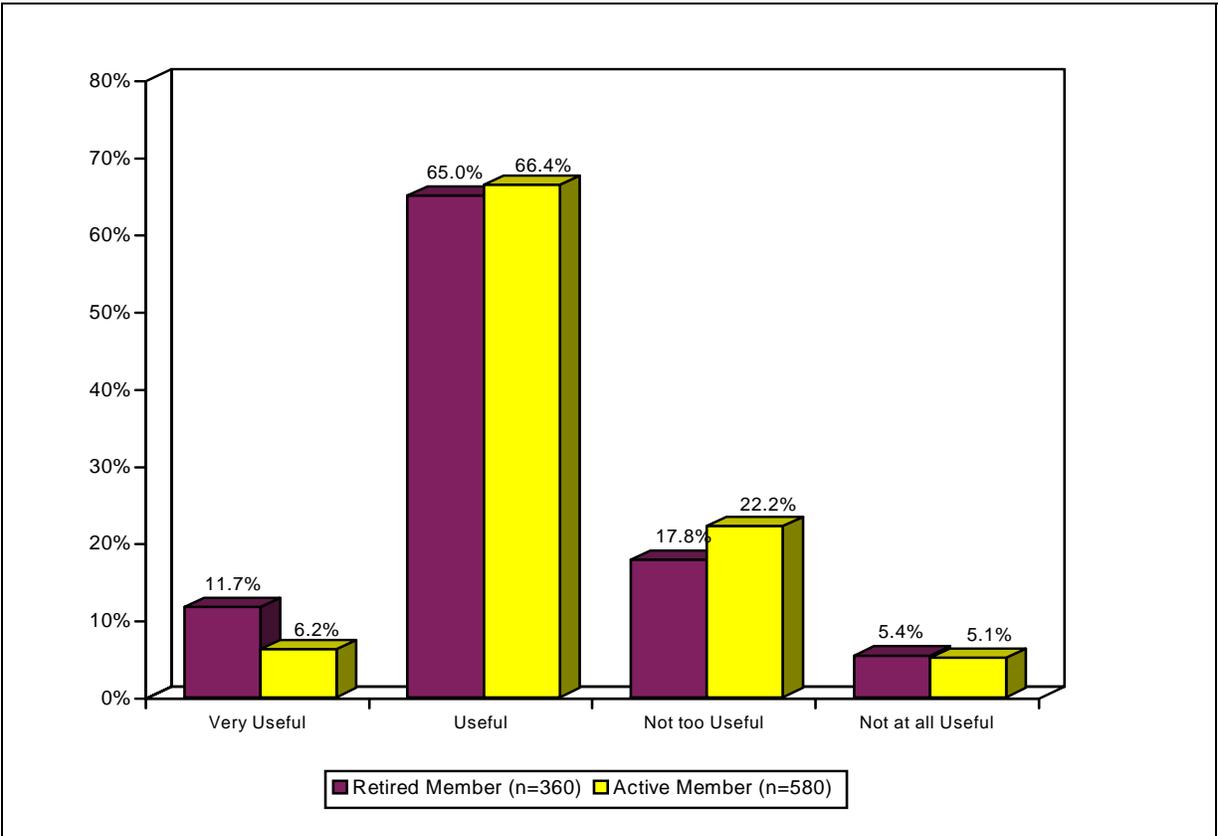
Demographics	Yes	No
36 and Under		
Public Schools		
Male	86.0	14.0
Female	88.0	12.0
Higher Education		
Male	71.1	28.9
Female	83.3	16.7
37 to 45		
Public Schools		
Male	84.0	16.0
Female	86.0	14.0
Higher Education		
Male	70.3	29.7
Female	86.5	13.5
46 to 51		
Public Schools		
Male	92.0	8.0
Female	88.0	12.0
Higher Education		
Male	92.1	7.9
Female	81.1	18.9
52 and Over		
Public Schools		
Male	91.8	8.2
Female	96.0	4.0
Higher Education		
Male	81.6	18.4
Female	89.2	10.8

Figure 65: Clarity of Information in the TRS News



- Respondents who were aware of TRS News were asked whether information in the TRS News was very clear, clear, unclear, or very unclear (see Figure 65). Ninety-seven percent of the retired members reported that the information was either very clear (29.3 percent) or clear (68.2 percent). Among the active members, 94.0 percent reported that the information was either very clear (17.5 percent) or clear (76.5 percent).

Figure 66: Information in the TRS News Is Useful



- Respondents who were aware of TRS News were also asked if information in the TRS News was very useful, useful, not too useful, or not at all useful (see Figure 66). A larger percentage (76.7 percent) of the retired members reported that information in the TRS News was either very useful (11.7 percent) or useful (65.0 percent). By comparison, 72.7 percent of the active members reported that the information was very useful (6.2 percent) or useful (66.4 percent).

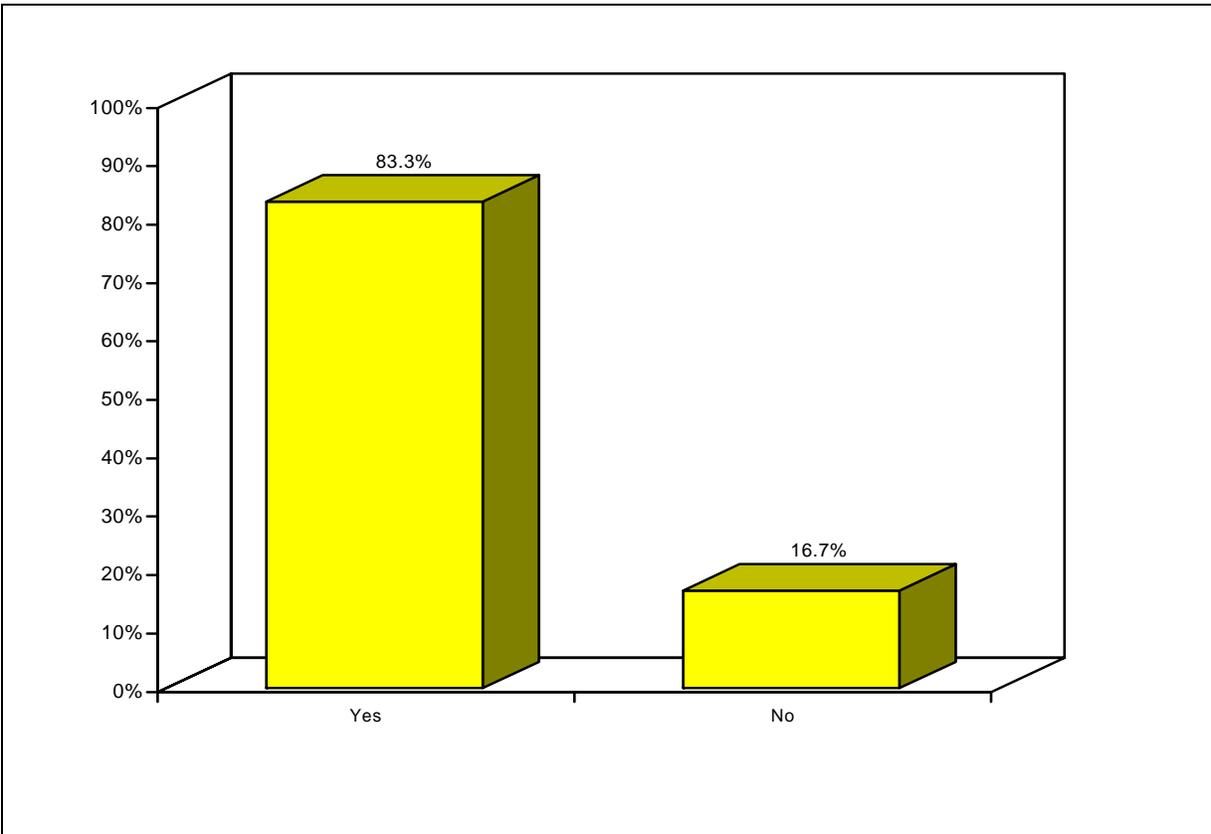
Table 20: Degree of Interest in Reading Different Areas in *TRS News*

Area	Great Interest	Interest	Little Interest	No Interest
TRS Benefits				
Retired Member (n=362)	37.4	48.5	9.8	4.3
Active Member (n=580)	22.2	56.6	18.3	2.9
TRS Investments				
Retired Member (n=356)	16.0	33.2	22.3	28.5
Active Member (n=572)	8.8	44.1	31.0	16.0
Health care coverage				
Retired Member (n=359)	43.6	30.1	9.7	16.6
Active Member (n=572)	23.8	44.8	20.7	10.6
State and Federal Developments Relating to Pension Plans				
Retired Member (n=356)	37.1	34.2	11.8	17.0
Active Member (n=567)	24.6	49.2	16.5	9.7
Retirement Planning and Contemporary Retirement Issues				
Retired Member (n=362)	20.7	35.8	20.8	22.8
Active Member (n=578)	22.9	50.1	19.8	7.1

- Respondents who were aware of *TRS News* were asked to indicate which topics were of interest to them. As shown in Table 20, the degree of interest in reading different topics in *TRS News* varied by topic and by member status.
- Among retired members, topics of interest or great interest to the largest percentages of respondents were TRS benefits (85.9 percent), health care coverage (73.7 percent), state and federal developments relating to pension plans (71.3 percent), retirement planning and contemporary retirement issues (56.5 percent), and TRS investments (49.2 percent).
- Among active members, topics of interest or great interest to the largest percentages of respondents were TRS benefits (78.8 percent), state and federal developments relating to pension plans (73.8 percent), retirement planning and contemporary issues (73.0 percent), health care coverage (68.6 percent), and TRS investments (52.9 percent).

Annual Statement of Account – Active Member

Figure 67: Aware of the Annual Statement of Account
(n=691)



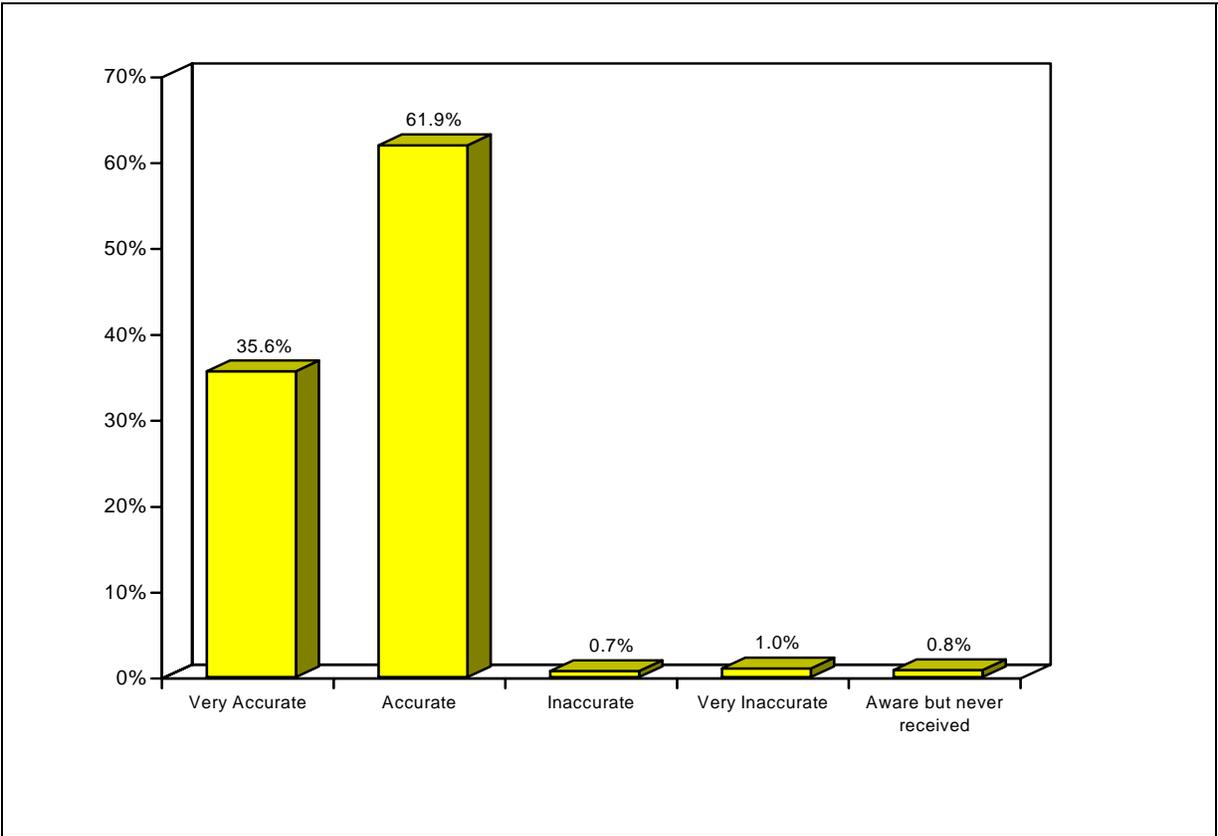
- Active members were asked if they were aware of the Annual Statement of Account. Over 80 percent (83.3 percent) of active members reported that they were aware of the Annual Statement of Account (see Figure 67).
- Table 21 shows the percentage of active members who were aware of the annual statement of account by demographics. Seventy-four percent of male active members who were age 36 or under from public schools, compared to 77.6 percent of similar female respondents, indicated that they were aware of the annual statement of account. Among higher education employees in this same age group, the percentages were 68.4 percent for male respondents and 86.1 percent for female respondents.
- For male active members age 37 to 45 from public school, 87.8 percent reported they were aware of the annual statement of account compared to 81.6 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 68.4 percent for male respondents and 77.8 percent for female respondents.

- For male respondents between ages 46 and 51 from public schools, the percentage that was aware of the annual statement of account was 95.9 percent compared to 82.0 percent of the female respondents. Among higher education employees in the same age group, this percentage was 89.5 percent for male respondents and 78.4 percent for female respondents.
- Eighty-eight percent of the male active members from public school, age 52 or above, and 91.8 percent of similar female respondents reported that they were aware of the annual statement of account. Among higher education respondents in the same age group, this percentage was 89.5 percent for male respondents and 91.9 percent for female respondents.

**Table 21: Aware of the Annual Statement of Account
By Selected Demographics (Active Member)**

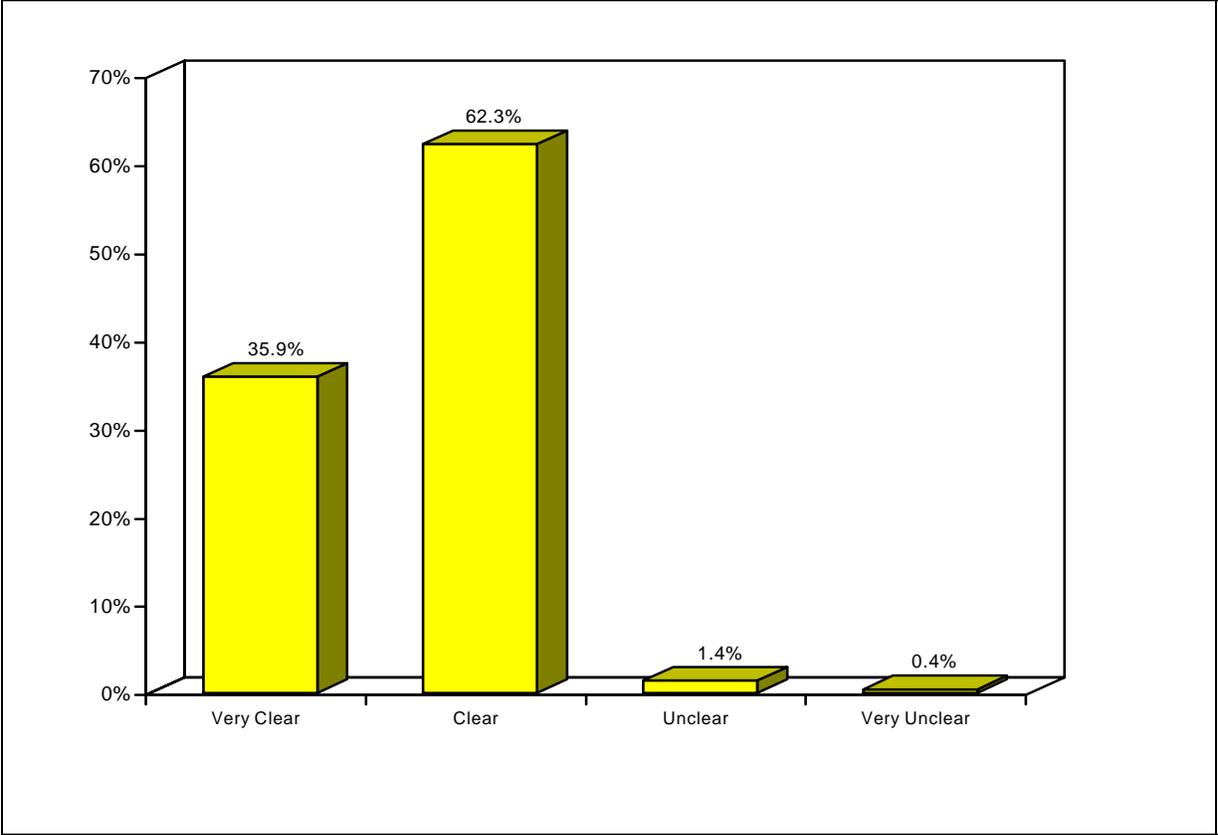
Demographics	Yes	No
36 and Under		
Public Schools		
Male	74.0	26.0
Female	77.6	22.4
Higher Education		
Male	68.4	31.6
Female	86.1	13.9
37 to 45		
Public Schools		
Male	87.8	12.2
Female	81.6	18.4
Higher Education		
Male	68.4	31.6
Female	77.8	22.2
46 to 51		
Public Schools		
Male	95.9	4.1
Female	82.0	18.0
Higher Education		
Male	89.5	10.5
Female	78.4	21.6
52 and Over		
Public Schools		
Male	88.0	12.0
Female	91.8	8.2
Higher Education		
Male	89.5	10.5
Female	91.9	8.1

**Figure 68: Accuracy of Statement Information
(n=538)**



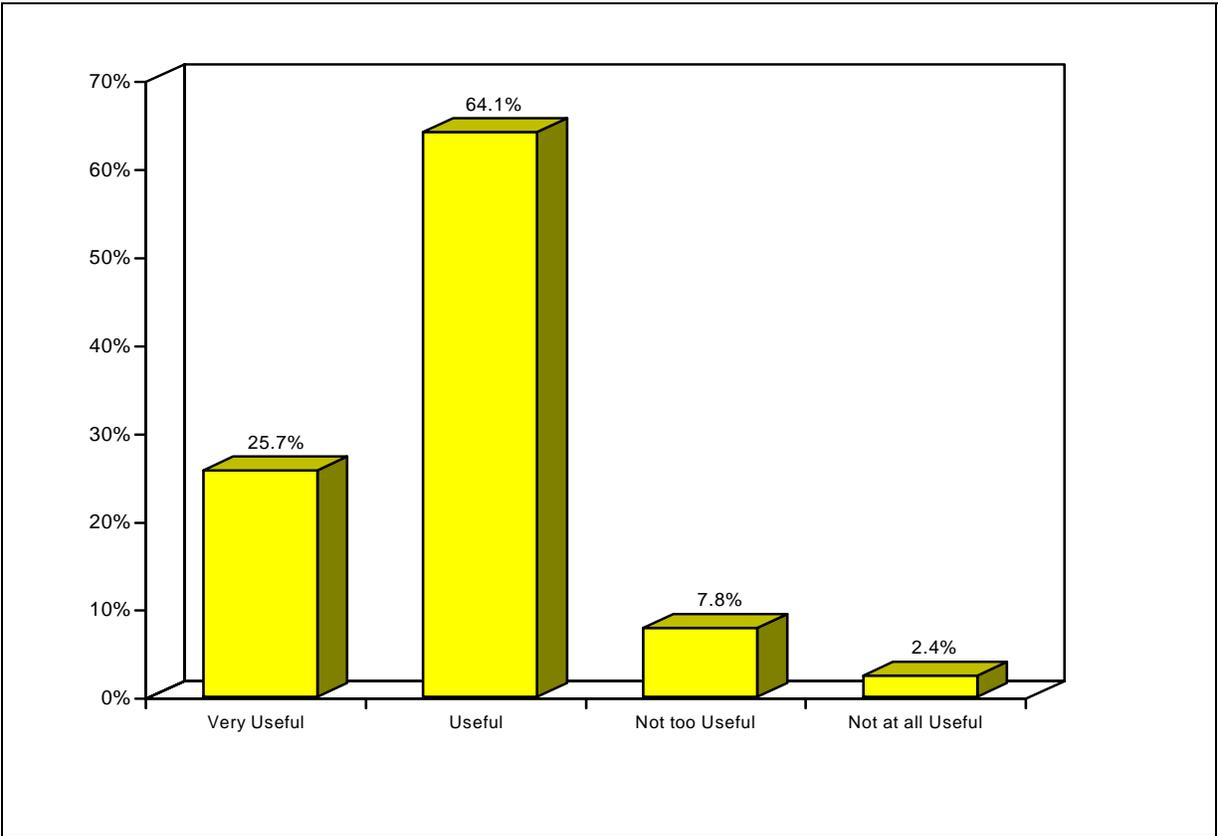
- Active members who were aware of the Annual Statement of Account were asked to rate the accuracy of the information provided in their statement. As shown in Figure 68, 97.5 percent of the active members reported that the information was either very accurate (35.6 percent) or accurate (61.9 percent).

**Figure 69: Clarity of Statement Information
(n=534)**



- Respondents who were aware of the Annual Statement of Account were asked to rate the clarity of the information provided in their statement. As shown in Figure 69, 98.2 percent of the active members reported that the information was either very clear (35.9 percent) or clear (62.3 percent).

**Figure 70: Usefulness of the Statement Information
(n=532)**



- Respondents who were aware of the Annual Statement of Account were also asked to rate the usefulness of the information provided in their statement. As shown in Figure 70, 89.8 percent of active members reported that the information was either very useful (25.7 percent) or useful (64.1 percent).

Table 22: Importance of Information Types Included in the Annual Statement

Information	Very Important	Important	Unimportant	Very Unimportant
Total account balance (n=681)	63.8	33.7	2.4	0.0
Information that enables you to estimate your TRS retirement benefits (n=681)	54.1	42.5	2.9	0.5
Amount that you contributed this fiscal year (n=679)	47.4	48.4	3.7	0.5
Tax status of your account balance (pre-tax and post-tax) (n=684)	43.4	52.9	3.3	0.4
Names of your beneficiaries (n=678)	50.9	43.3	5.0	0.8
Length of service (n=680)	47.8	46.3	4.7	1.2
Estimate of your retirement benefits (n=681)	53.4	44.6	1.6	0.4
Highest three annual salaries (n=664)	53.4	38.9	5.8	1.9
Brief benefit information about items such as insurance offerings (n=683)	22.8	56.1	20.4	0.8

- Active members were asked to rate the importance of including different types of information in their annual statement. Except for “brief benefit information about items such as insurance offerings” all information types were very important or important to 90 percent or more of the respondents (see Table 22).
- Table 23 shows importance to active members of including brief benefit information about such items as insurance offerings in annual statements by demographic characteristic. Inclusion was reported as “very important,” “important,” unimportant,” or “very unimportant.”
- Seventy-one percent of male active members who were age 36 or under from public schools, compared to 74.0 percent of similar female respondents, indicated that they thought it very important or important to include this kind of material. Among higher education employees in this same age group, the percentages were 65.8 percent for male respondents and 82.4 percent for female respondents.
- For male active members age 37 to 45 from public school, 67.3 percent reported the inclusion of such material to be very important or important compared to 72.3 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 81.1 percent for male respondents and 81.8 percent for female respondents.
- For male respondents between ages 46 and 51 from public schools, the percentage that thought the material was very important or important to include was 78.0 percent compared to 83.7 percent of the female respondents. Among higher education employees in the same

age group, this percentage was 86.8 percent for male respondents and 65.7 percent for female respondents.

- Seventy-six percent of the male active members from public school, age 52 or above, and 91.8 percent of similar female respondents reported that it was very important or important to include the material. Among higher education respondents in the same age group, this percentage was 86.5 percent for male respondents and 91.9 percent for female respondents.

Table 23: Importance of Including Brief Benefit Information in Annual Statements By Selected Demographics (Active Member)

Demographics	Very Important	Important	Unimportant	Very Unimportant
36 and Under				
Public Schools				
Male	20.4	51.0	26.5	2.0
Female	12.0	62.0	26.0	0.0
Higher Education				
Male	7.9	57.9	31.6	2.6
Female	11.8	70.6	17.6	0.0
37 to 45				
Public Schools				
Male	10.2	57.1	32.7	0.0
Female	19.1	53.2	27.7	0.0
Higher Education				
Male	18.9	62.2	18.9	0.0
Female	27.3	54.5	15.2	3.0
46 to 51				
Public Schools				
Male	22.0	56.0	20.0	2.0
Female	28.6	55.1	16.3	0.0
Higher Education				
Male	26.3	60.5	13.2	0.0
Female	25.7	40.0	28.6	5.7
52 and Over				
Public Schools				
Male	32.0	44.0	20.0	4.0
Female	34.7	57.1	8.2	0.0
Higher Education				
Male	27.0	59.5	10.8	2.7
Female	40.5	51.4	5.4	2.7

Other Publications – Retired Members

Table 24: Frequency of Reading TRS Publications

Publications	Always	Sometimes	Seldom	Never
TRS-Care Benefits Booklet (n=387)	51.4	25.9	9.7	13.0
Information brochures on TRS programs and services (n=388)	49.7	33.1	6.8	10.4
Letters from TRS concerning your annuity payment (n=385)	77.9	8.5	3.9	9.7

- Retired members were asked how often they read TRS publications (see Table 24). Based on always/sometimes ratings, the most commonly read publication was letters from TRS concerning annuity payments (86.3 percent). This publication was followed by the information brochures on TRS programs and services (82.8 percent) and by the TRS-Care Benefits Booklet (77.3 percent).

Table 25: Accuracy of Publications Read

Publications	Very accurate	Accurate	Inaccurate	Very Inaccurate
TRS-Care Benefits Booklet (n=291)	21.9	77.8	0.2	0.1
Information brochures on TRS program and services (n=308)	16.4	83.4	0.0	0.2
Letters from TRS concerning your annuity payment (n=328)	34.2	64.6	1.2	0.0

- Retired members who read different TRS publications “always,” “sometimes” or “seldom” were asked to rate the accuracy of the information included in these publications (see Table 25). Over 95 percent of the respondents reported that the information in each of the publications was very accurate or accurate.

Table 26: Usefulness of Publications Read

Publications	Very useful	Useful	Not too useful	Not at all useful
TRS-Care Benefits Booklet (n=322)	20.0	65.3	9.9	4.8
Information brochures on TRS program and services (n=327)	14.8	69.8	13.6	1.8
Letters from TRS concerning your annuity payment (n=334)	34.6	60.2	4.2	0.9

- Retired members who read different TRS publications “always”, “sometimes” or “seldom” were asked if information on these publications was useful (see Table 26). Based on the percentage of respondents who reported the publications as either useful or very useful, letters from TRS concerning their annuity payment were useful to the largest percentage of respondents (94.8 percent). This was followed by the TRS-Care Benefits Booklet (85.3 percent) and information brochures on TRS program and services (84.6 percent).

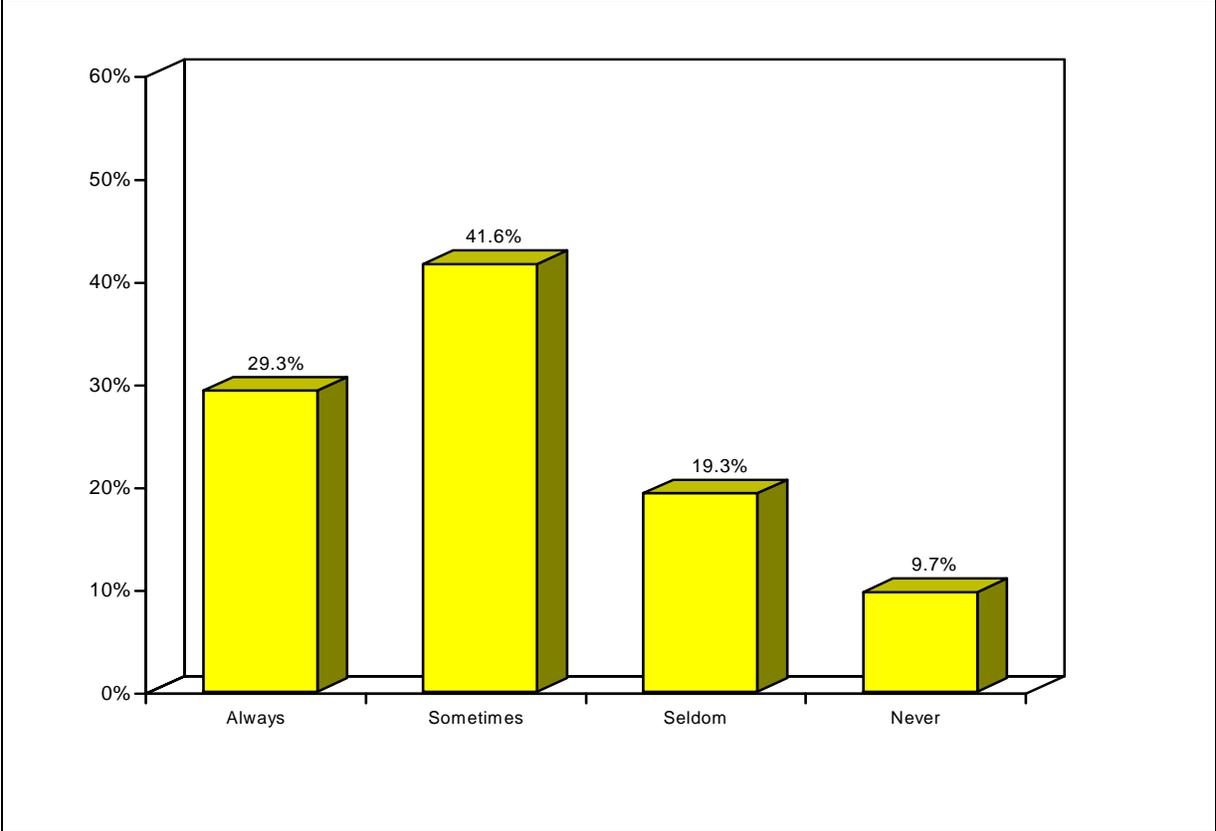
Table 27: Clarity of Publications

Publications	Very clear	Clear	Unclear	Very unclear
TRS-Care Benefits Booklet (n=319)	20.6	73.3	5.6	0.6
Information brochures on TRS program and services (n=326)	17.7	80.5	0.9	0.9
Letters from TRS concerning your annuity payment (n=336)	31.1	66.2	2.2	0.6

- Retired members who read different TRS publications “always”, “sometimes” or “seldom” were also asked if information in these publications was clear (see Table 27). Based on the percentage of respondents who reported publications as either clear or very clear) information brochures on TRS programs and services were clear to largest number of respondents (98.2 percent). This was followed by letters from TRS concerning annuity payments (97.3 percent) and the TRS-Care Benefits Booklet (93.9 percent).

Other Publications – Active Members

Figure 71: Frequency of Reading TRS Information Brochures (n=693)



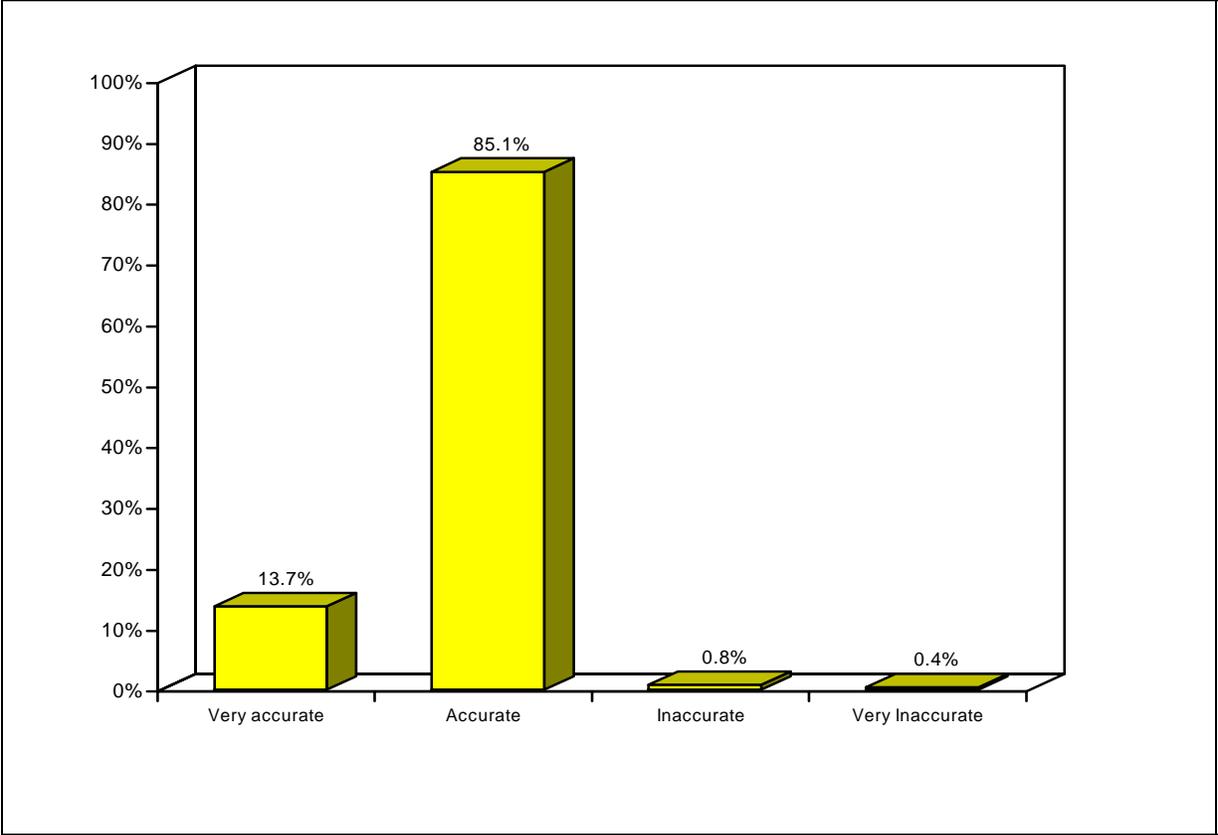
- Active members were asked if they had ever read TRS information brochures on TRS programs and services. Seventy percent of active members reported that they either always (29.3 percent) or sometimes (41.6 percent) read TRS information brochures on TRS programs and services (see Figure 71).
- Table 28 shows the degree to which active members read information brochures on TRS programs and services by selected demographic characteristics. The degree to which a member read the brochures was categorized as: “always,” “sometimes,” “seldom,” and “never.”
- Fifteen percent of male active members who were age 36 or under from public schools, compared to 18.0 percent of similar female respondents, indicated they always read this material. Among higher education employees in this same age group, the percentages were 13.5 percent for both male and female respondents. Slightly more than eight percent of both males and females in this age group from public schools indicated they never read this material. Among higher education employees in this same age group, the percentages were only slightly better at 10.8 percent for both male and female respondents.

- For male active members age 37 to 45 from public school, 28.0 percent reported always reading the material compared to 22.0 percent of similar female respondents. Among higher education employees from the same age group, the percentage was 18.9 percent for male respondents and 17.1 percent for female respondents. Higher education employees in this age group read the material substantially less than their public school counterparts. Twenty-four percent of males in higher education reported that they “never” read the material, compared to 31.4 percent of females.
- For male respondents between ages 46 and 51 from public schools, 38.0 percent of the males reported “always” reading the materials compared to 32.7 percent of the female respondents. Among higher education employees in the same age group, this percentage was 44.7 percent for male respondents and 21.6 percent for female respondents.
- Forty-nine percent of the male active members from public school, age 52 or above, and 46.0 percent of similar female respondents reported “always” reading the brochures. Among higher education respondents in the same age group, this percentage was 44.4 percent for male respondents and 48.6 percent for female respondents.

**Table 28: Read Information Brochures on TRS Programs and Services
By Selected Demographics
(Active Member)**

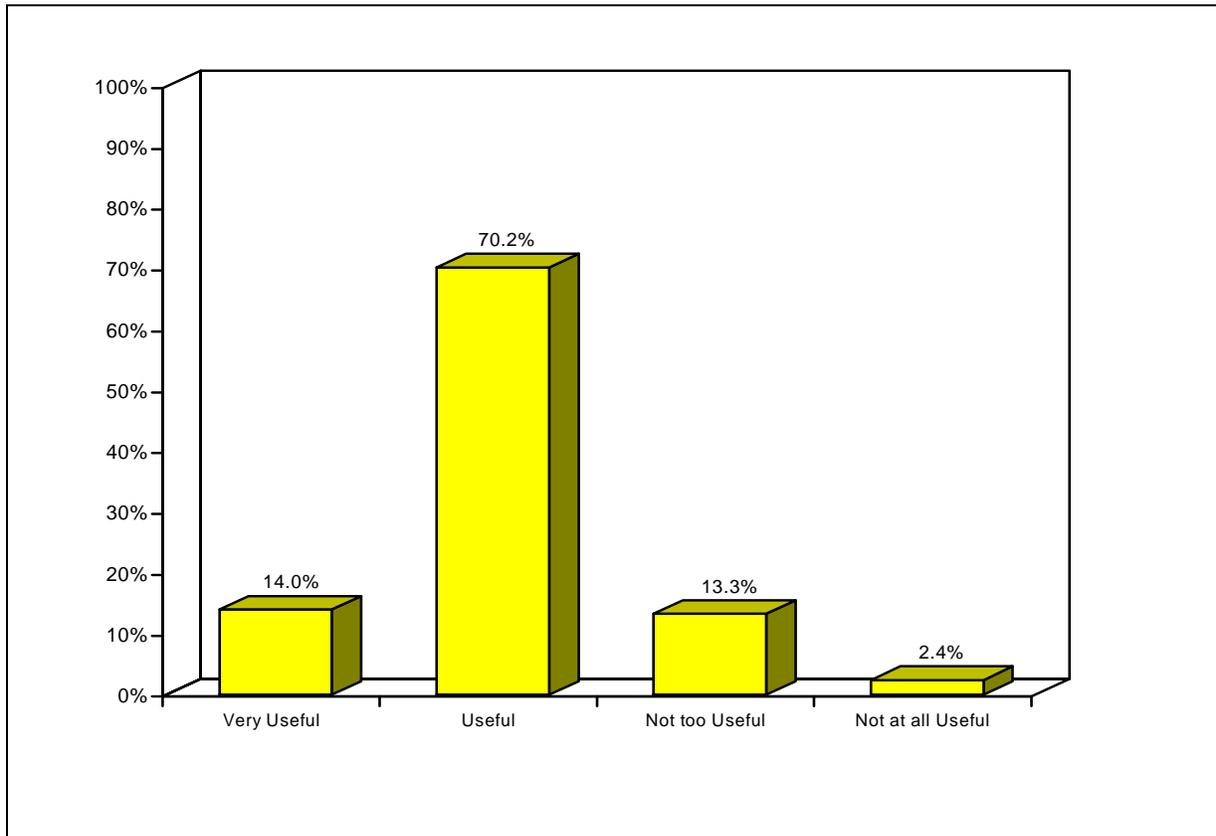
Demographics	Always	Sometimes	Seldom	Never
36 and Under				
Public Schools				
Male	14.9	46.8	29.8	8.5
Female	18.0	46.0	28.0	8.0
Higher Education				
Male	13.5	43.2	32.4	10.8
Female	13.5	48.6	27.0	10.8
37 to 45				
Public Schools				
Male	28.0	48.0	18.0	6.0
Female	22.0	44.0	20.0	14.0
Higher Education				
Male	18.9	24.3	32.4	24.3
Female	17.1	31.4	20.0	31.4
46 to 51				
Public Schools				
Male	38.0	42.0	14.0	6.0
Female	32.7	42.9	14.3	10.2
Higher Education				
Male	44.7	42.1	7.9	5.3
Female	21.6	37.8	21.6	18.9
52 and Over				
Public Schools				
Male	49.0	30.6	12.2	8.2
Female	46.0	38.0	12.0	4.0
Higher Education				
Male	44.4	33.3	5.6	16.7
Female	48.6	32.4	10.8	8.1

**Figure 72: Accuracy of the Information Brochures
(n=563)**



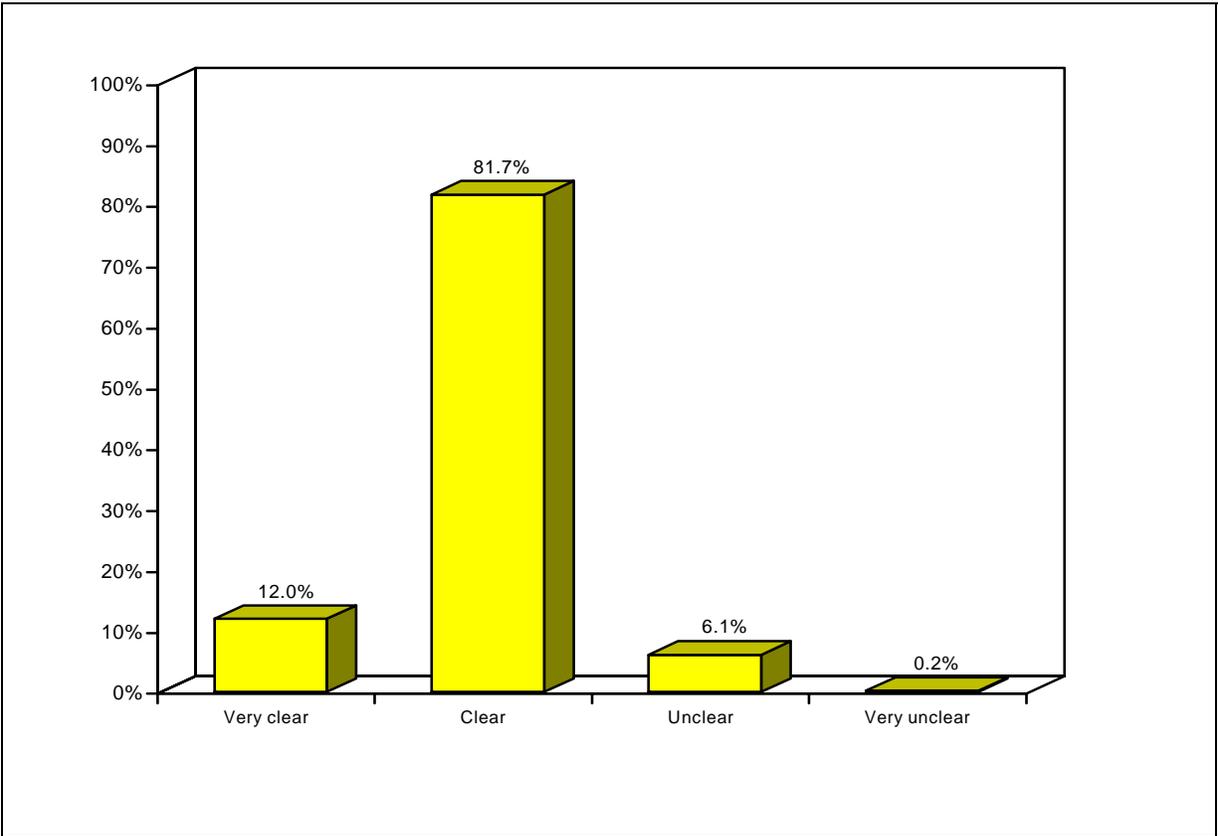
- Active members who read TRS information on TRS programs and services “always”, “sometimes” or “seldom” were asked to rate the accuracy of information in these publications. As shown in Figure 72, most of the respondents reported that the information in the brochures was either very accurate (13.7 percent) or accurate (85.1 percent).

**Figure 73: Usefulness of the Brochure Information
(n=613)**



- Active members who read TRS information brochures on TRS programs and services “always,” “sometimes” or “seldom” were also asked to rate the usefulness of the information provided in these publications. As shown in Figure 73, most of the respondents (84.2 percent) reported that the information was either very useful (14.0 percent) or useful (70.2 percent).

**Figure 74: Clarity of the Brochure Information
(n=602)**



- Active members who read TRS information brochures on TRS programs and services “always”, “sometimes” or “seldom” were also asked to rate the clarity of the information on these publications. As shown in Figure 74, most of the respondents (93.7 percent) reported that the information was either very clear (12.0 percent) or clear (81.7 percent).

Other Communications

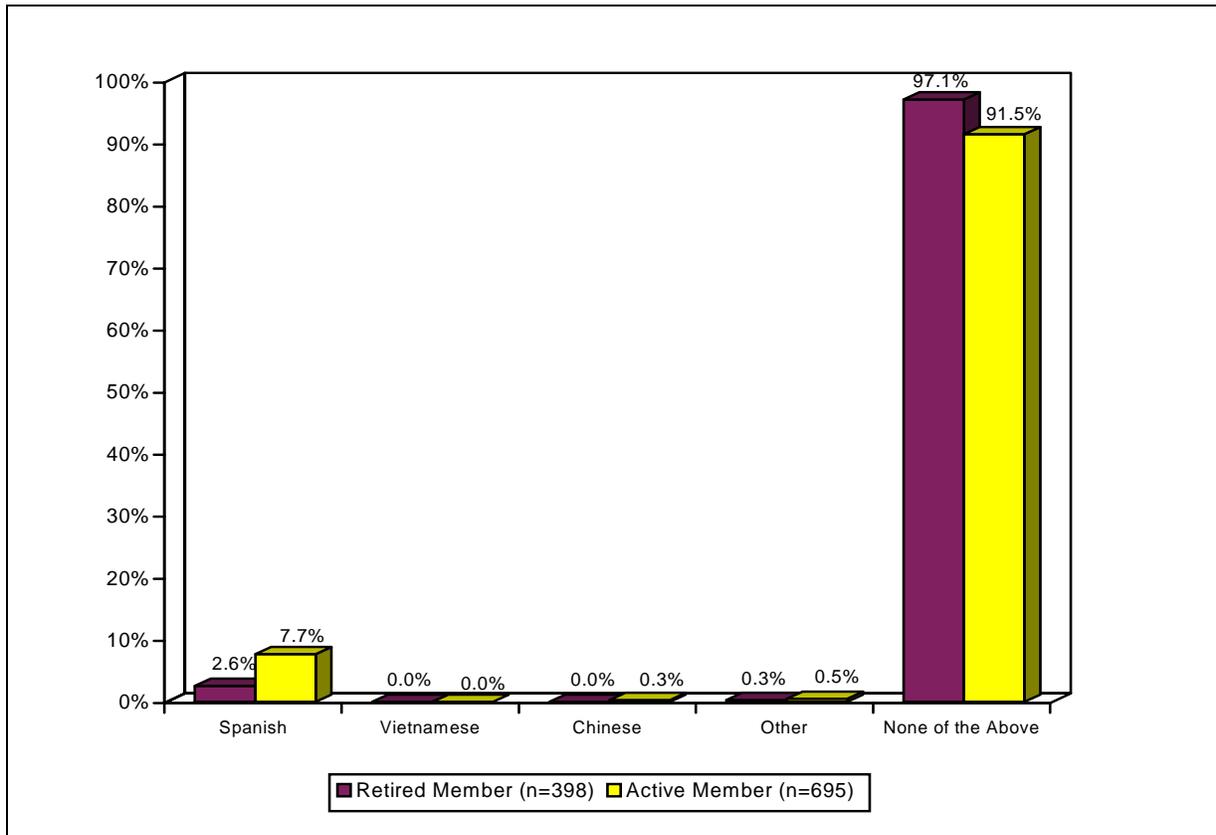
Table 29: Likelihood of Using Methods for Obtaining Information

Action	Very likely	Likely	Unlikely	Very unlikely
Call the toll-free TRS telephone number: Use automated InfoLine				
Retired Member (n=398)	39.0	40.4	13.4	7.2
Active Member (n=698)	25.2	42.0	22.9	9.9
Call the toll-free TRS telephone number: Speak with counselor				
Retired Member (n=398)	48.6	41.2	6.4	3.8
Active Member (n=699)	35.1	48.2	12.2	4.5
Go to the TRS office to speak with a counselor				
Retired Member (n=394)	11.8	26.8	33.0	28.4
Active Member (n=696)	10.1	22.1	43.9	23.9
Go to the TRS web site				
Retired Member (n=395)	16.0	28.0	29.1	26.9
Active Member (n=697)	40.7	44.9	10.5	4.0
Refer to the TRS Benefits Handbook or TRS brochure describing a particular benefit				
Retired Member (n=389)	31.8	57.9	5.7	4.5
Active Member (n=694)	24.0	57.2	13.9	4.9
Send TRS a letter requesting Information				
Retired Member (n=395)	18.9	42.0	27.0	12.2
Active Member (n=697)	9.6	38.4	37.3	14.6
Send TRS an e-mail message requesting information				
Retired Member (n=394)	10.7	30.2	29.1	30.0
Active Member (n=698)	27.0	51.3	14.2	7.5

- Both retired and active members were asked to rate their likelihood of using different methods to obtain general information from TRS (see Table 29).
- Among retired members, based on the descending order of combined very likely/likely ratings, calling the toll-free TRS telephone number to speak with a counselor and referring to the TRS Benefits Handbook or TRS brochure describing a particular benefit (both at 89.8 percent) were the most common methods cited. Other common methods included calling the toll-free TRS telephone number to use the automated InfoLine (79.4), sending TRS a letter requesting information (60.9 percent), going to the TRS web site (44.0 percent), sending TRS an e-mail message requesting information (40.9 percent), and going to the TRS office to speak with a counselor (38.6 percent).

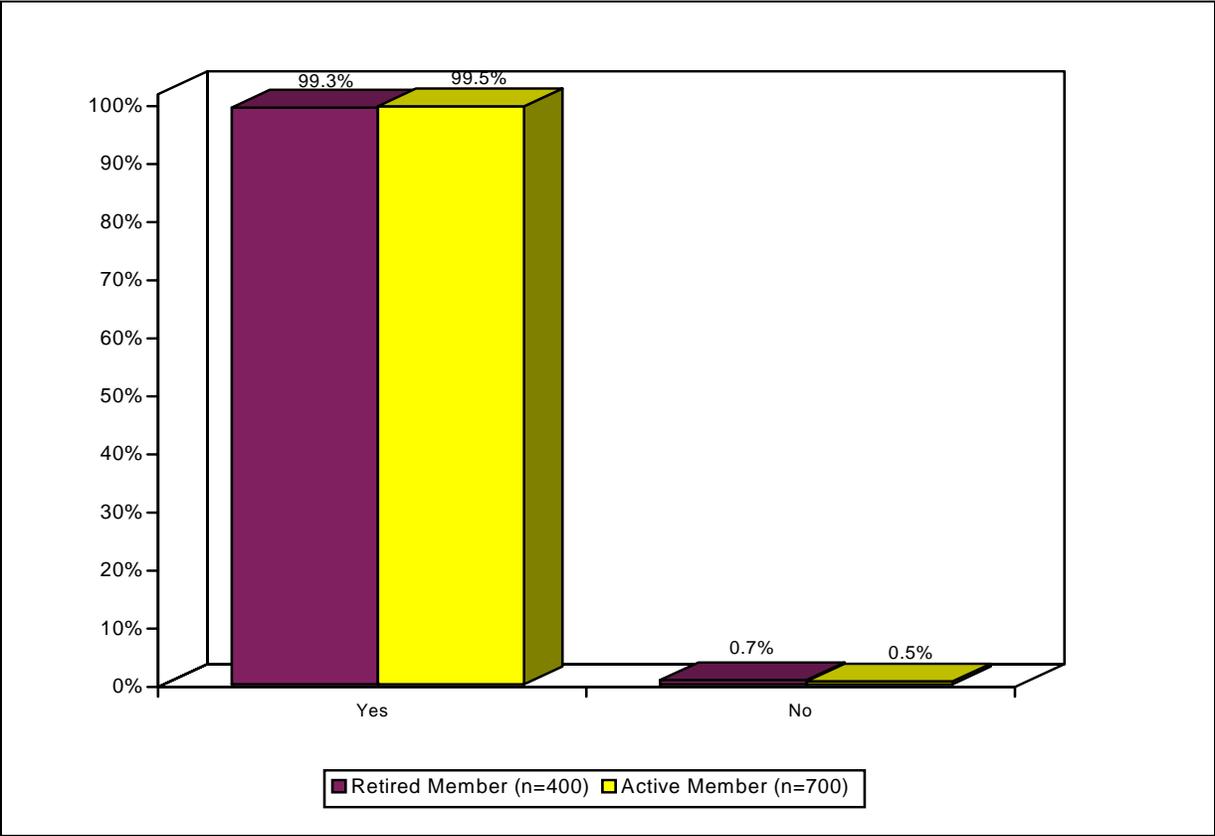
- Among active members, based on the descending order of combined very likely/likely ratings, going to the TRS web site (85.6 percent) was the most common method cited. Other common methods included: calling the toll-free TRS telephone number to speak with a counselor (83.2 percent), referring to the TRS Benefits Handbook or TRS brochure describing a particular benefit (81.2 percent), sending TRS an e-mail message requesting information (78.3 percent), calling the toll-free TRS telephone number to use the automated InfoLine (67.2 percent), sending TRS a letter requesting Information (48.0 percent), and going to the TRS office to speak with a counselor (32.2 percent).

Figure 75: Require TRS Information in Different Languages



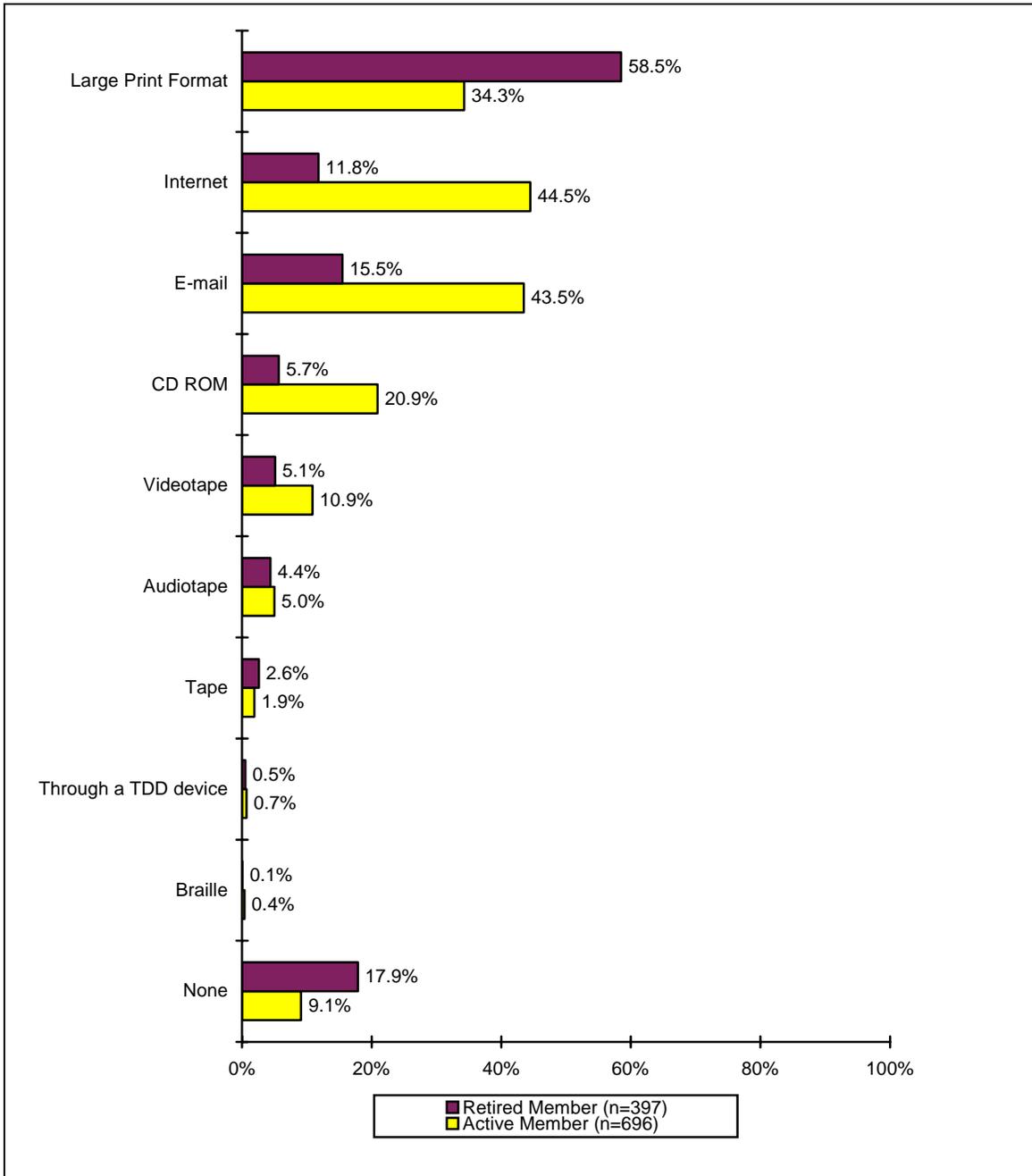
- Both retired and active members were asked if they require TRS information to be available in any other languages. Small percentages of respondents reported needs for information in Spanish and other languages (see Figure 75).

Figure 76: Physically Able to Read TRS Publications



- Respondents were asked if they were physically able to read TRS publications appearing in print. A vast majority of respondents (more than 99.0 percent) reported they were able to physically read TRS publications appearing in print (see Figure 76).

Figure 77: Alternative Format of TRS Publication Most Likely to Use



- Respondents who were physically able to read TRS publications were asked if a list of alternative methods were made available to them, which method would they prefer (see Figure 77).
- Among retired members, “large print format” was the alternative method chosen most often (58.5 percent). Among the retired members who chose another format, the most common alternative was e-mail (15.5 percent), followed by the Internet (11.8 percent). Eighteen percent (17.9) of retired respondents chose “none” (17.9

percent); indicating they did not have a preferred alternative method from among the choices available.

- Among active members, “none” of the alternative methods was chosen by 9.1 percent of the respondents. Among the active members who chose another format, the most common alternative was the Internet (44.5 percent) followed by e-mail (43.5 percent), and large print (34.3 percent).
- Table 30 breaks out the demographic divisions among retired members according to their likely use of large print materials from TRS. Among retired members age 63 and under from public schools, 42.4 percent of males, compared with 51.5 percent of females would likely use large print materials. Among similarly aged persons in higher education, 50.0 percent of males and 58.8 percent of females would likely use them.
- Among those between the ages of 64 and 69 retired from public schools, 39.4 percent of males and 78.8 percent of females would likely use large print materials from TRS. Of those in the same age range formerly employed in higher education, 47.1 percent of males and 43.8 percent of females would likely use that type of material.
- Among those age 70 to 74 formerly employed in public schools, 72.7 percent of males and 60.6 percent of females would likely use large print format materials. Of those in the same age range formerly employed in higher education, 62.5 percent of males and 50.0 of females would likely use the materials.
- For those retired members age 75 and over and formerly employed in public schools, 68.8 percent of males, compared with 57.6 percent of females would likely use the materials. For those of the same age, formerly employed in higher education, 33.3 percent of the males, compared with 64.7 percent of the females would likely use the large print format materials

**Table 30: Which Format Would You Likely Use: Large Print
By Selected Demographics (Retired Member)**

Demographics	Yes	No
63 and Under		
Public Schools		
Male	42.4	57.6
Female	51.5	48.5
Higher Education		
Male	50.0	50.0
Female	58.8	41.2
64 to 69		
Public Schools		
Male	39.4	60.6
Female	78.8	21.2
Higher Education		
Male	47.1	52.9
Female	43.8	56.3
70 to 74		
Public Schools		
Male	72.7	27.3
Female	60.6	39.4
Higher Education		
Male	62.5	37.5
Female	50.0	50.0
75 and Over		
Public Schools		
Male	68.8	31.3
Female	57.6	42.4
Higher Education		
Male	33.3	66.7
Female	64.7	35.3

- Table 31 breaks out the demographic divisions among active members according to their likely use of large print materials from TRS. Among retired members age 36 and under from public schools, 28.0 percent of males, compared with 24.0 percent of females would likely use large print materials. Among similarly aged persons in higher education, 16.2 percent of both males and females would likely use them.
- Among those between the ages of 37 and 45 retired from public schools, 20.0 percent of males and (a much higher) 42.0 percent of females would likely use large print materials from TRS. Of those in the same age range formerly employed in higher education, 29.7 percent of males and 16.7 percent of females would likely use that type of material.
- Among those age 46 to 51 formerly employed in public schools, 38.0 percent of males and 50.0 percent of females would likely use large print format materials. Of those in the same age range formerly employed in higher education, 18.4 percent of males and a similar 18.9 of females would likely use the materials.

- For those retired members age 52 and over and formerly employed in public schools, 32.0 percent of males, compared with 42.9 percent of females would likely use the materials. For those of the same age, formerly employed in higher education, 42.1 percent of the males, compared with 41.7 percent of the females would likely use the large print format materials.

**Table 31: Which Format Would You Likely Use: Large Print
By Selected Demographics (Active Member)**

Demographics	Yes	No
36 and Under		
Public Schools		
Male	28.0	72.0
Female	24.0	76.0
Higher Education		
Male	16.2	83.8
Female	16.2	83.8
37 to 45		
Public Schools		
Male	20.0	80.0
Female	42.0	58.0
Higher Education		
Male	29.7	70.3
Female	16.7	83.3
46 to 51		
Public Schools		
Male	38.0	62.0
Female	50.0	50.0
Higher Education		
Male	18.4	81.6
Female	18.9	81.1
52 and Over		
Public Schools		
Male	32.0	68.0
Female	42.9	57.1
Higher Education		
Male	42.1	57.9
Female	41.7	58.3

- As shown in Table 32, responses among retired members varied when segmented by gender. Twenty-two percent of male respondents would likely use the Internet if it were made available as an alternative format compared to 8.4 percent of female respondents.
- Responses among active members varied when segmented by all three demographic characteristics (see Table 34). Fifty percent of both male and female respondents age 36 years old or less from public schools reported that they would

- likely use the Internet. For respondents in this age group from higher education, the percentages were also the same for both males and females (67.6 percent).
- Among respondents between the ages of 37 and 45 from public schools, the percentages that would likely use the Internet were 56.0 percent for male respondents and 46.0 percent for female respondents. The percentages for respondents from higher education were 62.2 percent for male respondents and 47.2 percent for females.
 - For respondents between ages 46 and 51 from public schools, the percentages were 44.0 percent for male respondents and 42.0 percent for female respondents. The percentages among respondents from higher education were 42.1 percent for male respondents and 64.9 percent for female respondents.
 - Thirty-four percent of male active members age 52 and older from public schools reported that they would likely use the Internet compared to 26.5 percent of female respondents from this group. The percentages were 28.9 percent for male respondents and 50.0 percent for female respondents for those from higher education and age 52 years or older.

Table 32: Which Format Would You Likely Use: Internet By Gender (Retired Member)

Demographics	Yes	No
Male	21.6	78.2
Female	8.4	91.6

Table 33: Which Format Would You Likely Use: Internet By Selected Demographics (Active Member)

Demographics	Yes	No
36 and Under		
Public Schools		
Male	50.0	50.0
Female	50.0	50.0
Higher Education		
Male	67.6	32.4
Female	67.6	32.4
37 to 45		
Public Schools		
Male	56.0	44.0
Female	46.0	54.0
Higher Education		
Male	62.2	37.8
Female	47.2	52.8

Demographics	Yes	No
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46 to 51		
Public Schools		
Male	44.0	56.0
Female	42.0	58.0
Higher Education		
Male	42.1	57.9
Female	64.9	35.1
52 and Over		
Public Schools		
Male	34.0	66.0
Female	26.5	73.5
Higher Education		
Male	28.9	71.1
Female	50.0	50.0

- Table 34 breaks out the retirees by age according to their likely use of e-mail as an alternative format for materials from TRS. Among retired members age 63 and under, 24.0 percent were likely to use e-mail as an alternative format, compared to 14.9 percent for those age 64 to 69, 7.5 percent for those age 70 to 74, and 11.6 percent for those age 75 and over.

**Table 34: Which Format Would You Likely Use: E-mail
By Selected Demographics (Retired Member)**

Demographics	Yes	No
63 and Under	24.0	76.0
64 to 69	14.9	85.1
70 to 74	7.5	92.5
75 and Over	11.6	88.4

- As shown in Table 35, responses among active members varied when segmented by all three demographic characteristics as to their likelihood of using e-mail as an alternative format for materials from TRS. Sixty percent of male respondents age 36 years old or less from public schools reported that they would likely use the e-mail, compared with 48 percent of females of the same age and employment status. For respondents in this age group from higher education, the percentages were 43.2 percent for males and 51.4 percent females.
- Among respondents between the ages of 37 and 45 from public schools, the percentages that would likely use e-mail were 56.0 percent for male respondents and 42.0 percent for female respondents. The percentages for respondents from higher education were 56.8 percent for male respondents and 44.4 percent for females.
- For respondents between ages 46 and 51 from public schools, the percentages were 32.0 percent for male respondents and 42.0 percent for female respondents. The

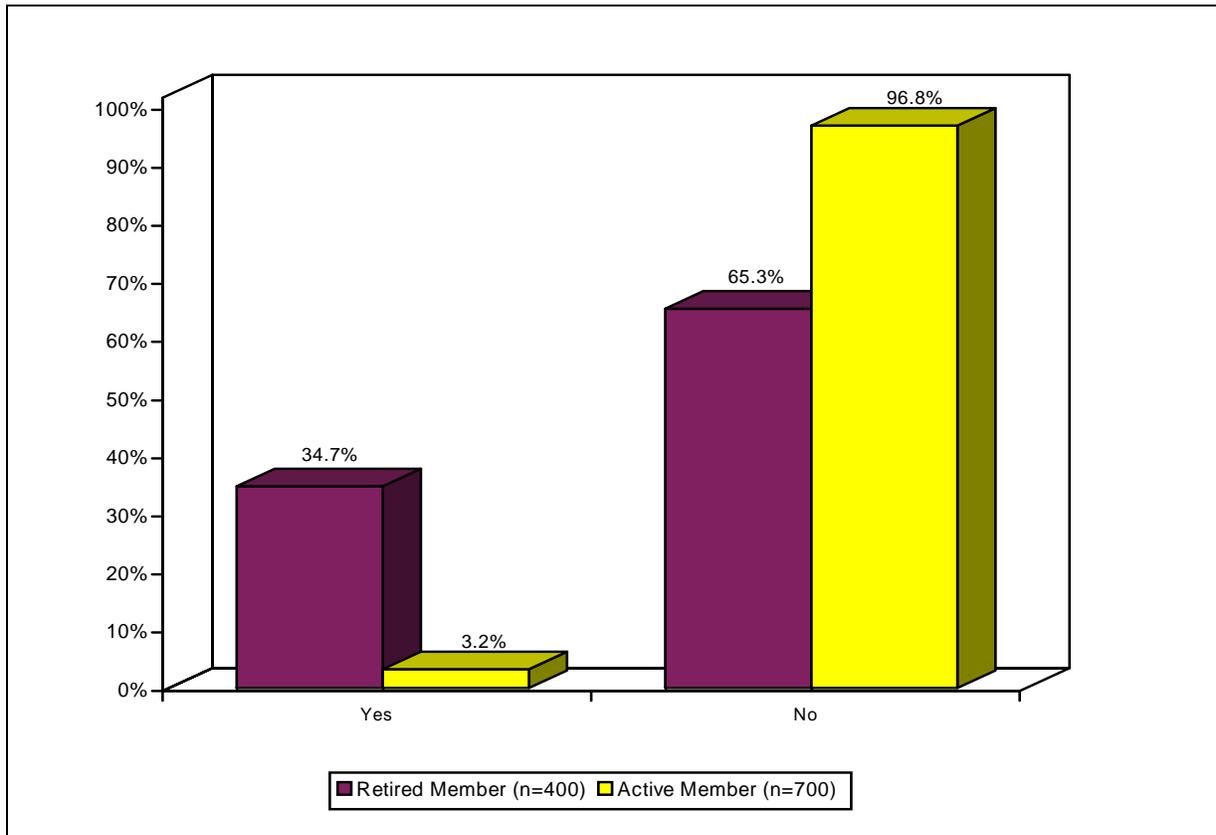
percentages among respondents from higher education were 31.6 percent for male respondents and 56.8 percent for female respondents.

- Twenty-six percent of male active members age 52 and older from public schools reported that they would likely use e-mail compared to 36.7 percent of female respondents from this group. The percentages were 31.6 percent of male respondents and 50.0 percent of female respondents for those from higher education age 52 years or older.

**Table 35: Which Format Would You Likely Use: E-Mail
By Selected Demographics (Active Member)**

Demographics	Yes	No
36 and Under		
Public Schools		
Male	60.0	40.0
Female	48.0	52.0
Higher Education		
Male	43.2	56.8
Female	51.4	48.6
37 to 45		
Public Schools		
Male	56.0	44.0
Female	42.0	58.0
Higher Education		
Male	56.8	43.2
Female	44.4	55.6
46 to 51		
Public Schools		
Male	32.0	68.0
Female	42.0	58.0
Higher Education		
Male	31.6	68.4
Female	56.8	43.2
52 and Over		
Public Schools		
Male	26.0	74.0
Female	36.7	63.3
Higher Education		
Male	31.6	68.4
Female	50.0	50.0

Figure 78: Ever Visited TRS Administrative Offices in Austin



- Both retired and active members were asked if they had ever visited TRS' administrative offices in Austin. Thirty-five percent of the retired members and 3.2 percent of the active members reported that they had visited TRS' administrative offices in Austin (see Figure 78).
- As shown in Table 36, responses among retired members varied when segmented by all three demographic characteristics. Seventy percent of male respondents age 63 years old or less from public schools reported that they visited the TRS administrative offices in Austin to discuss benefits compared to 39.4 percent of similar female respondents. For respondents in this age group from higher education, the percentages were lower – 23.5 percent for male respondents and 17.6 percent for female respondents.
- Among respondents between the ages of 64 and 69 from public schools, the percentages that visited the TRS administrative offices in Austin to discuss benefits were 54.5 percent for male respondents and 36.4 percent for female respondents. The percentages were lower for respondents from higher education – 11.8 percent for male respondents and 23.5 percent for females.
- For respondents between ages 70 and 74 from public schools, the percentages were 45.5 percent for male respondents and 39.4 percent for female respondents. The percentages for respondents from higher education were 47.1 percent for male respondents and 11.8 percent for female respondents.

- Twenty-seven percent of male retired members age 75 and older from public schools reported that they visited the TRS administrative offices in Austin to discuss benefits compared to 15.2 percent of female respondents from this group. The percentages for those from higher education and age 75 years or older were 35.3 percent for male respondents and 23.5 percent for female respondents.

Table 36: Visited TRS Administrative Offices in Austin to Discuss Benefits By Selected Demographics (Retired Member)

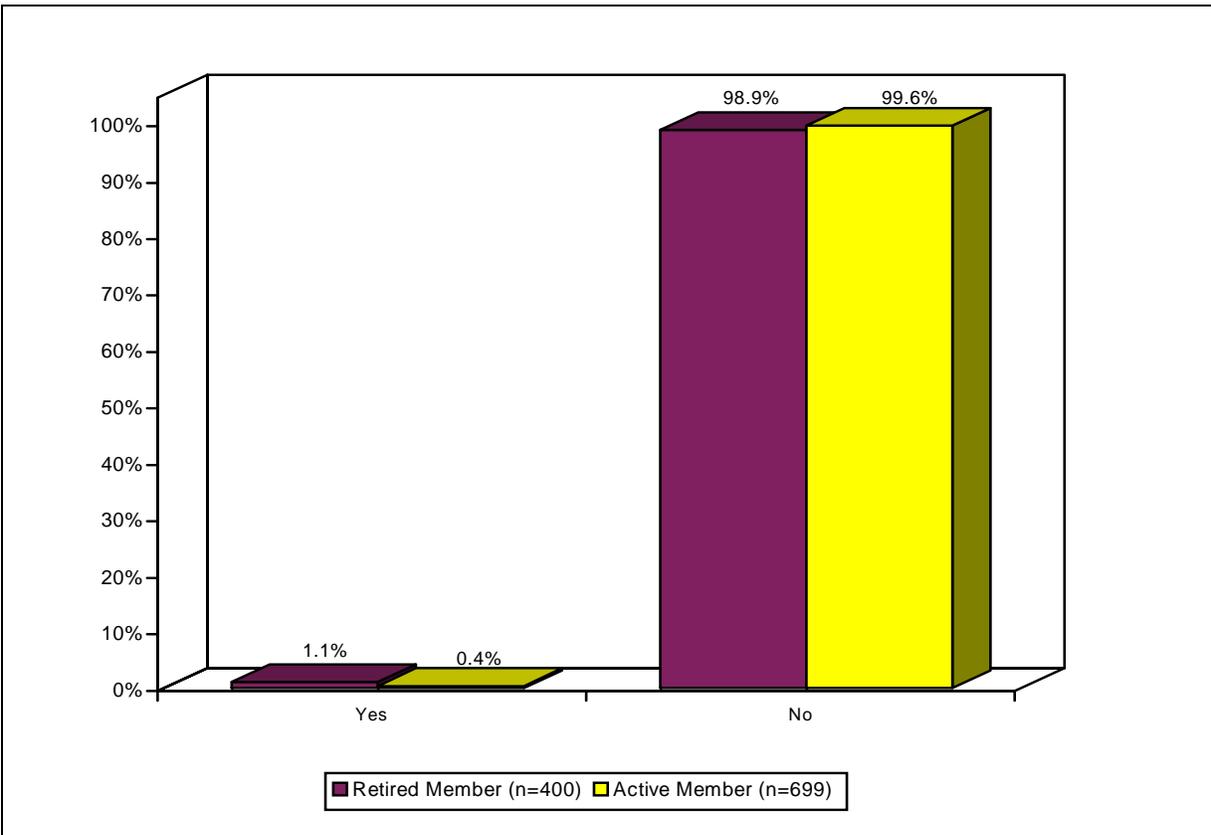
Demographics	Yes	No
63 and Under		
Public Schools		
Male	69.7	30.3
Female	39.4	60.6
Higher Education		
Male	23.5	76.5
Female	17.6	82.4
64 to 69		
Public Schools		
Male	54.5	45.5
Female	36.4	63.6
Higher Education		
Male	11.8	88.2
Female	23.5	76.5
70 to 74		
Public Schools		
Male	45.5	54.5
Female	39.4	60.6
Higher Education		
Male	47.1	52.9
Female	11.8	88.2
75 and Over		
Public Schools		
Male	27.3	72.7
Female	15.2	84.8
Higher Education		
Male	35.3	64.7
Female	23.5	76.5

Table 37: Ratings of Austin Office Attributes

Benefits	Excellent	Good	Fair	Poor
Parking				
Retired Member (n=130)	23.3	58.9	14.3	3.5
Active Member (n=23)	36.1	42.9	19.7	1.3
Easy access to TRS facilities				
Retired Member (n=131)	43.7	47.9	6.7	1.7
Active Member (n=23)	50.2	39.5	10.4	0.0

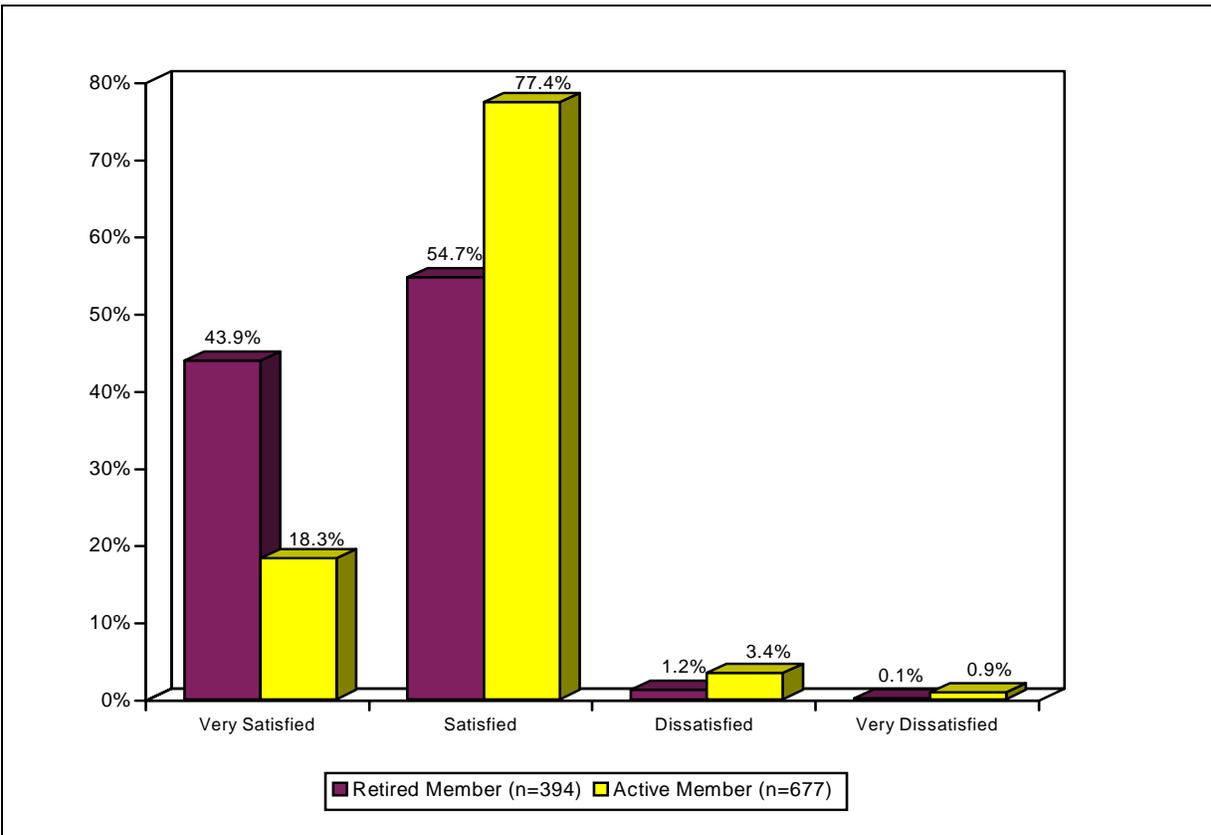
- Those who had visited the offices were asked to rate the parking and access to those facilities in Austin (see Table 37).
- Eighty-two percent of the retired members reported that parking was either excellent (23.3 percent) or good (58.9 percent). Among active members, 79.0 percent reported that parking was either excellent (36.1 percent) or good (42.9 percent).
- When asked about easy access to the TRS facility, 91.6 percent of the retired members stated that access was either excellent (43.7 percent) or good (47.9 percent). Among active members, 89.7 percent stated that access was either excellent (50.2 percent) or good (39.5 percent).

Figure 79: Ever Filed a Complaint Regarding TRS



- Both retired and active members were asked if they had ever filed a complaint regarding TRS. Almost all of the respondents (99.0 percent or more) reported that they had never filed a complaint regarding TRS (see Figure 79).
- Of the four retired members who had filed a complaint, all were satisfied with the TRS response. Of the two active members who had filed a complaint regarding TRS, both were dissatisfied with the TRS response.
- Of the four retired members who had filed a complaint, one was very satisfied and three were satisfied with the courteousness of the TRS employee that responded to the complaint. The two active members who had filed a complaint responded “not relevant/don’t know” when asked about their satisfaction with the courteousness of the TRS employee that responded to their complaint.
- Of the retired members who had filed a complaint, all four were satisfied with the timeliness of the TRS response. The two active members who had filed a complaint responded “not relevant/don’t know” when asked about their satisfaction with the timeliness of the TRS response.

Figure 80: Overall Satisfaction with TRS' Member Services



- Finally, respondents were asked to rate overall satisfaction with TRS' member services. Figure 80 shows that 98.6 percent of retired members reported that they were either very satisfied (43.9 percent) or satisfied (54.7 percent) with TRS' member services. More than ninety-five percent of the active members reported that they were either very satisfied (18.3 percent) or satisfied (77.4 percent).
- When asked if there is one thing that TRS could do to improve their satisfaction, retired and active members had a number of suggestions. Their answers are summarized in Table 38. The most common response among retired members was to increase retirement benefits (40.0 percent). Among active members the most common response was to provide better and more written information (31.8 percent).

Table 38: Ways that TRS Could Improve Your Satisfaction

	Percentage Responding	
	Retired Members (n=206)	Active Members (n=304)
Increase retirement benefits/pay	40.0	8.2
Lower health care costs (co-pays, deductibles, premiums etc.)	13.1	3.9
Provide better and more written information	13.0	31.8
Better communication with TRS personnel/local access	11.9	18.3
Improve health care (benefits)	9.9	1.8
Notification of internal/external changes (legislative) changes/ updates	2.2	3.8
Secure retirement/better investment	2.1	2.4
Better Internet information	1.6	7.7
Change the retirement multiplier/Buy years	--	6.1
Social Security issues	--	6.0
Other	6.2	10.0
Total	100.0	100.0

V. CONCLUSIONS

The findings from the TRS 2006 Member Satisfaction Survey can be used as an indication of member perceptions of TRS among its two key customer groups of retired members and active members. It can also be used to compare responses against the 2000, 2002 and 2004 TRS Member Satisfaction Surveys.

The 2006 Member Satisfaction Survey shows quite favorable ratings among both customer groups. Overall, 98.6 percent of the retired members and 95.7 percent of the active members reported that they were either satisfied or very satisfied with TRS' member services. Only 1 percent of retired members and less than one percent of active members stated that they had ever filed a complaint regarding TRS.

Satisfaction ratings for benefit counselors, the TRS Telephone Counseling Center, and Internet were all positive with a large majority of respondents stating they were satisfied. Courtesy ratings for representatives of TRS were also strongly positive.

Regarding health care issues, 93.9 percent of retired members and 88.5 percent of active members were very satisfied/satisfied with the TRS-Care and TRS-ActiveCare services respectively. For those respondents participating in the TRS-ActiveCare program, 87.3 percent were very satisfied/satisfied with the services provided by Blue Cross and Blue Shield of Texas when they called customer service. Of the members who had used the prescription home delivery service, 88.2 percent of retirees and 86.1 percent of active members were very satisfied/satisfied with the service.

Approximately ten percent of the retired members and 2.8 percent of the active members were enrolled in the Aetna group long-term care insurance program offered by TRS. Only 38.4 percent of active members were aware of the long term care program. Thirty-two percent of retired members and 17.1 percent of active members who were aware of the program had examined an enrollment kit. The greatest percentage of retired members had not enrolled because they felt the coverage was not needed (28.2 percent). A majority of each group of members found the enrollment kit easy to read and helpful. For active members the primary reason was that they did not feel the need for that type of coverage. Of the members who had not requested an enrollment kit, no need was the most common reason.

Respondents were also generally satisfied with the various publications provided by TRS. A notable difference between retired members and active members regarding communication methods was that retired members were more likely to use and prefer the large print format to get information from TRS and to communicate with TRS than active members. However, active members are more open to use of the Internet and e-mail to receive their TRS updates. TRS offices generally received good reviews. The vast majority of respondents who had visited the TRS offices viewed the parking as excellent or good and the access to the facilities were rated higher than 89 percent by both groups.

APPENDIX: SURVEY INSTRUMENTS

Teacher Retirement System of Texas Retiree Survey 2006

Hello, my name is _____. The Teacher Retirement System of Texas is conducting a survey of its retirees and I would like to talk to _____. **(TO RESPONDENT)** The Teacher Retirement System is conducting a survey to determine how its retirees evaluate the services provided by the agency. This survey is NOT intended to ask retirees to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature--not by TRS. The questions that I want to ask you will take only a few minutes and your answers will be useful as decisions are made about retiree services. All of your answers will be kept confidential. This project has been reviewed and approved by the UNT Committee for the Protection of Human Subjects. If you have any questions you may call 800-687-7055.

TRS Benefit Counselors (B)

Have you ever met with a TRS benefit counselor in Austin in the last 12 months?

1. Yes (ASK 1A-C) 2. No (SKIP TO 2) 9. NR/DK

1A. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

1B. Did the counselor demonstrate a thorough knowledge of member benefits?

1. Yes 2. No

1C. Was the counselor courteous?

1. Yes 2. No

TRS Telephone Counseling Center (B)

2. Have you called TRS' toll-free telephone counseling center and spoken with a counselor in the past 12 months?

1. Yes (ASK 2A-D) 2. No (SKIP TO 3)

2A. Was it very easy, easy, difficult, or very difficult to reach a representative in the telephone counseling center?

1. Very easy 2. Easy 3. Difficult 4. Very difficult

2B. Was the TRS representative who assisted you very courteous, courteous, not too courteous, or not at all courteous?

1. Very courteous 2. Courteous 3. Not too courteous 4. Not at all courteous

2C. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

2D. If you asked TRS to send you any material, did you receive it in a very timely manner, a timely manner, not too timely, not at all timely, or did you not receive the material?

1. Very timely (ASK 2D.1)
2. Timely (ASK 2D.1)
3. Not too timely (ASK 2.D.1)
4. Not at all timely (ASK 2D.1)
5. Did not receive
6. Did not request materials

2.D.1 Did the material(s) contain the information you requested?

1. Yes
2. No

Written Requests for Information (B)

3. Have you mailed any *written requests* for information to TRS in the past 12 months?

1. Yes (ASK 3A-B)
2. No (SKIP TO 4)

3A. Was the response you received very timely, timely, not too timely, not timely at all, or did you not receive a response?

1. Very timely
2. Timely
3. Not too timely
4. Not at all timely
5. Did not receive

3B. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied

Automated Telephone System (B)

4. Are you aware of the toll-free TRS automated telephone system that provides automated (recorded) information about TRS benefits and services?

1. Yes (ASK 4A-D)
2. No (SKIP TO 5)

4A. How often have you called the TRS Automated Telephone System in the past 12 months?

0. Never called, just knew there was one
 1. Once
 2. 2-3
 3. 4-5
 4. 6 or more
- (If never called, skip to 5)

4B. Did you find the automated telephone system very easy, easy, difficult, or very difficult to use?

1. Very easy
2. Easy
3. Difficult
4. Very difficult

4C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the automated service that you received?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied

4D. Was the information you were provided on the automated telephone system very understandable, understandable, not too understandable, or not at all understandable?

1. Very understandable
2. Understandable
3. Not too understandable
4. Not at all understandable

Internet (B)

5. Do you have access to the Internet from home, work, both, or not at all?

1. Home
2. Work
3. Both
4. Not at all (skip to #9)

6. Are you aware that TRS has a Web site?

1. Yes (ASK 6A-C)
2. No (SKIP TO 7)

6A. How often have you visited the TRS web site in the past year? Or have you not visited the TRS site?

1. Once
2. 2-3
3. 4-5
4. 6 or more times
5. never (If never, skip to 7)

6B. Was the TRS web site very easy, easy, difficult, or very difficult to use?

1. Very easy
2. Easy
3. Difficult
4. Very difficult

6C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the amount and type of information that you received?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied

7. Did you know that you can now request to receive *TRS News* issues by e-mail rather than through the U.S. mail?

1. Yes
2. No (GO TO the question before 8a)

7a. Have you signed up for e-mail delivery of these TRS newsletters?

1. Yes
2. No (GO TO 7c)

7b. How would you describe your level of satisfaction in receiving these newsletters via e-mail?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied

7c. Which one of the following reasons best describes why you have not signed up for e-mail delivery of the *TRS News*?

I was unaware of this option

Paper copies are more convenient than reading newsletters online.

3. I'm not sure to request and receive these newsletters online.

8. Would you be very likely, likely, or not likely to use on-line/Internet access to obtain account information such as: your annuity verifications, and 1099-R forms?

1. Very likely (GO TO 9)
2. Likely (GO TO 9)
3. Not likely (ASK 8a)
9. NR/DK

8a. Why do you think you would not access this information on-line over the Internet?

9. Are you aware that the TRS Web site now features videos regarding member benefits?

1. Yes (ASK (9A-C)) 2. No. (GO TO 10)

9a. Have you viewed any videos on the TRS Web site?

1. Yes 2. No.

9b. How would you describe your level of satisfaction with the videos you have watched?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

9c. Which one of the following reasons best describes why you have not viewed a video on the TRS Web site?

I was unaware of this option

I do not know how to view the videos.

I prefer to get benefit information through written materials.

I have no need to view the benefit information in the videos.

Benefit Payments (B)

10. Have you requested a verification of your retirement or an estimate of your death benefits from TRS?

1. Yes (ASK 10A-C) 2. No (SKIP TO 11)

10A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of your verification or estimate?

1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Has not received estimate
(If has not received skip to 11)

10B. Was it very easy, easy, not too easy, or not at all easy to understand your verification or estimate?

1. Very easy 2. Easy 3. Not too easy 4. Not at all easy

10C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of your verification or estimate?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

11. Have you submitted an *application* to TRS for retirement, DROP, PLSO, or death and survivor benefits in the past two years?

1. Yes (ASK 11A-B) 2. No (SKIP TO 12)

11A. Was the response very timely, timely, not too timely, not at all timely, or never received?

1. Very timely 2. Timely 3. Not too timely 4. Not at all timely
5. Never received (SKIP TO 12)

11B. Was the information in the response very accurate, accurate, inaccurate, or very inaccurate?

1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate

12. Prior to your retirement, did you receive a bill from TRS for any special service purchase?
1. Yes (ASK 12A-B) 2. No (SKIP TO 13)

- 12A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the billing?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

- 12B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the billing?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

TRS-Care ® (R)

13. Are you covered by TRS-Care?
1. Yes (ASK A13) 2. No (SKIP TO 17)

- 13A. Do you have TRS-Care Plan 1, 2, or 3?
1. TRS-Care 1 (SKIP TO 14) 2. TRS-Care 2 or TRS-Care 3 (ASK 13B-G)

For TRS-Care 2 and TRS-Care 3 Participants Only:

- 13B. Are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you have received from Aetna when submitting medical claims?
1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Has never used this service
(If has never used skip to 13E)

- 13C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the response?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

- 13D. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the response?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

For TRS Care-2 and 3 Participants Only:

- 13E. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when filling your prescriptions through Caremark?
1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Has never used this service
(If has never used, skip to 14)

- 13F. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the response?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
- 13G. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the response?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
14. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when calling the TRS-Care staff in Austin, or have you never called the office?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 5. Never called
15. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when calling the TRS-Care Aetna Claim Office, or have you never called the office?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied 5. Never called
16. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-Care service?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

The next few questions have to do with long-term care insurance and not TRS-Care.

Long-Term Care Insurance (B)

17. Are you currently enrolled in the Aetna group long-term care insurance program offered by TRS?
 1. Yes (SKIP TO 18) 2. No (ASK 17A)
- 17A. Are you aware that TRS offers a long-term care insurance program?
 1. Yes (ASK 17B) 2. No (SKIP TO 18)
- 17B. Have you ever examined an Aetna group long-term care insurance enrollment kit to determine if this coverage may be right for you?
 1. Yes (ASK 17 B.1-B.3) 2. No (ASK17C.1))

FOR THOSE WHO EXAMINED THE KIT

- 17.1. Did you find the information in the kit easy to read?
 1. Yes 2. No
- 17B.2. Did you find the information in the kit helpful?
 1. Yes 2. No

17.B.3. What were the reasons you did not purchase Aetna’s group long-term care insurance through TRS: (CHECK ALL THAT APPLY, THEN SKIP TO 19)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long term care insurance.	1	2
I purchased new coverage elsewhere.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don’t feel a need for this coverage.	1	2
I have alternative coverage available through spouse or elsewhere).	1	2

Other, _____

FOR THOSE WHO HAVE NOT EXAMINED THE KIT

17C.1. Why have you not requested an enrollment kit? (CHECK ALL THAT APPLY, THEN SKIP TO 18)

I am not eligible for this program	1	2
I already have long term care insurance.	1	2
I purchased new coverage elsewhere.	1	2
Cost is too high.	1	2
I don’t feel a need for this coverage.	1	2
I have alternative coverage available (through spouse or elsewhere).	1	2
I don’t know how to obtain a kit	1	2

Other, _____

18. Which of the following reasons caused you to enroll in Aetna’s group long-term care insurance through TRS?

	Yes	No	NR/DK
Affordable rates.	1	2	9
Benefit features I wanted.	1	2	9
TRS’s reputation for quality services.	1	2	9
Aetna’s reputation.	1	2	9
Recommendation by friend or financial advisor.	1	2	9

TRS Benefits Handbook (B)

19. Are you aware that approximately every two years TRS sends all members and annuitants the *TRS Benefits Handbook*, which is a summary of their plan benefits?

1. Yes (ASK 19A-C) 2. No (SKIP TO 20)

19A. Is the information in the handbook very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

19B. Is the handbook very easy, easy, difficult, or very difficult to use?

1. Very easy 2. Easy 3. Difficult 4. Very difficult

19C. Is the handbook very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

20. How would you most prefer to receive future benefits handbooks?

1. Printed copy (as current issue) 2. Taped Cassette 3. Compact Disc 4. Other

TRS News (B)

21. Are you aware of *TRS News*, the newsletter that TRS mails to all members and annuitants approximately three times a year?

1. Yes (ASK 21A-C) 2. No (SKIP TO 22)

21A. Is the information in the *TRS News* very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

21B. Is the *TRS News* very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

21C. When reading the *TRS News*, are the following of great interest, interest, little interest, or no interest to you?

Area	Great interest	Interest	Little interest	No interest
TRS Benefits	1	2	3	4
TRS Investments	1	2	3	4
Health Care Coverage	1	2	3	4
State and Federal Developments Relating to Pension Plans	1	2	3	4
Retirement Planning and Contemporary Retirement Issues	1	2	3	4
Other issues	1	2	3	4

Other Publications (R)

22. Do you always, sometime, seldom, or never read the following TRS publications when you receive them?

Publication	Always	Sometime	Seldom	Never
TRS-Care Benefits Booklet (R)	1	2	3	4
Information brochures on TRS programs and services (B)	1	2	3	4
Letters from TRS concerning your annuity payment. (R)	1	2	3	4

22A_C. For each publication read always, sometime, or seldom ask for the following ratings:

22A. Is _____ very accurate, accurate, inaccurate, or very inaccurate?

1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate

22B. Is _____ very useful, useful, not too useful, or not at all useful?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

22C. Is _____ the content very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

Other Communications Issues (B)

23. If you wished to obtain general *TRS information*, how likely would you be to?

Action	Very likely	Likely	Unlikely	Very unlikely
Call the toll-free TRS telephone number and use the automated telephone system	1	2	3	4
Call the toll-free TRS telephone system and speak with a counselor	1	2	3	4
Go to the TRS offices to speak with a counselor	1	2	3	4
Go to the TRS Web site	1	2	3	4
Refer to the TRS Benefits Handbook or a TRS brochure describing a particular benefit	1	2	3	4
Send TRS a letter requesting information	1	2	3	4
Send TRS an e-mail message requesting information	1	2	3	4

24. Do you *require* that TRS information be available in any of the following languages?

1. Spanish 2. Vietnamese 3. Chinese 4. Other, _____

25. Are you physically able to read TRS publications if they appear in print?

1. Yes (ASK 25A) 2. No (SKIP TO 26)

25A. Even if you are able to read print publications, if TRS made its print publications available in the following alternative formats, which would you likely use?

- 1. Large Print
- 2. Braille
- 3. Tape
- 4. CD-ROM
- 5. Through a TDD device
- 6. Audiotape
- 7. Videotape
- 8. Internet
- 9. E-mail

Facilities (B)

26. Have you ever visited TRS' administrative offices in Austin to discuss your benefits?

1. Yes 2. No (If no, skip to 27)

26A. Please rate the following as excellent, good, fair or poor at the TRS' administrative offices.

	Excellent	Good	Fair	Poor	NR/DK
Parking	1	2	3	4	9
Easy access to TRS facilities	1	2	3	4	9

Complaints (B)

27. Have you ever filed a complaint regarding TRS?

1. Yes (ASK (27A-C)) 2. No (SKIP TO 28)

27A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

27B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the courteousness of the TRS employee responding to your complaint?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

27C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

Satisfaction with Overall TRS Member Services (B)

28. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
29. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be? _____

The last few questions are being asked on behalf of the Texas Senate State Affairs committee. As with the previous questions, all of your answers will be kept confidential. The results of this section will be reported only to the Senate State Affairs Committee and not to TRS. If you have any questions about this section, please contact the Senate State Affairs Committee at 512-463-0380.

Retiree Questions

- 1a. If the state were to increase its funding for TRS, which one of the following expenditure options would you most favor?
___ An increase in the state contribution rate to the TRS pension fund to enhance the long-term funding of the program.
___ A *one-time* additional partial month annuity payment (also known as a 13th month check).
___ Additional state funding for retiree health care (TRS-Care)
___ DO NOT LIKE ANY
___ NR/DK
- 1b. What would be your next choice?
- 2a. As health care costs increase, the state may have to make changes in the funding of TRS-Care. If participants are required to share some of the increased costs, please tell me which of the following options you would most favor?
___ Increased premiums
___ Increased deductibles
___ Increased co pays
___ Exclusion or limitation of certain existing benefits
___ DO NOT LIKE ANY
___ NR/DK
- 2b. What would be your next choice?
- 2c. What would be your least favored option?

Teacher Retirement System of Texas Active Member Survey 2006

Hello, my name is _____. The Teacher Retirement System of Texas is conducting a survey of its members and I would like to talk to _____. **(TO RESPONDENT)** The Teacher Retirement System is conducting a survey to determine how its members evaluate the services provided by the agency. This survey is NOT intended to ask members to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature--not by TRS. The questions that I want to ask you will take only a few minutes and your answers will be useful as decisions are made about member services. All of your answers will be kept confidential. This project has been reviewed and approved by the UNT Committee for the Protection of Human Subjects. If you have any questions you may call 800-687-7055.

TRS Benefit Counselors (B)

1. Have you ever met with a TRS benefit counselor in Austin in the last 12 months?
 1. Yes (ASK 1A-C) 2. No (SKIP TO 2) 9. NR/DK
 - 1A. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
 - 1B. Did the counselor demonstrate a thorough knowledge of member benefits?
 1. Yes 2. No
 - 1C. Was the counselor courteous?
 1. Yes 2. No

TRS Telephone Counseling Center (B)

2. Have you called TRS' toll-free telephone counseling center and spoken with a counselor in the past 12 months?
 1. Yes (ASK 2A-D) 2. No (SKIP TO 3)
 - 2A. Was it very easy, easy, difficult, or very difficult to reach a representative in the telephone counseling center?
 1. Very easy 2. Easy 3. Difficult 4. Very difficult
 - 2B. Was the TRS representative who assisted you very courteous, courteous, not too courteous, or not at all courteous?
 1. Very courteous 2. Courteous 3. Not too courteous 4. Not at all courteous
 - 2C. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
 - 2D. If you asked TRS to send you any material, did you receive it in a very timely manner, a timely manner, not too timely, not at all timely, or did you not receive the material?

- | | |
|-------------------------------|---------------------------------|
| 1. Very timely (ASK 2D.1) | 2. Timely (ASK 2D.1) |
| 3. Not too timely (ASK 2.D.1) | 4. Not at all timely (ASK 2D.1) |
| 5. Did not receive | 6. Did not request materials |

- 2.D.1 Did the material(s) contain the information you requested?
 1. Yes 2. No

Written Requests for Information (B)

3. Have you mailed any *written requests* for information to TRS in the past 12 months?
 1. Yes (ASK 3A-B) 2. No (SKIP TO 4)
- 3A. Was the response you received very timely, timely, not too timely, not timely at all, or did you not receive a response?
 1. Very timely 2. Timely 3. Not too timely 4. Not at all timely 5. Did not receive
- 3B. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with the service you received?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

Automated Telephone System (B)

4. Are you aware of the toll-free TRS automated telephone system that provides automated (recorded) information about TRS benefits and services?
 1. Yes (ASK 4A-D) 2. No (SKIP TO 5)
- 4A. How often have you called TRS in the past 12 months?
 0. Aware but never called (skip to question 5)
 1. Once
 2. 2-3
 3. 4-5
 4. 6 or more
- 4B. Did you find the automated telephone system very easy, easy, difficult, or very difficult to use?
 1. Very easy 2. Easy 3. Difficult 4. Very difficult
- 4C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the automated service that you received?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
- 4D. Was the information provided to on the automated telephone system very understandable, understandable, not too understandable, or not at all understandable?
 1. Very understandable 2. Understandable 3. Not too understandable
 4. Not at all understandable

Internet (B)

5. Do you have access to the Internet from home, work, both or not at all?

1. Home 2. Work 3. Both 4. Neither (skip to #9)
6. Are you aware that TRS has a Web site?
 1. Yes (ASK 6A-C) 2. No (SKIP TO 7)
 - 6A. How often have you visited the TRS web site in the past year? Or have you not visited the TRS site?
 1. Once 2. 2-3 3. 4-5 4. 6 or more times 5. never (never visited web site skip to Q7)
 - 6B. Was the TRS web site very easy, easy, difficult, or very difficult to use?
 1. Very easy 2. Easy 3. Difficult 4. Very difficult
 - 6C. Generally, have you been very satisfied, satisfied, dissatisfied, or very dissatisfied with the amount and type of information that you received?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
7. Did you know that you can now request to receive TRS News issues by e-mail rather than through the U.S. mail?
 1. Yes 2. No (GO TO the question before 8a)
 - 7a. Have you signed up for e-mail delivery of these TRS newsletters?
 1. Yes 2. No (GO TO 7c)
 - 7b. How would you describe your level of satisfaction in receiving these newsletters via e-mail?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
 - 7c. Which one of the following reasons best describes why you have not signed up for e-mail delivery of the *TRS News*?
 - I was unaware of this option
 - Paper copies are more convenient than reading newsletters online.
 - I'm not sure to request and receive these newsletters online.
8. Would you be very likely, likely, or not likely to use on-line/Internet access to obtain account information such as: your annual statements, annuity verifications, and 1099 forms?
 1. Very likely (GO TO 9) 2. Likely (GO TO 9)
 3. Not likely (ASK 8a) 9. NR/DK
 - 8a. Why do you think you would not access this information on-line over the Internet?
9. Are you aware that the TRS Web site now features videos regarding member benefits?
 1. Yes (ASK 9A-C) 2. No. (SKIP TO 10)
 - 9a. Have you viewed any videos on the TRS Web site?
 1. Yes 2. No.
 - 9b. How would you describe your level of satisfaction with the videos you have watched?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

- 9c. Which one of the following reasons best describes why you have not viewed a video on the TRS Web site?
I was unaware of this option
I do not know how to view the videos.
I prefer to get benefit information through written materials.
I have no need to view the benefit information in the videos.

Benefit Payments (B)

10. Have you requested an *estimate* of your retirement or death benefits from TRS?
1. Yes (ASK 10A-C) 2. No (SKIP TO 11)
- 10A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of your estimate?
1. Very satisfied
2. Satisfied
3. Dissatisfied
4. Very dissatisfied
5. Requested but has not received
(If has not received material, skip to 11)
- 10B. Was it very easy, easy, not too easy, or not at all easy to understand your estimate?
1. Very easy 2. Easy 3. Not too easy 4. Not at all easy
- 10C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of your estimate?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
11. Have you ever submitted an *application* to TRS for retirement, DROP, PLSO, or death and survivor benefits?
1. Yes (ASK 11A-B) 2. No (SKIP TO 12)
- 11A. Was the response very timely, timely, not too timely, not at all timely, or never received?
1. Very timely 2. Timely 3. Not too timely 4. Not at all timely
5. Never received (SKIP TO 12)
- 11B. Was the information in the response very accurate, accurate, inaccurate, or very inaccurate?
1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate
12. Have you ever requested and received a bill from TRS for any special service credit you purchased?
1. Yes (ASK 12A-B) 2. No (SKIP TO 13)
- 12A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the billing?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

- 12B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the billing?
 1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

The next few question pertain to long-term care insurance and not TRS-care

Long-Term Care Insurance

13. Are you currently enrolled in the Aetna group long-term care insurance program offered by TRS?

1. Yes (SKIP TO 14) 2. No (ASK 13A)

- 13A. Are you aware that TRS offers a long-term care insurance program?

1. Yes (ASK 13B) 2. No (SKIP TO 15)

- 13B. Have you ever examined an Aetna group long-term care insurance enrollment kit to determine if this coverage may be right for you?

1. Yes (ASK 13B.1-B.3) 2. No (ASK13C.1))

FOR THOSE WHO EXAMINED THE KIT

- 13B.1. Did you find the information in the kit easy to read?

1. Yes 2. No

- 13B.2. Did you find the information in the kit helpful?

1. Yes 2. No

- 13.B.3. What were the reasons you did not purchase Aetna’s group long-term care insurance through TRS: (CHECK ALL THAT APPLY, THEN SKIP TO 14)

	Mentioned	Not mentioned
	1	2
I am not eligible for this program	1	2
I already have long term care insurance.	1	2
I purchased new coverage elsewhere.	1	2
Cost is too high.	1	2
Coverage did not offer features you want.	1	2
I don’t feel a need for this coverage.	1	2
I have alternative coverage available (through spouse or elsewhere).	1	2

Other, _____

FOR THOSE WHO HAVE NOT EXAMINED THE KIT

13C.1. Why have you not requested an enrollment kit? (CHECK ALL THAT APPLY, THEN SKIP TO 14)

	Mentioned	Not mentioned
I am not eligible for this program	1	2
I already have long term care insurance.	1	2
I purchased new coverage elsewhere.	1	2
Cost is too high.	1	2
I don't feel a need for this coverage.	1	2
I have alternative coverage available (through spouse or elsewhere).	1	2
I don't know how to obtain a kit	1	2
Other, _____		

14. Which of the following reasons caused you to enroll in Aetna's group long-term care insurance through TRS?

	YES	NO
Affordable rates.	1	2
Benefit features I wanted.	1	2
TRS's reputation for quality services.	1	2
Aetna's reputation.	1	2
Recommendation by friend or financial advisor.	1	2

TRS Benefits Handbook (B)

15. Are you aware that approximately every two years TRS sends all members and annuitants a *TRS Benefits Handbook*, which is a summary of their plan benefits?

1. Yes (ASK 15A-C)
2. No (SKIP TO 16)
3. Aware that there was one but has never received it (If Aware but never received, skip to 16)

15A. Is the information in the handbook very clear, clear, unclear, or very unclear?

1. Very clear
2. Clear
3. Unclear
4. Very unclear

15B. Is the handbook very easy, easy, difficult, or very difficult to use?

1. Very easy
2. Easy
3. Difficult
4. Very difficult

15C. Is the handbook very useful, useful, not too useful, or not at all useful to you?

1. Very useful
2. Useful
3. Not too useful
4. Not at all useful

16. How would you most prefer to receive future benefits handbooks?

1. Printed copy (as current issue)
2. Taped Cassette
3. Compact Disc
4. Other

TRS News (B)

17. Are you aware of *TRS News*, the newsletter that TRS mails to all members and annuitants approximately three times a year?

1. Yes (ASK 17A-C) 2. No (SKIP TO 18)

17A. Is the information in the TRS News very clear, clear, unclear, or very unclear?

- 1. Very clear
- 2. Clear
- 3. Unclear
- 4. Very unclear
- 5. Only aware of newsletter but has never received one
(If never received skip to 18)

17B. Is the TRS News very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

17C. When reading the *TRS News*, are the following of great interest, interest, little interest, or no interest to you?

Area	Great interest	Interest	Little interest	No interest
TRS Benefits	1	2	3	4
TRS Investments	1	2	3	4
Health Care Coverage	1	2	3	4
State and Federal Developments Relating to Pension Plans	1	2	3	4
Retirement Planning and Contemporary Retirement Issues	1	2	3	4
Other issues	1	2	3	4

TRS Annual Statement of Account (AM)

18. Are you aware of the Annual Statement of Account that TRS mails each year to active members?

1. Yes (ASK 18A-C) 2. No (SKIP TO 19)

18A. Would you say that the information in your statement is very accurate, accurate, inaccurate, or very inaccurate?

- 1. Very accurate
- 2. Accurate
- 3. Inaccurate
- 4. Very inaccurate
- 5. Aware but has never received their statement
(If never received, skip to 19)

18B. Would you say that the information in your statement is very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

18C. Is your statement very useful, useful, not too useful, or not at all useful to you?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

19. Is it very important, important, unimportant, or very unimportant to you for TRS to include the following information in your annual statement?

Information	Very important	Important	Unimportant	Very unimportant
Total account balance	1	2	3	4
Highest three or five annual salaries	1	2	3	4
Length of service	1	2	3	4
Names of your beneficiaries	1	2	3	4
Information that enables you to estimate your TRS retirement benefits	1	2	3	4
Tax status of your account balance (pre-tax and post-tax)	1	2	3	4
Amount that you contributed this fiscal year	1	2	3	4
Estimate of your retirement benefits				
Brief benefit information about items such as insurance offerings	1	2	3	4

Other Publications (AM)

20. Do you always, sometime, seldom, or never read TRS information brochures on TRS programs and services?

1. Always (ASK 20A-C) 2. Sometimes (ASK 20A-C)
 3. Seldom (ASK 20A-C) 4. Never (SKIP TO 21)

20A. Is the information very accurate, accurate, inaccurate, or very inaccurate?

1. Very accurate 2. Accurate 3. Inaccurate 4. Very inaccurate

20B. Is the information very useful, useful, not too useful, or not at all useful?

1. Very useful 2. Useful 3. Not too useful 4. Not at all useful

20C. Is the content very clear, clear, unclear, or very unclear?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

Other Communications Issues (B)

21. If you wished to obtain general *TRS information*, how likely would you be to?

Action	Very likely	Likely	Unlikely	Very unlikely
Call the toll-free TRS telephone number and use the automated telephone system	1	2	3	4
Call the toll-free TRS telephone number and speak with a counselor	1	2	3	4
Go to the TRS offices to speak with a counselor	1	2	3	4
Go to the TRS Web site	1	2	3	4
Refer to the TRS Benefits Handbook or a TRS brochure describing a particular benefit	1	2	3	4
Send TRS a letter requesting information	1	2	3	4
Send TRS an e-mail message requesting information	1	2	3	4

22. Do you *require* that TRS information be available in any of the following languages?

1. Spanish 2. Vietnamese 3. Chinese 4. Other, _____

23. Are you physically able to read TRS publications if they appear in print?

1. Yes (23A) 2. No (SKIP TO 24)

23A. Even if you are able to read print publications, if TRS made its print publications available in the following alternative formats, which would you likely use?

1. Braille
2. Large Print Format
3. Tape
4. CD-ROM
5. Through a TDD device
6. Audiotape
7. Videotape
8. Internet
10. E-mail

Facilities (B).

24. Have you ever visited TRS' administrative offices in Austin to discuss your benefits?

1. Yes (ASK 25) 2. No (if no skip to 26)

25. Please rate the TRS' administrative offices in Austin as excellent, good, fair or poor in the following areas:

	Excellent	Good	Fair	Poor	NR/DK
Parking	1	2	3	4	9
Easy access to TRS facilities	1	2	3	4	9

Complaints (B)

26. Have you ever filed a complaint regarding TRS?

1. Yes (ASK (26A-C)) 2. No (SKIP TO 27)

26A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

26B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the courteousness of the TRS employee responding to your complaint?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

26C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of TRS' response?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

Satisfaction with Overall TRS Member Services (B)

27. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

28. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?

TRS-ActiveCare

29. Are you employed by a district/entity participating in TRS-ActiveCare?

1. Yes 2. No (skip remainder of questions)

30. Did the TRS-ActiveCare Enrollment Guide that you received provide clear information about the plan options and benefits available to you?

1. Very clear 2. Clear 3. Unclear 4. Very unclear

31. Are you enrolled in TRS-ActiveCare 1. 2. or 3?

1. Yes (ask 31A-34) 2. No (SKIP to 32)

- 31A. Are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you have received when submitting medical claims?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. Never submitted a claim – skip to 31D
- 31B. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the response?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
- 31C. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the response?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
- 31D. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when filling your prescriptions through your health plan's home delivery service?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. Never used this service – skip to 32
- 31E. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the timeliness of the prescription delivery?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
- 31F. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the accuracy of the prescription delivery?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
32. Have you ever called the TRS-ActiveCare staff in Austin?
1. Yes (ASK 32A) 2. No (SKIP TO 33) 9. DK/NR
- 32a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when you called the TRS-ActiveCare staff in Austin?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
9. DK/NR
33. Have you called the TRS-ActiveCare Blue Cross and Blue Shield customer service office?
1. Yes (ASK 33A) 2. No (SKIP TO 34) 9. DK/NR
- 33a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when you call the TRS-ActiveCare Blue Cross and Blue Shield customer service?
1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. DK/NR
34. Have you called the TRS-ActiveCare Medco Health Solutions customer service office?
1. Yes (34A) 2. No (SKIP TO 35) 9. DK/NR

34a. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when calling the TRS-ActiveCare Medco Health Solutions customer service?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. DK/NR

35. Have you called your HMO's customer service office?

1. Yes (ASK 35A) 2. No (SKIP TO 36) 9. DK/NR

35A. Were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the service you received when calling your HMO's customer service office?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied
5. DK/NR

36. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-ActiveCare service?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

37. Are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the benefits under TRS-ActiveCare as being sufficient to meet your health care needs?

1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very dissatisfied

38. What were the reasons you did not enroll in TRS-ActiveCare coverage? Please check all that apply:

	Mentioned	Not mentioned
I have health care coverage available elsewhere.	1	2
Cost is too high.	1	2
I don't feel a need for health care coverage.	1	2
Other, _____		

The last few questions are being asked on behalf of the Texas Senate State Affairs committee. As with the previous questions, all of your answers will be kept confidential. The results of this section will be reported only to the Senate State Affairs Committee and not to TRS. If you have any questions about this section, please contact the Senate State Affairs Committee at 512-463-0380.

Active Member Questions

1. At what age do you plan to retire from the Teacher Retirement System?

1. Age 50-54
2. Age 55-59
3. Age 60-64
4. Age 65 or older
5. Do not plan to retire from TRS
9. NR/DK

2a. Please tell me if the following retirement benefits are very important, important, somewhat important, or not important to you.

Benefit	Very important	Important	Somewhat important	Not important	NR/DK
a. Option to retire early	1	2	3	4	9
b. Partial "lump" sum cash option at retirement	1	2	3	4	9
c. Rule of 80 (age plus years of service) in order to retire with 100% of benefits?	1	2	3	4	9
d. Automatic cost of living adjustments after retirement	1	2	3	4	9
e. Death benefits for beneficiaries	1	2	3	4	9

- 2b. (If more than two from Q2 are rated "very important") You had mentioned the following services were very important [read list]. Of those benefits, which are the two most important to you?
3. If you were offered an increase in salary when you become eligible to retire, would this encourage you to work longer and delay retirement?
1. YES
 2. NO
 9. NR/DK
4. I am going to list a number of possible adjustments to the pension benefit funding structure. Please tell me if you would be: very supportive; somewhat supportive; somewhat unsupportive; not at all supportive to each of the listed options.
- a. Increase state and active member contributions to the retirement fund
 - b. Require equal contributions by the state and active members
 - c. Require the local employer (i.e. school district or college) to contribute to the retirement fund
 - d. Require equal contributions by the state, active members, and a new employer contribution
 - e. Reduce benefits and not increase active member contributions
- 5a. If changes to retirement benefits become necessary in the future, please tell me which one of the following options you would most favor
- ___ Maintain the Rule of 80 (age plus years of service) but establish a minimum retirement age
 - ___ Increase the Rule of 80
 - ___ Increase active member contributions
 - ___ Require early age retirees to accept a reduce annuity benefit at retirement
 - ___ DO NOT LIKE ANY
 - ___ NR/DK
- 5b. What would be your next choice?
- 5c. What would be your least favored option?